

## HOUSEOWNER/HOUSEHOLDER CONTRACT OF TAKAFUL APPLICATION FORM

*Etiqa General Takaful Berhad ("Etiqa General Takaful") is licensed under the Islamic Financial Services Act 2013 to transact general 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" 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 agent 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 agent or us of any change in your correspondence address, or other contact details. If you have an enquiry or require further information, please contact Etiqa Online by calling 1300 13 8888 or 03 2297 3888, or write to Etiqa General Takaful Berhad (201701025031), Level 13, Tower B, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03 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 our 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 03 2297 1919, 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 our conduct, you may refer to Bank Negara Malaysia via e-mail at bnmlink@bnm.gov.my, by calling 1300 88 5465, by facsimile to 03 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 us, 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, (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
8. Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

**INSTRUCTIONS: Please answer all questions in Section A.**

A. INDIVIDUAL DETAILS					
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Datuk Seri <input type="checkbox"/> Datuk <input type="checkbox"/> Dato' <input type="checkbox"/> Tan Sri <input type="checkbox"/> Tun <input type="checkbox"/> Other <input type="checkbox"/> Ms <input type="checkbox"/> Datin Seri <input type="checkbox"/> Datin <input type="checkbox"/> Dr <input type="checkbox"/> Puan Sri <input type="checkbox"/> Toh Puan    _____				
*Name (As per NRIC/Passport)					
*Date of Birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female		
*ID Type	<input type="checkbox"/> New NRIC <input type="checkbox"/> Old Identity Card <input type="checkbox"/> Other _____				
*ID Number					
*Nationality	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other _____				
*Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____				
*Occupation	<input type="checkbox"/> Manager/Senior Executive <input type="checkbox"/> Pensioner <input type="checkbox"/> Self-employed <input type="checkbox"/> Housewife <input type="checkbox"/> Clerical <input type="checkbox"/> Officer/Executive <input type="checkbox"/> Business Owner <input type="checkbox"/> Skilled Worker <input type="checkbox"/> Teacher/Lecturer <input type="checkbox"/> Student <input type="checkbox"/> Other _____				
*Nature of Self Employment					
*Mailing Address					
	Town/City		Postcode		
	State		Country		
*Telephone Number	Mobile		House		Office
Email Address					

