

Takafulmalaysia

HEAD OFFICE

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E-mail Address / Website

i. Manufacturing :

iv. Communication & Transportation :

Segment

Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D) 27th Floor, Annexe Block, Menara Takaful Malaysia, No 4. Jalan Sultan Sulaiman, 50000 Kuala Lumpur, P.O Box 11483, 50746 Kuala Lumpur

W takaful-malaysia.com.my

T 1-300 88 252 385

F 603-22740237

E csu@takaful-malaysia.com.my

(Certificate No.		Agent's Tel No.
A	gent's Name		Agent's Email
Ą	gent's Code		Branch Code :
		EMPLOYER'S LIABILIT	TAKAFUL PROPOSAL FORM
	you have a duty to discle could be expected to kn duty of disclosure shall immediately if at any tir	ose any matter that you know to be relevant to our decision in accepting the ow to be relevant, otherwise it may result in voidance of your contract of Tak continue until the time your contract of Takaful is entered into, varied or ren	Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, sks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances ful, refusal or reduction of your claims), change of the terms or termination of your contract of Takaful. The above wed with Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia). You also have a duty to tell Takaful Malaysia th Takaful Malaysia any of the information provided in the Employer's Liability Takaful Proposal Form ("Proposal
2.		RING NOTES: In accordance with the Anti-Money Laundering, Anti-Terrorism tired to verify the identity of its customers. In the event of insufficient proof	Financing and Proceeds of Unlawful Activities Act 2001 and related Guidelines issued by Bank Negara Malaysia, identification, it may result to non-acceptance of the proposal.
3.	the inception date.	ANTY: Certificate issued will be subject to a Contribution Warranty, whereby	contribution must be paid within sixty (60) days from commencement of cover, failing which cover ceases from
4.		IRCUMSTANCES: You should advise Takaful Malaysia as soon as practicable downwards activities.	of any change to your normal business as disclosed in this application, such as changes in business activities,
5.	SUBROGATION: Where		liable to compensate you for any loss or damage which is covered by the certificate, that you will not seek to nitted by law for such loss or damage.
Ple		n in full in CAPITAL LETTERS and cross [x] the boxes as appropri	
PA	RT 1 : DETAILS OF PRO	DPOSER	
1	Full name / Company Name		
2	MyKad No.		Old IC/ Passport No.
3	Company Registration	n No.	
4	Nature Of Business /	Occupation	
5	Correspondence Address		
		Postcode State	Country
6	Telephone / Telefon		Mobile / Bimbit
7	Fax / Faks		Email / Emel

Email / Emel

ii. Services :

v. Energy:

iii. Construction & Engineering:

vi. Agriculture :

PA	PART 2 : DETAILS OF RISK					
1	Period of Takaful required : From D D / M M / Y Y					
2	Place or places of employment :					
3	a) Does any Laws or regulations governing the conduct or maintenance or premises apply to the premises?	Yes	No			
	If yes, state such Laws and Regulations					
	b) Have you carried out all the obligations imposed on you by such Laws and Regulations?	Yes	No			
4	 Have you any circular saws or other machinery driven by steam, gas, water, electricity or other mechanical power? 	Yes	No			
	If yes, state such Laws and Regulations					
	b) Are your machinery, plant and ways properly fenced and guarded and otherwise in good order and condition?	Yes	No			
	If no, provide details.					
	c) Is your Boiler and Machinery certificated under the Machinery Ordinance or Enactment?	Yes	No			
	lf no, provide details.					
5	State what acids, gases, chemicals, explosives or other dangerous substances will be used and to what extent.					
6	a) Do you manufacture, dress, handle or use asbestos or materials containing silica?	Yes	No			
	b) Do you have a foundry?	Yes	No			
7	Are sub-contractors workmen included in this Takaful?	Yes	No			
	If yes, state sub-contractors' names.					
8	State number of accidents to your employees and diseases incidental to their occupations during the past 3 years.					
9	a) Declined to cover you?	Yes	No			
	b) Required special terms to cover you?	Yes	No			
	c) Cancelled or refused to renew your takaful/insurance?	Yes	No			
	d) Increased your contribution or imposed special terms on renewal?	Yes	No			
	If yes, provide details.					

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The terms "wages, salaries and other earnings" means the employees' total remuneration including overtime, value of board and lodging, housing accommodation, bonuses and any other perquisites in kind or money received by the employees in connection with their employment without any deduction in respect of Employees' Provident Fund Contributions, Income Tax, Holidays with Pay or Contributory Pensions.

