

APPLICATION FORM

FIRE (NON-RESIDENTIAL) TAKAFUL

Etiqa General Takaful Berhad ("Etiqa General Takaful") is licensed under the Islamic Financial Services Act 2013 to transact general Takaful business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

INSTRUCTIONS: Before You provide answers and the declaration in this Application Form, please read the following Important Notice.

Important Notice:

1. In this Application Form, the words "I/We", "You", "Your", "Me/Us" or "My/Our", means the Applicant unless the section instructions indicates otherwise.
2. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if You are applying for this Takaful wholly for the purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form. You must answer all questions in this Application Form fully and accurately.
3. In addition to answering the questions in this Application Form, You are required to disclose any other matter that You know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
4. Please seek clarification from the intermediary should You not understand any of the terms and conditions, which relate to the benefits and Your duties under the contract of takaful.
5. Please notify the intermediary or Etiqa General Takaful Berhad of any change in Your correspondence address, or other contact details. If You have an enquiry or require further information, please contact Etiqa Contact Centre by calling 1300 13 8888 or +603 2297 3888, or by facsimile to +603 2297 3800, or e-mail at info@etiqa.com.my
6. If You have a complaint, dispute or feedback in connection with this application, please contact Etiqa General Takaful Berhad, Complaints Unit via e-mail at complaint_cmu@etiqa.com.my, by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2785 3093, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur.
7. If You are dissatisfied with the conduct of Etiqa General Takaful Berhad, You may refer to Bank Negara Malaysia via e-mail at bnmtelelink@bnm.gov.my, by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. If You dispute a decision made by Etiqa General Takaful Berhad, You may refer to the Ombudsman for Financial Services via e-mail at enquiry@ofs.org.my, by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
8. Consumer education programmes on General Takaful and related topics are available on www.insuranceinfo.com.my.
9. Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

A. Basic Information

Company Name					
Company Registration No.			Date of Company Registration:	No. of Years in Business:	
Service Tax Details (If applicable)	Registration No.		Service Tax Registration Date		
Occupation/ Nature of Business					
Contact Details	Phone	Mobile:		Office:	
	Fax No.			Email	
Address	Postcode:		Town:	State:	
Bank Account Details	Bank Name				
	Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	Account Effective Date :	

	Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																																				
B. Certificate Information																																						
Period of Takaful	From (dd/mm/yyyy):			To (dd/mm/yyyy):																																		
Nature of Business																																						
Location of the Risk	Town/City			Postcode																																		
	State			Country																																		
Mortgage / Charged	<input type="checkbox"/> Yes <input type="checkbox"/> No																																					
Name of Bank / Employer																																						
Description of Building to be Covered :																																						
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr style="background-color: #D3D3D3;"> <th style="width:10%;">Item</th> <th style="width:60%;">Description</th> <th style="width:30%;">Sum to be Covered (RM)</th> </tr> </thead> <tbody> <tr> <td>1A</td> <td>Buildings Excluding Foundation</td> <td></td> </tr> <tr> <td>1B</td> <td>Buildings Including Foundation</td> <td></td> </tr> <tr> <td>2</td> <td>Rent _____ Months</td> <td></td> </tr> <tr> <td>3</td> <td>On Plant Machinery, Equipment and Tools</td> <td></td> </tr> <tr> <td>4</td> <td>On Office Content, Furniture, Fixtures, Fittings and Equipment</td> <td></td> </tr> <tr> <td>5</td> <td>On Stock-in-trade</td> <td></td> </tr> <tr> <td>6</td> <td>Removal of Debris</td> <td></td> </tr> <tr> <td>7</td> <td>Architects, Surveyors and Consulting Engineers Fees</td> <td></td> </tr> <tr> <td>8</td> <td>Other</td> <td></td> </tr> <tr> <td colspan="2" style="text-align:center;">Total</td> <td></td> </tr> </tbody> </table>						Item	Description	Sum to be Covered (RM)	1A	Buildings Excluding Foundation		1B	Buildings Including Foundation		2	Rent _____ Months		3	On Plant Machinery, Equipment and Tools		4	On Office Content, Furniture, Fixtures, Fittings and Equipment		5	On Stock-in-trade		6	Removal of Debris		7	Architects, Surveyors and Consulting Engineers Fees		8	Other		Total		
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8	Other																																					
Total																																						
Construction	Walls:	<input type="checkbox"/> Bricks	<input type="checkbox"/> Concrete	<input type="checkbox"/> Wood	<input type="checkbox"/> Other																																	
	Roof:	<input type="checkbox"/> Concrete	<input type="checkbox"/> Tiles	<input type="checkbox"/> Zinc	<input type="checkbox"/> Other																																	
	Floor:	<input type="checkbox"/> Reinforced Concrete	<input type="checkbox"/> Wood	<input type="checkbox"/>	<input type="checkbox"/> Other																																	
Number of storey for landed building																																						
Build up area	_____ square feet or _____ square meter																																					
Year of construction																																						
Rewired in the past 10 years	<input type="checkbox"/> Yes <input type="checkbox"/> No																																					