\* Mandatory fields to be completed

**INSTRUCTIONS: Please provide details of the Building in Section B.**

## B. TAKAFUL RISK DETAILS

1. Period of Takaful (dd/mm/yyyy)	From <input type="text"/> / <input type="text"/> / <input type="text"/>	To <input type="text"/> / <input type="text"/> / <input type="text"/>
2. Location	Town/City <input type="text"/>	
	Postcode <input type="text"/>	
	State <input type="text"/> Country <input type="text"/>	
3. Mortgage/Charged	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Name of Bank/Employer	<input type="text"/>	
4. Type of building	<input type="checkbox"/> Condominium <input type="checkbox"/> Apartment <input type="checkbox"/> Flat <input type="checkbox"/> Terrace <input type="checkbox"/> Other _____ <input type="checkbox"/> Semi-Detached <input type="checkbox"/> Townhouse <input type="checkbox"/> Studio <input type="checkbox"/> Bungalow _____	
5. Construction	Walls	<input type="checkbox"/> Bricks <input type="checkbox"/> Concrete <input type="checkbox"/> Wood <input type="checkbox"/> Other _____ <input type="checkbox"/> Concrete <input type="checkbox"/> Tiles <input type="checkbox"/> Zinc <input type="checkbox"/> Other _____ <input type="checkbox"/> Reinforced Concrete <input type="checkbox"/> Wood <input type="checkbox"/> Other _____
	Roof	
	Floor	
6. Number of storey for landed building	<input type="checkbox"/> 1 storey <input type="checkbox"/> 1 ½ storeys <input type="checkbox"/> 2 storeys <input type="checkbox"/> 2 ½ storeys <input type="checkbox"/> 3 storeys <input type="checkbox"/> More than 3 storeys	
7. Year of construction	<input type="text"/>	Rewired in the past 10 years <input type="checkbox"/> Yes <input type="checkbox"/> No
8. Types of extended cover required with additional contribution	Tick (v) if additional benefit is required.	
	Riot, Strike and Malicious Damage for Building or Contents cover	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Accidental damage to plate glass for Building cover	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Rent Takaful under Additional Benefit E of the certificate in excess of the 10% of the Total Sum Covered on Building or Contents	<input type="checkbox"/> Yes <input type="checkbox"/> No
	The following extended cover is subject to our further assessment.	
	Full theft for Contents cover	<input type="checkbox"/> Yes <input type="checkbox"/> No
Subsidence & Landslip for Building or Contents cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	
9. Outbuildings	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Construction of Outbuildings	Walls	<input type="checkbox"/> Bricks <input type="checkbox"/> Concrete <input type="checkbox"/> Wood <input type="checkbox"/> Other _____ <input type="checkbox"/> Concrete <input type="checkbox"/> Tiles <input type="checkbox"/> Zinc <input type="checkbox"/> Other _____
	Roof	
10. Type of residency	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rented <input type="checkbox"/> Holiday House <input type="checkbox"/> Vacant <input type="checkbox"/> Other _____	
11. Details of any profession, business or trade carried on in the building or in any portion of the building	<input type="text"/>	
12. Building will be left unoccupied continuously for more than 90 days in the Period of Takaful	<input type="checkbox"/> Yes <input type="checkbox"/> No	
13. Security measure	All outside doors and windows have locks and deadlocks	<input type="checkbox"/> Yes <input type="checkbox"/> No
	All outside windows up to three storeys have security grilles	<input type="checkbox"/> Yes <input type="checkbox"/> No
	All outside access points are covered by CCTV	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Alarm system and CCTV (if any) connected to 24-hour response service	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Permanent security guard	<input type="checkbox"/> Yes <input type="checkbox"/> No

14. 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

**C. TAKAFUL RISK SUM COVERED DETAILS**

**Building**

Is takaful required for the building with details as provided in Section B, including the value of the buildings, land, fixtures and fittings, gates and fences.  Yes  No

If the takaful is required for the building in this application, please provide sum to be covered (RM) \_\_\_\_\_

**Content**

Is takaful required for the household good, personal effects, applicants own fixtures and fittings, or fixtures and fittings for which the applicant is responsible legally of every description at the location of the building provided in Section B, in respect of the applicant, any member of the applicant's family and domestic staff normally residing with the applicant.  Yes  No

If the takaful is required for the content in this application, please provide sum to be covered (RM) \_\_\_\_\_ in respect of these goods, personal effects, and fixtures and fittings.

Specify below any item of value greater than five percent (5%) of the Sum to be Covered for contents, except furniture, pianos, organs, household appliances, and television set:

No	Description of item	Sum to be Covered for item (RM)
Total Sum Covered on Contents		

**INSTRUCTIONS: Please provide us with your bank account details, for the purpose of crediting refund of contribution or claims, if any.**

**D. BANK ACCOUNT DETAILS FOR CREDITING ANY REFUNDS OR CLAIM PAYMENT**

Bank Name	
Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current
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"/> <input type="text"/>
Name as used for Account	

**INSTRUCTIONS: Please provide us your Maybank account, credit card or cheque details for payment of contribution. Please only select one (1) option.**

**E. PAYMENT METHOD**

I wish to pay my contribution RM

Payment date / /

- By:  Cash  
 Cheque (Please cross the cheque and made payable to 'Etiqa General Takaful Berhad')

Bank	Cheque Number	Cheque Date	Amount (RM)

- Credit Card

Cardholder's Name

- Visa  Master Card

Card Number

Credit Card Expiry Date /  (mm/yy)

**INSTRUCTIONS: Please confirm your agreement to the following declarations by signing below. All declarations are mandatory except item 16 below where you must select the option to agree (Yes) or disagree (No)**