Description of Employees' Occupation	Estimated for Takaful Period				
Description of Employees Occupation	No. of Employees	Wages & Salaries	Allowances in Kind *	Total Earnings	

^{*} If employees are provided with free housing/food/other benefits, please state the estimated value in column headed "Allowances in Kind".

PART 3: IMPORTANT NOTICE

If there is insufficient space to complete a question, please attach a signed and dated addendum. Any documents attached shall form part of this proposal form. You should request for the product disclosure sheet in respect of general Takaful product that you are intend to participate and take note of the benefits which are covered, not covered and your duties under the certificate.

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 and Conditions 1. Direct Credit facility is only applicable for bank accounts maintained in Malaysia. For overseas customers, the Company will assess and allow overseas accounts on a case to case basis.				
2. Direct Credit facility is applicable for Participant's / Certificate Owner's bank account only. Payment to other beneficiaries is to be considered on case by case basis.				
3. Participant / Certificate Owner is to furnish a copy of the bank passbook or bank statement for verification of account details.				
4. If the copy of bank passbook or bank statement is not provided, the Participant / Certificate Owner is deemed to have confirmed the account details provided in this form as valid and accurate.				
* In the event of invalid / inaccurate account details provided by the Participant / Certificate Owner 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 2010 (PDPA) I/We have read and understood the Privacy Notice made available on Takaful Malaysia's website at www.takaful-malaysia.com.my. I/We agree that any of my/our personal information collected or held by Takaful Malaysia (whether contained in this application or otherwise obtained) ("my/our personal information") may be held, used, and disclosed by Takaful Malaysia to individuals or organisations related to or associated with Takaful Malaysia or any selected third party (within or outside of Malaysia, including retakaful and claims investigation companies and industry associations/federations) for the purpose of processing this application and providing subsequent service for this certificate including cross marketing, direct marketing and data matching for other Takaful Malaysia's products and services, in the manner set out in the said Privacy Notice. I/We understand that I/we have the right to obtain access to and to request correction of any of my/our personal information by contacting Takaful Malaysia's Customer Service at 1-300 88 252 385 or email to csu@takaful-malaysia.com.my. I/We further understand that I/we may object the use of my/our personal information by Takaful Malaysia for cross marketing, direct marketing and data matching purposes, by completing the Endorsement Form which I/we can obtain at Takaful Malaysia's website at www.takaful-malaysia.com.my. I Saya/Kami telah membaca dan memahami Notis Privasi yang terdapat di dalam boleh didapati di laman web Takaful Malaysia di www.takaful-malaysia.com.my.				
Marketing Consent for Third Parties I/We hereby consent and agree that any of my/our personal information collected or held by Takaful Malaysia (whether contained in this application or otherwise obtained) maybe disclosed by Takaful Malaysia to any selected third party for the purposes of cross marketing, direct marketing and data matching for such third party's products and services, and to communicate with me/us for such purposes. I/we understand that I/we have a right to withdraw this marketing consent by completing the Endorsement Form which I/we can obtain at Takaful Malaysia's website at www.takaful-malaysia.com.my.				
Yes No				
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 agree to participate in this product and pay a portion of the contribution into the General Takaful Fund (GTF) based on Tabarru'. I/We authorize the company based on Wakalah to manage the GTF and in return, the company will receive 45% of the contribution as Wakalah Fee.				
(ii) Surplus & Deficit I/We also agree that 50% of distributable surplus arising from the GTF will be kept in the GTF to prepare and provide for any high claims experience and 50% of the distributable surplus will be received by the company as a performance incentive based on Ju'alah. If the GTF is in deficit, I/We agree to accept an interest-free loan which will be provided by the company to the GTF based on Qard.				
SECTION B: 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), Takaful Malaysia will donate to charity as approved by Takaful Malaysia.				
This aqad will form part of the Takaful contract.				
Date (DD/MM/YYYY) 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

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

- 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 Takaful Malaysia Am.
- 2. I have provided to the Proposer the Employer's Liability Takaful's product disclosure sheet together with this Proposal and Declaration Form.
- 3.1 hereby declare that I have sighted the original MyKad / Birth Certificate / Passport or related document and verified the identity of 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.

Third Party Verification :

Signature : ______ Date (DD/MM/YYYY)

Name : ______

MyKad No.

"Third Party" means takaful agents, takaful brokers or staff of Syarikat Takaful Malaysia Am Berhad.

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 Takaful Malaysia Privacy Notice from time to time. We will notify you of any amendments to this Privacy Notice or Takaful Malaysia 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.