

# **Takafu**lmalaysia

HEAD OFFICE/

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SERIAL NO.	
Agent's Code / :	Unit Code :
Agent's Tel. No. /	
Agent's Email /:	
Branch Code /	

WARNING: NON - 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 claim(s), change of 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 us. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

A certificate will be issued within thirty (30) days after your application is accepted by the Company.

#### EMPLOYER'S LIARILITY TAKAFUL PROPOSAL FORM

	EMPLOYER'S LIABILITY TAKAFUL PROPOSAL FORM																												
>P	Part 1: Details of Proposer																												
1.	Full N	ame /	Comp	oany N	lame :	:																							
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F	art 2	: De	tails	of Ri	sk																								
1.	Perio	d of T	akafu	l requ	ired :											From	:						То	:					
2.	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.	a) Have you any circular saws or other machinery driven by steam, gas, water, electricity or other mechanical power?	Yes No	
	If yes, provide details.		
	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	
	If 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.	a) 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.	Has any takaful operator/insurance company to which this proposal applies :-		
	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.		

<ol><li>SCHEDULE - ALL E</li></ol>	MPLOYEES 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.

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

## 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 & 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.

<sup>\*</sup> If employees are provided with free housing/food/other benefits, please state the estimated value in column headed "Allowances in Kind".

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 Agad
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.
(ii): <u>Surplus &amp; Deficit</u>
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
55% of Contribution
SECTION C: SCHEDULE OF SURPLUS DISTRIBUTION
Distribution of Surplus in GTF
50% of the distributed suplus 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 agad will form part of the Takaful contract.
Date d d m m m y y y y y 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 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 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 : Date :
Name : d d m m w y y y y
New IC No. :
"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.