

Group Personal Sentinel Version 3 Takaful Proposal Form

Consumer Takaful Contract

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for 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 this Proposal Form. You must answer the questions in this Proposal Form fully and accurately. Failure to take reasonable care in answering the questions 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.

In addition to answering the questions in this Proposal 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.

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.

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.

Tax

All contribution and fees shown in this document may be subject to tax or other government levies.

IMPORTANT NOTICE

It is a fundamental and absolute special condition of this contract of Takaful that the contribution due must be made and received by Us within sixty (60) days from the Effective Date. If this condition is not complied with then this contract is automatically cancelled and We shall be entitled to the pro rata contribution for the period they have been on risk. Where the contribution that should be made pursuant to this warranty is received by Our authorised consultant, the contribution shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the contribution that should be made was received by a person, including an takaful consultant, who was not authorised to receive such contribution shall lie on Us. Subject otherwise to the terms and conditions of this Certificate.

Period of Takaful: From _____ To _____

SECTION 1 - Participant's Particulars								
Name of Participant								
Address								
Contact No.								
Business Registration No								
Nature of Business								
Sales and Services Tax (SST) Registration No. (if applicable)								
Sales and Services Tax (SST) Registration Date (if applicable)								
SECTION 2 - Plan Selection								
Occupation Class 1 & 2				Occupation Class 3				
	Sum Covered (RM)	Weekly Benefits			Sum Covered (RM)	Weekly Benefits		
		With	Without			With	Without	
Plan 1	50,000	A1	B1	Plan 1	50,000	C1	D1	
Plan 2	100,000	A2	B2	Plan 2	100,000	C2	D2	
Plan 3	200,000	A3	B3	Plan 3	200,000	C3	D3	
Plan 4	300,000	A4	B4	Plan 4	300,000	C4		
Plan 5	500,000	A5	B5					
Plan 6	750,000	A6	B6					
Plan 7	1,000,000	A7	B7					
SECTION 3 - Covered Person's Particulars								
Name	NRIC/ Passport No.	Date of Birth (dd/mm/yy)	Age	Gender	Occupation	Occupation Class	Plan Selection	Contribution
						Total Contribution		RM
						SST (6%)		RM
						Stamp Duty		RM 10.00
						Total Amount		RM

Note:
 Class 1 - Person engaged in professional administrative, managerial, clerical and non-manual occupations
 Class 2 - Person engaged in work supervisory nature but not involved in manual labour
 Class 3 - Person engaged either occasionally or generally in manual work which involves the use of tools or machinery

Third Party Verification	
Signature of Takaful Consultants, Takaful Brokers or Staff of Takaful Operators	Name
	NRIC No.
Date	
<p>Note: A copy of the Participant's NRIC/Business Registration Certificate must be submitted together with this proposal if the Contribution exceeds RM50,000.</p>	
SECTION 7 - Surplus Sharing	
<p>I/We agree to allow Zurich General Takaful Malaysia Berhad to manage my/our takaful contributions by charging a Wakalah Fee as approved by the regulatory authorities under the model of Wakalah and subsequently continue to be placed into takaful fund through a special account known as the General Risk Investment Account (GRIA). I/We further agree that if at end of the period of Takaful stated in the schedule attached to the Certificate, there is a net surplus in the General Risk Investment Account (GRIA), 50% of the net surplus shall be shared under the contract of Hibah (gift) proportionately among the Participants that have not incurred any claim and/or not received any benefits amounting to not more than 30% of the takaful contribution under the same class of risk as stated in the aforesaid schedule whilst the Certificate is in forced.</p>	
<p>Surplus Payment Through Bank For Surplus Sharing Distribution purposes (if any), please provide your banking details:</p>	
Bank Name:	
Bank Address:	
Bank Account Number:	
Account Type (Saving/Current)	
SWIFT Code (if applicable)	
IBAN Code (if applicable)	