



HEAD OFFICE

Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D)
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 T 1-300 88 252 385
 F 603-22740237
 E csu@takaful-malaysia.com.my

Certificate No.	<input type="text"/>	Agent's Tel No.	<input type="text"/> - <input type="text"/>
Agent's Name	<input type="text"/>	Agent's Email	<input type="text"/>
Agent's Code	<input type="text"/>	Branch Code :	<input type="text"/>

EMPLOYER'S LIABILITY TAKAFUL PROPOSAL FORM

IMPORTANT NOTES:

- CONSUMER TAKAFUL CONTRACT:** Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful 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 of Takaful, refusal or reduction of your claims), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia). You also have a duty to tell Takaful Malaysia immediately if at any time after your contract of Takaful has been entered into, varied or renewed with Takaful Malaysia any of the information provided in the Medical Malpractice Individual Practitioner Takaful Proposal Form ("Proposal Form") (or when you applied for this Takaful) is inaccurate or has changed.
- ANTI MONEY LAUNDERING NOTES:** In accordance with the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and related Guidelines issued by Bank Negara Malaysia, Takaful Malaysia is required to verify the identity of its customers. In the event of insufficient proof of identification, it may result to non-acceptance of the proposal.
- CONTRIBUTION WARRANTY:** 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 the inception date.
- CHANGE OF RISK OR CIRCUMSTANCES:** You should advise Takaful Malaysia as soon as practicable of any change to your normal business as disclosed in this application, such as changes in business activities, location, acquisitions and new overseas activities.
- SUBROGATION:** Where you have agreed with another person or company, who would otherwise be liable to compensate you for any loss or damage which is covered by the certificate, that you will not seek to recover such loss or damage from that person, Takaful Malaysia will not cover you, to the extent permitted by law, for such loss or damage.

Please complete this form in full in CAPITAL LETTERS and cross [x] the boxes as appropriate.

PART 1 : DETAILS OF PROPOSER

1	Full name / Company Name	<input type="text"/>													
2	MyKad No.	<input type="text"/> - <input type="text"/> - <input type="text"/>	Old IC/ Passport No.	<input type="text"/>											
3	Company Registration No.	<input type="text"/>													
4	Nature Of Business / Occupation	<input type="text"/>													
5	Correspondence Address	<input type="text"/>													
	Postcode	<input type="text"/>	State	<input type="text"/>	Country	<input type="text"/>									
6	Telephone / Telefon	<input type="text"/> - <input type="text"/>	Mobile / Bimbit	<input type="text"/>											
7	Fax / Faks	<input type="text"/> - <input type="text"/>	Email / Emel	<input type="text"/>											
8	E-mail Address / Website	<input type="text"/>													
8	Segment	i. Manufacturing :	<input type="checkbox"/>	ii. Services :	<input type="checkbox"/>	iii. Construction & Engineering :	<input type="checkbox"/>	iv. Communication & Transportation :	<input type="checkbox"/>	v. Energy :	<input type="checkbox"/>	vi. Agriculture :	<input type="checkbox"/>		

PART 2 : DETAILS OF RISK

1	Period of Takaful required : From <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">D</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">D</table> / <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">M</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">M</table> / <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> To <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">D</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">D</table> / <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">M</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">M</table> / <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table> <table style="display: inline-table; border: 1px solid black; text-align: center; width: 20px; height: 20px; margin-right: 5px;">Y</table>													
2	Place or places of employment :													
3	a) Does any Laws or regulations governing the conduct or maintenance or premises apply to the premises? If yes, state such Laws and Regulations b) Have you carried out all the obligations imposed on you by such Laws and Regulations?	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Yes</td> <td style="width: 50%; border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> </table>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____		<input type="checkbox"/> Yes	<input type="checkbox"/> No						
<input type="checkbox"/> Yes	<input type="checkbox"/> No													

<input type="checkbox"/> Yes	<input type="checkbox"/> No													
4	a) Have you any circular saws or other machinery driven by steam, gas, water, electricity or other mechanical power? 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? If no, provide details. c) Is your Boiler and Machinery certificated under the Machinery Ordinance or Enactment? If no, provide details.	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Yes</td> <td style="width: 50%; border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> </table>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____		<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____		<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____	
<input type="checkbox"/> Yes	<input type="checkbox"/> No													

<input type="checkbox"/> Yes	<input type="checkbox"/> No													

<input type="checkbox"/> Yes	<input type="checkbox"/> No													

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? b) Do you have a foundry?	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Yes</td> <td style="width: 50%; border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> </table>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No								
<input type="checkbox"/> Yes	<input type="checkbox"/> No													
<input type="checkbox"/> Yes	<input type="checkbox"/> No													
7	Are sub-contractors workmen included in this Takaful If yes, state sub-contractors' names.	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Yes</td> <td style="width: 50%; border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> </table>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____									
<input type="checkbox"/> Yes	<input type="checkbox"/> No													

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? b) Required special terms to cover you? c) Cancelled or refused to renew your takaful/insurance? d) Increased your contribution or imposed special terms on renewal? If yes, provide details.	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"><input type="checkbox"/> Yes</td> <td style="width: 50%; border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Yes</td> <td style="border: none;"><input type="checkbox"/> No</td> </tr> <tr> <td colspan="2" style="border: none; text-align: center;">_____</td> </tr> </table>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____			
<input type="checkbox"/> Yes	<input type="checkbox"/> No													
<input type="checkbox"/> Yes	<input type="checkbox"/> No													
<input type="checkbox"/> Yes	<input type="checkbox"/> No													
<input type="checkbox"/> Yes	<input type="checkbox"/> No													

10. SCHEDULE - ALL EMPLOYEES MUST BE INCLUDED

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			
	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 brochure and product illustration 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 Contract.

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, Takaful Malaysia 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 person to be 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 Takaful Malaysia 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.

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 the contribution into the General Takaful Fund (GTF) based on Tabarru'.
I/We authorize Takaful Malaysia based on Wakalah to manage the GTF and in return, Takaful Malaysia will receive 55% 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 Takaful Malaysia 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 Takaful Malaysia 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)

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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 Takaful Malaysia.
2. I have provided to the Proposer the Employer's Liability 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 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)

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Name : _____

MyKad No.

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

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 Takaful Malaysia 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 Takaful Malaysia's group of companies (including Takaful Malaysia'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 Takaful Malaysia Privacy Notice which is available on our website at www.takaful-malaysia.com.my.