

# Personal Sentinel Version 3 Takaful Proposal Form

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## **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 (if applicable)							
NRIC/Passport No.				Date of Birth			
Age				Gender			
Occupation							
Occupation Class <input type="checkbox"/> Class 1 <input type="checkbox"/> Class 2 <input type="checkbox"/> Class 3							
Sales and Services Tax (SST) Registration No. (if applicable)							
Sales and Services Tax (SST) Registration Date (if applicable)							
SECTION 2 - Covered Person's Particulars							
(Please fill up this section if participant and Covered Person are not the same person)							
Name of Covered Person							
NRIC/Passport No.				Date of Birth			
Age				Gender			
Occupation							
Occupational Class <input type="checkbox"/> Class 1 <input type="checkbox"/> Class 2 <input type="checkbox"/> Class 3							
SECTION 3 – Plan Selection (Please tick ✓ for your 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	<input type="checkbox"/>	<input type="checkbox"/>	Plan 1	50,000	<input type="checkbox"/>	<input type="checkbox"/>
Plan 2	100,000	<input type="checkbox"/>	<input type="checkbox"/>	Plan 2	100,000	<input type="checkbox"/>	<input type="checkbox"/>
Plan 3	200,000	<input type="checkbox"/>	<input type="checkbox"/>	Plan 3	200,000	<input type="checkbox"/>	<input type="checkbox"/>
Plan 4	300,000	<input type="checkbox"/>	<input type="checkbox"/>	Plan 4	300,000	<input type="checkbox"/>	<input type="checkbox"/>
Plan 5	500,000	<input type="checkbox"/>	<input type="checkbox"/>	Contribution : RM _____			
Plan 6	750,000	<input type="checkbox"/>	<input type="checkbox"/>	SST (6%) : RM _____			
Plan 7	1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	Stamp Duty : RM 10.00			
				Total : RM _____			

Note:

In order for an individual to subscribe a Principal Sum Covered of RM 1 million and above per person, Participant will have to submit the completed Large Amount Financial Questionnaire (LAFQ) signed by Participant and supported by Branch Manager.

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

- Are you involved in any of the following activities? If yes, please state details \_\_\_\_\_
  - Cash Intensive Business or equivalent (e.g. Money lending, Money Remittance or Money Exchange)
  - Gaming (4-D Number), lottery or gambling establishment
  - Precious metal, jewellery trading, pawn shop or pawn brokers
  - Entertainment business or equivalent (e.g. Discotheque, Pub, Bar, Massage Parlors)
  - Direct Selling/Multi-Level Marketing
  - Recyclable Dealers/Scrap Metal Dealers
- Is this a takeover certificate with renewal bonus? If yes, please enclose the existing certificate schedule and renewal notice indicating the renewal bonus in existing certificate (if any).

#### Additional

- We may ask you additional questions if required.
- The questions on this proposal form and any other details we specifically request relate to facts which we consider material to underwriting this takaful. However, because no list of questions can be exhaustive, please consider whether there is any other material information which is known to you which could influence our assessment and acceptance of the risk.

**SECTION 4 - Declaration**

I/We understand that it is my/our duty to take reasonable care not to make any misrepresentation in answering the questions in this Proposal Form and I/We hereby declare that I/we have fully and accurately answered the questions above.

I/We agree that this Declaration and the answers above given, as well as any proposal or declaration or statement made in writing by me/ourselves or anyone acting on my/our behalf shall form the basis of the Contract between me/ourselves and Zurich General Takaful Malaysia Berhad, and I/We further agree to accept indemnity subject to the conditions in and endorsed on the Certificate and to make the contribution thereunder within sixty (60) days from the inception date of the Certificate.

I/We hereby give my/our unconditional and unequivocal consent to you and all your related companies to process my/our personal data revealed hereto. You are at liberty to process the data and share the information revealed thereto with any of your service providers and your other related companies provided that the revelation of my/our personal data strictly for the purposes in relation to the takaful which I/we have applied hereto. The consent given hereto is in line with the requirement set forth in the Personal Data Protection Act 2010.

Signature of Participant \_\_\_\_\_

Date :

**SECTION 5 - For Office Use only**

Cover Note

Consultant Code

Certificate No.

**SECTION 6 - Nomination Form**

I hereby nominate the following as nominee(s) for the above takaful certificate and recall all existing nominees (if any) named earlier (if no trustee has been nominated).

Please tick (✓) either one of the Nomination Type below and the total share must be equal to 100%.

Type 1 - Hibah/ Gift

The nominee(s) shall receive the benefit as a Beneficiary and not as an executor.

Type 2 – Wasi/Administrator

The nominee(s) shall distribute under the relevant laws. For Muslim, the relevant law is Faraid Syariah and for Non – Muslim, the relevant law is the Distribution Act 1958 (as amended by the Distribution (Amendment) Act 1997)

Full Name	NRIC	% of Shares	Date of Birth	Relationship	Address

\_\_\_\_\_  
Signature of Witness

Name :

NRIC No. :

Address :

Date :

\_\_\_\_\_  
Signature of Participant

Name :

NRIC No. :

Address :

Date :

For Non-Muslim, if your intention is for the nominees(s) named herein to receive the certificate benefits beneficially and not as an executor, then you must assign the benefits of the certificate to person(s) using the Conditional Assignment Form.

The witness must be sound of mind, attained the age of eighteen (18) and cannot be the named nominee.

**SECTION 7 - Verification of Participant's Identification**

*To be completed by Takaful Consultants, Takaful Brokers or Staff of Takaful Operators relating to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA2001)*

**ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001 (AMLATFPUAA2001) (VERIFICATION OF PARTICIPANT'S IDENTIFICATION)**

Name of Participant

Business Registration No./NRIC No.

In compliance with Section 16(3) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA2001), I hereby certify that the Participant's original New NRIC No./Business Registration Certificate was verified and authenticated by me at the point of sales.

**Third Party Verification**

Signature of Takaful Consultants, Takaful Brokers or Staff of Takaful Operators	Name
	NRIC No.

Date

Note:  
A copy of the Participant's NRIC/Business Registration Certificate must be submitted together with this proposal if the Contribution exceeds RM50,000.

**SECTION 8 - Surplus Sharing**

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.

**Surplus Payment Through Bank**

For Surplus Sharing Distribution purposes (if any), please provide your banking details:

Bank Name:

Bank Address:

Bank Account Number:

Account Type (Saving/Current)

SWIFT Code (if applicable)

IBAN Code (if applicable)

