



4. Name(s) and Address(es) of Firm Supervising Erection.


Postcode

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State

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5. Title of Contract (if project consist of several sections, specify section(s) to be covered).


6. Location of Erection Site


City / Town / Village

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Country / Province / District

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7. Exact description of property to be erected (if second hand items are to be erected, please state)

In case of machines : manufacturer's name, number, type, size, capacity, weight, pressure, temperature, revolutions & year of construction of major units.  
In case of complete factories : general drawing of plant, nature of civil engineering work (if any)

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8. Period of Takaful :-

Commencement of Takaful \_\_\_\_\_

Duration of pre storage \_\_\_\_\_ months prior to beginning of erection work

Commencement of erection work \_\_\_\_\_

Duration of erection/construction \_\_\_\_\_ months

Duration of testing \_\_\_\_\_ weeks

If maintenance coverage required

Duration of maintenance \_\_\_\_\_ months

Termination of Coverage \_\_\_\_\_

9. Have plans, design and materials of the kind used in this project been used and/or tested in?	a. Previous constructions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	b. Previous construction by contractor(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please give details of similar projects carried out by contractor(s)			
10. Is this an extension of an existing plant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Will operation of existing plant continue during erection period? (enclose plans where available)		
11. Have the buildings and civil engineering works already completed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
12. Work to be carried out by sub contractors			
13. Is there any aggravated risks of	Fire, Explosion	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Flood, Inundation	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Other		
14. Nearest river, lake, sea, etc	Name		
	Distance		
	Elevation of site above	a) Low water	b) Mean water
	c) Highest level recorded		

15.	Are existing buildings and/or structures on or adjacent to the site, owned by or held in care, custody or control of the Contractor(s) or the Principal, to be covered against loss or damage arising out of or in connection with the contract works?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Limit of indemnity
		Exact description of these buildings/structures :	
16.	Is third party liability (TPL) to be included?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Limit of indemnity
		Give brief description of surrounding and existing buildings and/or structures not belonging to the Principal or Contractors (enclose maps if possible)	
17.	Give details of any special extension of cover required		

### Part 3 : Coverage Details

Please state hereunder the amount you wish to cover and the limits of indemnity required

#### Section 1 : Material Damage

	Items to be covered	Sum to be Covered
1	Erection works, split up as follow	
1.1	Items to be erected	
1.2	Freight	
1.3	Customs duties and dues	
1.4	Cost of erection	
2	Civil Engineering works	
3	Construction/erection equipment	
4	Clearance of debris (cover only up to the amount indicated)	
5	Property located on the Principal's premises or on site, belonging to the Principal or held in care, custody or control (limit of indemnity see Memo 4 of certificate)	
Total sum covered under Section 1		

#### Section 2 : Third Party Liability

	Items to be covered	Limit Of Indemnity
1	Bodily injury	
1.1	Any one person	
1.2	Total	
2	Property damage	
Total limit to be applied under Section 2		

### Part 4 : Details of E -Payment

In order to facilitate the e-payment for any amount due and payable to you i.e. payout on claim, cancellation and surplus distribution, please complete this section.

Bank Account No. :

Account Holder Name :

Bank Name :

#### Terms & Condition :-

1. Direct Credit facility is only applicable for bank accounts maintained in Malaysia only. For overseas customer, we will assess and allow overseas account on case to case basis.
2. Direct Credit facility is applicable for Person to be Covered's / Proposed Participant's bank account only.
3. Person to be Covered / Proposed Participant is to furnish a copy of the bank passbook or bank statement for verification of account details.
4. If the copy of the bank passbook or bank statement is not provided, the Person to be Covered / Proposed Participant is deemed to have confirmed that the account details provided in this form is valid and accurate.

In the event of invalid / inaccurate account details provided by the person to be covered / proposed participant resulting in payment being credited into third party bank account, the payment made thereto is still deemed as full payment made and the Company shall be released and fully discharged from all existing and future liabilities, claims and demand in relation to such payment.

**Part 5 : Disclosure of Information**

**Personal Data Protection Act (PDPA) 2010**

I/We will refer to the Certificate Wording for the terms and conditions, and all personal information collected by the Company can be used for profile creation & marketing purposes.

**Note :** If I/We wish to amend the consent for receiving marketing materials, I/We may opt in or opt -out by completing the Endorsement Form.

**Part 6 : The Aqad**

I/We, to the best of My/Our knowledge hereby declare and confirm that the statements in this Proposal Form are true and correct and I/We have not concealed, misrepresented or misstated any material fact.

**SECTION A**

(i): Contribution & Charges

I/We hereby appoint the Company under the Wakalah contract to manage and invest My/Our Contribution in the manner deemed fit by the Company in accordance with the Shariah. I/We hereby acknowledge and allow the Company to deal with My/Our Contribution in the following manner:

- To deduct a certain percentage of the Contribution as Wakalah Fee to the Company as stated in the Schedule of Wakalah Fee; and
- To credit the balance of Contribution as Tabarru' (as disclosed in the Certificate) to the General Takaful Fund ("GTF") which will be used to help other participants in times of misfortune.

I/We hereby consent and acknowledge that any surplus arising from the GTF, if any, will be determined and distributed at the Company's sole and absolute discretion where the annual amount of surplus distribution between Me/Us and the Company is in accordance with the rates as stated in the Schedule of Surplus Distribution.

