

mySME BizPartner

Protect Your Business Needs



TakaFULmalaysia

We Protect. We Care. We Share.

Introducing **mySME BizPartner** - an innovative approach offering a business package with various benefits. Whilst you focus in growing your business, **mySME BizPartner** offers your organisation peace of mind by offering the most comprehensive protection.



mySME BizPartner brings together all the essential covers you need for your business in one single plan. The comprehensive business package is specially designed for the following types of businesses:



Retail

Establishments that sell consumer merchandise such as clothing, books, watches, furniture and more.



Food & Beverages

Food service businesses, such as restaurants, cafes, food courts, pastry / bakery shops and ice cream stores.



Office & Services

For those who conduct their businesses in offices or consulting room environment, e.g. medical or dental clinics, tuition centers or in a building such as hotel, futsal center, etc.

The all-in-one plan that safeguards your business needs at all times.



Choose the right cover to suit your business needs.

Fire



Fire

Protects you against loss or damage to your property caused by fire, lightning and domestic explosion. This cover may also be extended to protect you against other perils such as Flood, Riot, Strike and Malicious Damage, etc.



All Risks

You can cover your property (including fixtures, fittings, furniture, machinery and equipment) against accidental loss, destruction or damage by a covered event.



Fire Consequential Loss

This benefit indemnifies you on loss of gross profits, gross revenues or gross rental if your business is interrupted due to loss, destruction or damage by a covered event.

Business Package



Burglary

Provides you round the clock coverage against theft or robbery. What's more, during festive seasons, you are protected with a 25% increase in sum covered in the event of a loss.



Money

Provides coverage for money whilst in transit in the personal custody of your authorised employee. It also covers loss of money secured in locked drawers, cash registers and cabinets during and after office hours.



Fidelity Guarantee

Covers you for the loss of money or property sustained as a result of acts of fraud, theft or dishonesty by an employee in the course of employment.

Business Package (more...)



Public Liability

Protects you against legal liability to third party claims resulting from property damage or death or bodily injury as a result of an occurrence in connection with your business.



Hospital Cash

Pays daily cash allowance when you or your employees are hospitalized as a result of either an accident or illness, up to the maximum annual limit.

Add-on Benefits (Optional)



Employer's Liability

Indemnifies you against your legal liability to pay compensation to your employee in respect of injury or illness sustained whilst under your employment.



Plate Glass

Covers accidental breakage of glass (including signboard) fitted at your business premises.



Group Personal Accident

Protection for you and your employees in the event of death or bodily injury caused by accident.

Value-Added Benefits



What's more, these benefits will be automatically included as part of the business package coverage.



Loss or Damage of Goods

Compensates you up to RM25,000 for the loss or damage to your goods due to motor accident and/or theft within Malaysia



Delayed Delivery of Goods

Pays cash up to RM2,500 when there is a delay in the delivery of goods from suppliers for more than 24 hours due to motor accident



Client's Personal Effects

Pays up to RM1,500 for the loss or damage to client's personal belongings at your business premises



Infectious Diseases

Pays daily cash allowance up to RM500 due to hospitalization and recuperation from any contagious disease which is classified by World Health Organization (WHO) as an epidemic or a pandemic



Replacement of Anti-crime System

Covers the cost of replacing burglar alarms, CCTV's or CMS due to burglary or theft

Important Note:

This brochure provides general information only. It is not a Takaful contract. The detailed important features and benefits of the plan are specified in the certificate documents.

Please tear here

YES! My business meets the following terms and conditions:

- Construction Class 1A* – brick/concrete walls and roofed with non-combustible materials; or Construction Class 1B* – partly brick/concrete walls and partly roofed with non-combustible materials.
- No claims experience for the past 2 years.
- Minimum protection at all entrances/exits of business premises and protected with roller shutter/glass doors/iron grilles and padlocks.
- The proposed takaful has not been declined, cancelled, refused renewal or subjected to the imposition of special terms by any other insurance companies/takaful operators.

**Refer to Revised Fire Tariff for details*

If your business does not meet the above terms and conditions, please contact us at 1-300 88 252 385 or email to csu@takaful-malaysia.com.my.