Types of residency	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Non-Occupying Owner <input type="checkbox"/> Rented			
Types of good stored in the premise				
Types of extended cover required with Additional Contribution <i>Tick (✓) if additional benefit is required</i>	Flood	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Storm and Tempest	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Earthquake and Volcanic Eruption	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Subsidence and Landslip Standard Cover	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Damage by Falling Trees or Branches and Objects therefrom	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Electrical Installation	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Explosion	a) With boiler	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		b) Without boiler	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Impact Damage	a) Including own vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		b) Excluding own vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Bush/Lalang Fire	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Aircraft Damage	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Riot, Strike and Malicious Damage Other Than Residential	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Bursting and Overflowing Water Tanks Apparatus or Pipe	a) Building exceeding 5 storey including Mezzanine	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		b) Other	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spontaneous Combustion (Stock Only)	a) By Fire only	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	b) Full Cover	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Details of any profession, business or trade carried on in the building or in any portion of the building				
Flammable material stored in the building. Example: wood base items, petrol, LPG, kerosene oil, diesel or sulphur				
Manufacturing process carried on in the building	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, please specify details _____		

<p>Building will be left unoccupied continuously for more than 90 days in the Period of Takaful</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Spray painting/powder spraying carried on in the building</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Types of activities carried on in the building</p>	<p>No smoking policy</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Hot work activity (example: welding)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Security measure</p>	<p>All outside doors and windows have locks and deadlocks</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>All outside windows up to three storey have security grilles</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>All outside access points are covered by CCTV</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Alarm system and CCTV (if any) connected to 24-hour response service</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Permanent security guard</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Types of fire extinguishing appliances installed at the building</p>	<p>Portable Fire Extinguisher</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Automatic Sprinkler</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Hose Reel</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Yard Hydrant System</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>Others_____</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Detail of any claim(s) You have made, or losses that You have experienced in the last two years, relating to a building and/or contents. Please include location of building and/or contents if not the covered building and/or contents above, nature and cause of claim(s), date of claim(s) and amount claimed.</p>		

C. Beneficial Owner

Other than the participant and nominated beneficiary, is there any individual or entity that have control over this certificate or will receive benefits from this certificate?

Yes No

(The following field is mandatory if the question above is answered "Yes")

Name			
NRIC/Passport No.			
Mailing address	Postcode :	Town :	State :
Residential Address (If different from Mailing Address)	Postcode :	Town :	State :
Date of Birth			
Nationality			
Occupation			
Name of Employer			
Contact No.	Home :	Office :	Mobile :

D. Authorised Contact Person(s) of Applicant

	Contact Person 1	Contact Person 2
*Name (As per NRIC or Passport)		
*Gender		
*ID Type Number ID Type (Old NRIC / Birth Cert / Army ID / Police ID / Passport)		
*New NRIC Number		
*Nationality		
*Date of Birth		
*Country of Birth		
*Designation		
*Office Phone Number		
Mobile Number		
Email Address		
*This field is mandatory.		

E. Declaration

1. I/We have read and understand the contents of this application, including all notices therein.
2. I/We understand and agree that the contract of takaful that I/We have applied for shall only take effect on the date the contract of takaful has been issued by Etiqa General Takaful Berhad. I/We understand that the contract of takaful will only be issued following the assessment by Etiqa General Takaful Berhad, and provided that the full contribution has been received by Etiqa General Takaful Berhad. I/We understand that if the initial contribution is paid by cheque, the contract of takaful will only take effect once the cheque has been cleared.
3. I/We understand that failure to take reasonable care in answering the questions may result in avoidance of My/Our contract of takaful, refusal or reduction of My/Our claim(s), change of terms or termination of My/Our contract of takaful.
4. I/We understand that the above duty of disclosure shall continue until the time My/Our contract of takaful is entered into, varied or renewed with Etiqa General Takaful Berhad.
5. I/We understand that I/We have a duty to inform Etiqa General Takaful Berhad immediately that this contract of takaful has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
6. I/We agree to notify Etiqa General Takaful Berhad of any change in My/Our business which would affect the risk profile during the period of takaful.
7. I/We confirm that the intermediary has fully explained the terms and conditions of the contract of takaful in a language that I/We understand and has presented and provided Me/Us with a product disclosure sheet.
8. I/We agree that any payment by Etiqa General Takaful Berhad to the account details provided by Me/Us in "Bank Account Details" of this Application, will be deemed as full payment and Etiqa General Takaful Berhad shall be released and fully discharged from further liability and demand in relation to the payment. I/We confirm that the bank account details are active and maintained in Malaysia.
9. I/We understand that contributions will be subjected to relevant charges or taxes as deemed necessary by the Malaysian tax authorities.
10. Personal Data Protection Act 2010 (PDPA)

I/We agree to allow Etiqa General Takaful Berhad to process My/Our personal data, including sensitive personal data, with the intention of entering into a contract of takaful in compliance with the provisions of the Personal Data Protection Act 2010.

