

Important Notice and Declaration

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.

Declaration:

1. I understand the contents of the application, including all notices therein.
2. I understand that the purchase of any extended cover (as identified in Section F, Policy Coverage) is not compulsory and is at my sole discretion.
3. I understand and agree that the contract of takaful that I have applied for shall only take effect on the date the contract of takaful has been issued by Etiqa General Takaful. I 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.
4. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of takaful, refusal or reduction of my claim(s), change of terms or termination of my contract of takaful.
5. I understand the terms and conditions of the contract of takaful and product disclosure sheet in a language that I understand.
6. I agree that any payment by Etiqa General Takaful to the account details provided by me in Section G of this Application, 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 confirm that the bank account details in Section G is active and maintained in Malaysia.
7. I understand that it is an offence under the law of the Republic of Singapore to enter the country without extending passenger liability cover to my motor insurance. I confirm that the passenger liability cover is sufficient if I intend to travel to Singapore with my vehicle.
8. I confirm that I have covered my vehicle for a sum not less than its market value, as I am liable to bear a ratable proportion of the loss in the event that the sum covered at the time of the loss is less than the market value by 10%.
9. I agree that in the event that my vehicle is involved in an accident and gives rise to a claim, my vehicle must be removed to motor repair workshops which has been selected and approved by Etiqa General Takaful or PIAM Approved Repairers Scheme (PARS) for repairs.
10. I understand that contributions will be subjected to relevant charges or taxes, including Goods & Service Tax, as deemed necessary by the Malaysian tax authorities.
11. I agree to participate in this General Takaful scheme based on the principle of Takaful. I agree to the concept of Tabarru' (donation) for the purposes of mutual support of other participants and with this contribution, I am entitled to the Takaful cover expressed in the terms and conditions of this Takaful contract.

I agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet) to you, as a deduction from contributions, to cover the expenses of managing and distributing the General Takaful scheme.

I understand that at the end of each financial year, the underwriting surplus (if any) from the General Takaful Fund will be determined by Etiqa General Takaful. I agree that 50% of the distributed surplus (if any) will be paid to you as an incentive for operating and managing the General Takaful Fund, the balance of 50% will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year.

I further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will be credited into charity fund which will be utilized as 'amal jariah' on behalf of the participants.