Part 1 : FIRE COVERAGE

Section 1.1 Fire (Compulsory)		Sum Covered (RM)
Item(s) to be Covered		
• Building and Renovation		
• Stock in Trade including goods held in trust or on commission		
• Fixtures, Fittings and Furniture including office equipment		
• Removal of Debris		
• Professional Fees		
Special Perils (Please tick (✓) for required perils.)		
<input type="checkbox"/>	Flood	<input type="checkbox"/> Explosion
<input type="checkbox"/>	Storm & Tempest	<input type="checkbox"/> Bursting/Overflowing of Water Tanks/Pipes <input type="checkbox"/> > 5 storeys <input type="checkbox"/> < 6 storeys
<input type="checkbox"/>	Riot, Strike and Malicious Damage	<input type="checkbox"/> Aircraft Damage
<input type="checkbox"/>	Earthquake and Volcanic Eruption	<input type="checkbox"/> Impact Damage

TOTAL CONTRIBUTION FOR SECTION 1.1 RM

Section 1.2 Fire Consequential Loss (Optional)

I wish to get an indemnity period of months for my business to recover in the event of fire loss or damage.

Annual Sum to be Covered (RM) : Please tick (✓) for required coverage and complete.

Gross Profit or Gross Revenue or Gross Rental RM

I wish to include the following:

Auditor's fee RM

Wages RM

Increased Cost of Working RM

Extension:

Prevention of Access Failure of Public Utilities (electricity, water and gas)

TOTAL CONTRIBUTION FOR SECTION 1.2 RM

Section 1.3 All Risks (Optional)

Section 1.3 All Risks (Optional)		Sum Covered (RM)
Fixtures, Fittings and Furniture including office equipment		
Others (please specify)		

TOTAL CONTRIBUTION FOR SECTION 1.3 RM

Notes:

- a. Total sum covered under Fire should be less than RM10 million or combined sum covered for Fire and Fire Consequential Loss should be less than RM10 million.
- b. Total sum covered under Fire Consequential Loss should be less than RM1 million.
- c. Total sum covered under All Risks should be less than RM1 million.

Part 2 : BUSINESS PACKAGE COVERAGE

Benefits		Sum Covered (RM)		
		Plan 1	Plan 2	Plan 3
Basic	Burglary	25,000	50,000	100,000
	Additional Coverage during Festive Seasons	6,250	12,500	25,000
	Money in Transit	10,000	15,000	25,000
	Money in Premises	10,000	15,000	25,000
	Damage to Premises	2,500	5,000	10,000
	Damage to Drawers, Cash Registers & Cabinets	1,000	3,000	5,000
	Personal Accident (per person, up to 2 employees)	10,000	15,000	25,000
	Fidelity Guarantee	25,000	50,000	100,000
Value-Added	Public Liability	250,000	500,000	1,000,000
	Hospital Cash	100 per day (Max 1,000 per year)	150 per day (Max 3,000 per year)	200 per day (Max 5,000 per year)
	Loss or Damage of Goods	10,000	15,000	25,000
	Delayed Delivery of Goods	1,000	1,500	2,500
	Client's Personal Effects	500	1,000	1,500
ANNUAL CONTRIBUTION (Please select)		<input type="checkbox"/> RM428	<input type="checkbox"/> RM558	<input type="checkbox"/> RM1,078
	<input type="checkbox"/> Employer's Liability	250,000	500,000	1,000,000
	ANNUAL CONTRIBUTION (Please select)	RM50	RM80	RM140
	<input type="checkbox"/> Plate Glass including signboard	2,500	5,000	7,500
	ANNUAL CONTRIBUTION (Please select)	RM25	RM45	RM65
Add-on (Optional)	<input type="checkbox"/> Group Personal Accident (up to 12 employees)			
	•Accidental Death & Permanent Disablement			
	- Per employee	10,000	25,000	50,000
	- Max liability on any one accident	40,000	100,000	200,000
	•Temporary Total Disablement	25 per week	50 per week	100 per week
	•Temporary Partial Disablement	10 per week	25 per week	50 per week
	•Accidental Medical Expenses (per accident)	500	1,500	2,500
	•Ambulance Fees (per accident)	100	250	500
•Repatriation Expenses	500	1,500	2,500	
•Funeral Expenses	500	1,500	2,500	
ANNUAL CONTRIBUTION (Please select)	RM80	RM170	RM280	

IMPORTANT NOTES

1. Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this plan for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract, refusal or reduction of your claim(s), change of terms or termination of your contract. This duty of disclosure shall continue until the time your contract is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract has been entered into, varied or renewed with us, any of the information given in the Proposal Form is inaccurate or has changed.
2. A certificate will be issued within thirty (30) days after your application is accepted by the Company.