I/We agree that any personal data collected or held by Etiqa General Takaful Berhad, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Takaful Berhad to individuals or organizations related to and associated with Etiqa General Takaful Berhad, or any selected third parties (within or outside Malaysia, including medical institutions, reinsurers, retakaful operators, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies, and government authorities), for the purpose of processing this application, providing subsequent service related to it, and to communicate with Me/Us for such purposes.

I/We understand that I/We have a right to obtain access to, and to request correction of any personal data held by Etiqa General Takaful Berhad concerning Me/Us. I/We understand that such a request can be made by completing the Access Request Form available at all Etiqa General Takaful Berhad branches or contacting Etiqa General Takaful Berhad via email at pdpa@etiqa.com.my. I/We understand that in accordance with the provisions of the PDPA, I/We may contact the Customer Service Centre at Etiqa Online 1300 13 8888 for the details of My/Our personal data and that such information shall only be granted upon verification of My/Our identification.

I/We agree that Etiqa General Takaful Berhad may share My/Our personal data within Maybank Group and selected third parties, as Etiqa General Takaful Berhad deems fit, and I/We may receive marketing communication from Etiqa General Takaful Berhad or from these other third parties about products and services that may be of interest to Me/Us. (Please tick Your choice below).

Yes No

11. Takaful Aqad

I/We agree to participate in this General Takaful scheme based on the principle of Takaful. I/We agree to pay the contribution on the basis of Tabarru' (donation) for the purpose of mutual support of other participants and upon payment of the contribution to the General Takaful Fund (Fund), I/We am/are entitled to the Takaful cover as per the terms and conditions contained in the Takaful Certificate. Payment of sum covered to participants is payable from the Fund based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, whereby I/We appoint Etiqa General Takaful Berhad to act on My/Our behalf to invest and manage the Fund. The Fund is collectively owned by the Participants where Tabarru' portion of the contribution is placed for the purpose of takaful. Accordingly, I/We agree to pay the upfront Wakalah Fee (as shown in the Product Disclosure Sheet and the Takaful Certificate) to Etiqa General Takaful Berhad, as a deduction of certain amount from contribution, to cover the expenses of investing and managing the Fund.

I/We agree to authorize Etiqa General Takaful Berhad to delegate any rights, duties and obligations to any third party as Etiqa General Takaful Berhad deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that Etiqa General Takaful Berhad will remain liable and responsible for all such rights, duties and obligations towards Me/Us.

I/We understand that at the end of each financial year, the distributable surplus (if any) from the Fund will be determined annually and will only be payable for annual Certificate. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by the Shariah Committee of Etiqa General Takaful Berhad. I/We agree that 50% of the distributable surplus (if any) will be paid to Etiqa General Takaful Berhad for operating and managing the Fund based on the contract of Ju'alah (wage). The balance of 50% will be shared amongst participants whose Takaful certificates have not terminated and who have not made any claim prior to the expiry of their takaful certificates.

I/We further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will automatically be credited to charitable fund which will be utilized as Amal Jariah on My/Our behalf. The fund will be distributed to eligible recipients as approved by Etiqa General Takaful Berhad's Shariah Committee for charitable purposes.

Definitions:

“**Ju’alah**” is a wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to the Takaful contract, it refers to the reward given to Etiqa General Takaful Berhad; agreed upfront by the Participant and Etiqa General Takaful Berhad for good management of the Fund.

“**Tabarru**” means contribution, donation or gift. In relation to the Takaful contract, this means Contribution for the purpose of Takaful. This portion is placed in the General Takaful Fund.

“**Wakalah**” refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In relation to the Takaful contract, this means that the Participant has appointed Etiqa General Takaful Berhad to invest and manage the General Takaful Fund on his/her behalf.

Signature of Applicant / Company's Stamp
Date : _____

Signature of Witness
Date : _____
*Witness must be at least 18 years of age and sound mind

F. Document Checklist

To be completed by Intermediaries

No	Document	Document Availability			
		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
1.	Duly Completed Application Form	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	Documentation to support the information needed requested in the Application Form	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Note: This list is not exhaustive, additional requirement may be required if deemed necessary.

G. For Office Use Only

Source		Channel	
Distribution Channel Name		Distribution Channel Code	