If the GTF is in deficit, and after having exhausted all available avenues, a loan from the Company on Qardh will be taken. The loan will be granted without interest. The Qardh will be repaid when the GTF returns to surplus position and before any surplus is distributed.

**SECTION B: SCHEDULE OF WAKALAH FEE**

45% of Contribution

(ii): Surplus & Deficit

**SECTION C: SCHEDULE OF SURPLUS DISTRIBUTION**

Distribution of Surplus in GTF

- 50% of the distributed surplus will be paid to Me/Us
- 50% of the distributed surplus will be paid to the Company

**SECTION D: TREATMENT OF SMALL PAYMENT AMOUNTS**

I/We hereby agree that where any amount due and payable to me resulting from a refund/ surrender/maturity/termination/claim that is to be made other than by way of electronic payment, such payment will only be made to me/us if the amount due and payable is Ringgit Malaysia Ten (RM10.00) and above. For any amount less than Ringgit Malaysia Ten (RM10.00), the Company will donate to charity.

**This aqad will form part of the Takaful contract.**

Date

d	d		m	m		y	y	y	y
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\_\_\_\_\_  
Signature of Proposer

**For Agent's or Office Use Only**  
**Verification of Customer's Identity**  
**(As per requirement of Anti-Money Laundering, Anti-Terrorism**  
**Financing and Proceeds of Unlawful Activities Act 2001**

**DECLARATION BY TAKAFUL AGENT AND SALES OFFICER**

1. I hereby declare that all information contained in this Proposal and Declaration Form is the only information given to me by the Proposer and I have not withheld any other information which might influence the acceptance of this proposal by the Company
2. I have provided to the Proposer the Erection All Risks Takaful's product disclosure sheet together with this Proposal and Declaration Form.
3. I hereby declare that I have sighted the original Mykad / Birth Certificate / Passport or related document and verified the identity of the Proposer through the use of Mykad / Birth Certificate / Passport or other documents.
4. I hereby declare that the Proposal and Declaration Form is completed in compliance with Section 16 (2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

Signature : \_\_\_\_\_  
 Name : \_\_\_\_\_  
 New IC No. : 

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Date :

d	d		m	m		y	y	y	y
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"Third Party" means by Takaful agents, Takaful broker or staff of Syarikat Takaful Malaysia Am Berhad

**Note:**  
You are advised to keep the receipt as proof of payment of contribution.

## PRIVACY NOTICE

Dear customers,

This privacy notice for personal data ("**Privacy Notice**") is issued to all customers of Syarikat Takaful Malaysia Am Berhad which (includes all its subsidiaries, related and/or associated companies collectively as the context requires) ("**Company**", "**we**", "**us**" or "**our**"), pursuant to the statutory requirements of the Personal Data Protection Act 2010 ("**PDPA**").

Your personal data includes, but is not limited to, any personal information about you concerning your name, age, gender, address, NRIC number, telephone number and email address, marital status, creditworthiness, physical or mental health or medical condition ("**Personal Data**").

During your course of dealings with us, we will collect and process your personal data from various for purposes, including to communicate with you, provide products and/or services to you, administer and give effect to your commercial transactions with us, respond to your enquiries or complaints, provide you with information and/or updates on products, services and/or marketing promotions offered by us and selected third parties and other purposes required to operate and maintain our business functions as a takaful operator as set out in the Company Privacy Notice (collectively referred to as "**Purposes**").

We will not disclose any of your personal data to any third party without your consent except to the Company's group of companies (including the Company's subsidiaries, related and/or associated companies collectively as the context requires), our professional advisers, vendors, suppliers, agents, contractors, service providers, business partners, reinsurers, retakaful operators, banks and/or financial institutions, within or outside Malaysia, where necessary, for the Purposes mentioned above, to any party who undertakes to keep your personal data confidential, to any person as set out in our Privacy Notice, or to whom we are compelled or required under the law to disclose to.

It is necessary for us to collect and process your personal data. If you do not provide us with your personal data, or do not consent to this Privacy Notice, we will not be able to effectively provide products and/or services to you or process your personal data for any of the Purposes, if at all. We are committed to ensuring that your personal data is stored securely. You have the right to request for access to, request for a copy of and request to update or correct, your personal data held by us. You also have the right at any time to request us to limit the processing and use of your personal data (for example, requesting us to stop sending you any marketing and promotional materials or contacting you for marketing purposes), subject to our right to rely on any statutory exemptions and/or exceptions to collect, use and disclose your personal data.

By providing your personal data to us you consent to us processing your personal data in accordance with this Privacy Notice, and you confirm that all personal data provided by you is accurate and complete, and that none of it is misleading or out of date. You will promptly update us in the event of any change to your personal data.

When you give us personal data about another person, you confirm that they have appointed you or you have legal authority / responsibility to act for them, to consent to the processing of their personal data and to receive on their behalf, any data privacy notices.

We reserve the right to update and amend this Privacy Notice or our Company Privacy Notice from time to time. We will notify you of any amendments to this Privacy Notice or our Company Privacy Notice via announcements on our website or other appropriate means.

This Privacy Notice is to be read together with the Company Privacy Notice which is available on our website at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my).