Part 3 : PARTICULARS OF PROPOSER

Note: All questions must be fully answered. Please write in BLOCK LETTERS and tick (✓) as appropriate.

Name of Proposer (Company):		
Nature of Business:		
Correspondence Address:		
		Postcode:
Contact Person's Name:		
Contact Person's MyKad No.:		
Telephone No.:	Mobile No.:	
Email Address:		
Location of Risk:		
		Postcode:
Class Construction:		
<input type="checkbox"/> 1A - Brick/concrete walls and roofed with non-combustible materials		
<input type="checkbox"/> 1B - Partly brick/concrete walls and partly roofed with non-combustible materials		
Period of Coverage:	From:	To:
Mortgagee(s)/Lessor:		

Part 5 : DETAILS OF E-PAYMENT

Note: Please fill in this part for all future payout to be made via Direct Credit. Please inform Syarikat Takaful Malaysia Am Berhad (STMAB) if there are any subsequent changes to the following details.

Account Holder's Name:
Bank Name:
Bank Account Number:

Terms & Conditions:

1. Direct Credit facility is only applicable for Proposer's bank account only.
2. If the copy of the bank passbook or bank statement is not provided, the Proposer is deemed to have confirmed that the account details provided in this part is valid and accurate.
3. In the event of invalid / inaccurate account details provided by the Proposer resulting in payment being credited into a third party bank account, the payment made thereto is still deemed as full payment for refund and STMAB shall be released and fully discharged from all existing and future liabilities, claims and demands in relation to such refund.

Part 6 : DECLARATIONS AND AQAD

1. I understand that it is my duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form and I hereby declare that I have fully and accurately answered the questions above.
2. I agree that all my personal information provided to STMAB in this form is provided with my consent for it to be stored, processed, and disclosed by STMAB to third parties necessary for the further processing of this proposal and any claims which may occur. I understand that I may access, amend or limit processing of my personal information by contacting STMAB's Customer Service Center.
3. I hereby appoint STMAB on the Wakalah (Agency) Contract to manage my contribution in the manner deemed fit by STMAB in accordance with Shariah principles. I hereby acknowledge and allow STMAB to deduct 60% of contribution as Wakalah Fee and to credit the balance of contribution as Tabarru' into the General Takaful Fund (GTF).
4. I hereby consent and acknowledge that any surplus arising from the GTF will be determined and distributed at STMAB's sole and absolute discretion where the annual amount of surplus distribution between me and STMAB is in proportions of 50% to me and 50% to STMAB, provided that I have not made any claims and/or received any benefits during the Period of Coverage.
5. I hereby agree that STMAB will donate any amount due and payable to me including but not limited to the amount arising from claim and cancellation which is less than Ringgit Malaysia Twenty Five (RM25.00) to charity as approved by its Shariah Advisory Body. However, if I decide otherwise, then I shall submit a formal request to STMAB.

Proposer's Signature and Company's Stamp:

Date:

Notes:

FOR OFFICE USE

Certificate Number	: _____		
Agent's Code	: _____	Unit Code:	_____
Agent's Name	: _____		
Agent's Tel No.	: _____		
Agent's Email	: _____		
Branch Code	: _____		



We Should Talk

Syarikat Takaful Malaysia Am Berhad (1246486-D)

26th Floor, Annexe Block, Menara Takaful Malaysia

No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

P.O. Box 11483, 50746 Kuala Lumpur



1-300 88 252 385



takaful-malaysia.com.my



csu@takaful-malaysia.com.my

Syarikat Takaful Malaysia Am Berhad is a company licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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