**F. DECLARATIONS**

1. I/ We have read and understand the contents of the application, including all notices therein.
2. I/ We understand that the participation in any extended cover (as identified in Section B, question 8) is not compulsory and is at My/ Our sole discretion.
3. 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. I/ We understand that the contract of takaful will only be issued following the assessment by Etiqa General Takaful, and provided that the full contribution has been received by Etiqa General Takaful. 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.
4. 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 claim(s), change of terms or termination of My/ Our contract of takaful.
5. 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.
6. I/ We understand that I/ We have a duty to tell Etiqa General Takaful 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.
7. I/ We confirm that the agent 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 with a product disclosure sheet.
8. I/ We agree that any payment by Etiqa General Takaful to the account details provided by me in Section D of this Application Form, will be deemed as full payment and Etiqa General Takaful shall be released and fully discharged from further liability and demand in relation to the payment. I/ We confirm that the bank account details in Section D is active and maintained in Malaysia.
9. I/ We understand that this application is in respect of a building and/or contents occupied solely for residential purposes or residential and domestic office purposes. No manufacturing or deposit or storage of merchandise may be allowed in any portion of the building.
10. I/ We confirm that the total sums covered provided in Section C, are not less than the current market value of the building, and/or contents.
11. I/ We understand that the value of platinum, gold, silver articles, jewelry and furs payable under the certificate is limited to one-third of the sum to be covered for contents.
12. I/ We understand that this contract of takaful does not cover the following, unless specifically mentioned in Section C:  
Deeds, Bonds, Bills of Exchange, Promissory Notes, Cheques, Securities of Money, Stamps, Documents of any kind, Cash, Currency Notes, Bank Notes, Manuscripts, Medals and Coins, Motor Vehicles and Accessories.
13. I/ We understand that contributions will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.
14. I/ We understand that the certificate is automatically cancelled unless the full contribution is paid to Etiqa General Takaful within 60 days from commencement date of cover.
15. 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 with this contribution, I/ We am/ are entitled to the takaful cover expressed in the terms and conditions of the Takaful Certificate. Payment of sum covered to participants is payable from the General Takaful Fund (Fund) based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, I/ We agree to appoint Etiqa General Takaful 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 Wakalah Fee (as shown in the Product Disclosure Sheet) to Etiqa General Takaful, as a deduction from contributions, to cover the expenses of investing and managing the Fund.

I/ We agree to authorize Etiqa General Takaful to delegate its rights, duties and obligations to any third party as Etiqa General Takaful deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that, Etiqa General Takaful 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 General Takaful Fund will be determined by Etiqa General Takaful 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. I/ We agree that fifty percent (50%) of the distributable surplus (if any) will be paid to Etiqa General Takaful for operating and managing the Fund, based on the contract of Ju'alah (reward), and the balance of fifty

percent (50%) will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year. 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 into charitable fund which will be utilized as 'Amal Jariah' on behalf of the participants. The Fund will be distributed to eligible recipients as approved by Shariah Committee of Etiqa General Takaful for charitable purposes.

Definitions:

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

“**Ju’alah**” is a reward 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 the Takaful Operator (EGTB) agreed upfront by the Participant and the Takaful Operator for good management of the 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, it means that the Participant have appointed Etiqa General Takaful to invest and manage the General Takaful Fund on his/her behalf.

16. **PERSONAL DATA PROTECTION ACT 2010**

I/ We agree to allow Etiqa General Takaful 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, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Takaful to individuals or organizations related to and associated with Etiqa General Takaful, or any selected third parties (within or outside Malaysia, including medical institutions, retakaful, 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 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 concerning me. I understand that such request can be made by completing the Access Request Form available at all Etiqa General Takaful branches or contacting Etiqa General Takaful via email at PDP@etiqa.com.my. I understand that in accordance with the provisions of the PDPA, I may contact the Customer Service Centre at Etiqa General Takaful 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 agree that Etiqa General Takaful share My/ Our personal data within the Maybank Group and selected third parties, as Etiqa General Takaful deems fit, and I may receive marketing communication from Etiqa General Takaful or from these other third parties about products and services that may be of interest to me.

Yes  No

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**FOR OFFICE USE**

HQ/Branch Name		Distribution Channel Code	
Channel		Distribution Channel Name	