



HEAD OFFICE

Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D)  
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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 Employer's Liability 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?	<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.	<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?	<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.	<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.	<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  _____



**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](http://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](mailto: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](http://www.takaful-malaysia.com.my). / 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](http://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](http://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)

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Signature of Proposer

