



TAKAFUL IKHLAS GENERAL BERHAD (1233870 - A)
IKHLAS Point
Tower 11A, Avenue 5, Bangsar South,
No. 8, Jalan Kerinchi, 59200Kuala Lumpur
Tel : 03-2723 9696 (Call Centre)
Tel : 03-2723 9998 (General Fax Line)
Website : www.takaful-ikhlas.com.my
(Licensed under Islamic Financial Services Act 2013 and
regulated by Bank Negara Malaysia)

Untuk Kegunaan Pejabat / For Office Use only:	
No Nota Lindungan / Cover Note No.	
No Sijil Takaful / Takaful Certificate No.	
Kod Ejen / Agent Code	
No Siri / Serial No.	

**BORANG CADANGAN "IKHLAS MARINE CARGO TAKAFUL"
PROPOSAL FORM FOR "IKHLAS MARINE CARGO TAKAFUL"**

IMPORTANT NOTICE

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 Takaful Ikhlas General Berhad's (hereinafter defined as the Company) 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 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 the Company. You also have a duty to tell the Company immediately if at any time after your contract of Takaful has been entered into, varied or renewed with the Company any of the information provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

A. PARTICULARS OF PROPOSER

1. Name of Proposer or Corporation with Registration No:

2. Address of Proposer

3. Name of Managers and / or agents & NRIC No:

4. Contact No: Office : _____
Mobile : _____
Fax : _____

B. DESCRIPTION OF CARGO TO BE COVERED

5. Estimated sailing date / Departing on

6. Voyage:

From: _____ To: _____

Via: _____ Transshipment at (if any): _____

7. Name of the vessel / conveyance (The mode of transportation used in carrying the goods)

8. Interest Covered (Please provide the full details description items to be covered)

9. Amount Covered (Sum Covered):

10. Type of Cover Required

a) Marine Cargo

b) Air Cargo

c) Inland Transit

11. Trade or Business

12. Has a proposal for Marine Open Cover ever been submitted by you to any other Insurance/Takaful Company?
If so, please state the result and rates given by your previous Insurance/Takaful Company.

13. Has a proposal for Goods In Transit policy/Takaful ever been declined or not invited?

14. While being covered with that company, did you submit any claims?
If so, please state the cause of accidents, which resulted in submitting the claims.

15. Further information and comments :

C. DECLARATION AND AUTHORIZATION

I / We hereby agree that all statements made above and other documents submitted in connection with this proposal are complete and true to the best of My / Our knowledge and belief. I / We agree that this declaration and all statements made above shall form the basis of the Takaful Certificate between the Company and I / Us and they are deemed to be incorporated as an integral part of the Takaful Certificate.

I / We agree to appoint the Company as My / Our wakil (agent) to manage My / Our General Takaful Contribution in accordance to Shariah principles as stated in the Takaful Certificate for the purpose of carrying Takaful Business allowed by Islamic Financial Services Act 2013. In return, I / We agree to allow the Company to deduct a certain percentage from the Contribution as Wakalah Fee (The Wakalah Fee is mentioned in the Schedule). I / We further agree that the balance of My / Our Takaful Contribution shall be allocated into the Risk Fund on a Tabarru' (donation) basis and be used to help all Takaful Participants in times of misfortune and the remaining balance in the Risk Fund shall be invested by the Company. Any profit arising out of this investment, if any, shall be allocated to the Risk Fund. I / We agree to allow the Company to deduct a Surplus Administration Charge (SAC) of 50% from any gross distributable surplus arising from the Risk Fund. However, the Company may at its discretion and where appropriate charge less than 50% from gross distributable surplus as SAC. I / We also understand that the net distributable surplus arising from the Risk Fund, if any, shall be managed by the Company according to the method and allocation in accordance to the Shariah principle that will benefit the Takaful Participant.

DECLARATION

1. You HEREBY AGREED and consent to the use of Your or the Person Covered's personal data for the purposes prescribed in Takaful IKHLAS' Privacy Policy as stated in its official website [www.takaful-ikhlas.com.my/privacy-policy] including additional terms and conditions updated time to time for the purpose of the performance of its function and duty as a Takaful Operator.
2. You HEREBY AGREE in the event that the Company have knowledge or discovers or has justified suspicions that this Takaful coverage maybe exploited for money laundering activities or to finance terrorism, or if any instruction / request given may lead to a breach of any sanction / law, the Company reserves the right to refuse any instruction / request given by You or to terminate this Takaful coverage immediately either with or without notice sent to You. The Company shall deal with all Takaful Contributions paid and all benefit / sums payable in respect of this Takaful coverage in any manner which the Company deem appropriate, including but not limited to informing and handing it over to the relevant authorities. You HEREBY AGREE to release and keep the Company harmless from any suit under civil or criminal as a result of such act by the Company.
3. In the case where You or the Person Covered is a U.S. persons citizens, You HEREBY AGREE to comply to the Foreign Account Tax Compliance (FATCA) regulations, or any other relevant laws, including withholding any monies due or cancellation of the Takaful Certificate, and will also PROVIDE the necessary Taxpayer ID to the Company and authorize the Company to perform fully any obligations it has under the relevant laws.
4. I AGREE that any contributions, fees and/or monies payable under this Takaful Certificate are subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia unless otherwise stated.

Signature of Proposer:

Date :

D. FOR AGENT'S OR OFFICE USE ONLY

VERIFICATION OF CUSTOMER'S IDENTITY

In compliance with Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and Bank Negara Malaysia Standard on Anti-Money Laundering and Counter Financing of Terrorism – Insurance and Takaful (Sector 2), I hereby confirm to the best of my knowledge the following:

(For use by Staff of the Company or Intermediary only)

I hereby declare that I have sighted the original NRIC / Birth Certificate / Passport / company-related registration document / authorization letter / documents for any person authorized to represent the company and verified the identity of the Proposer / Takaful Participant through these documents.

Signature

NRIC No.

Name

Designation

Date
