



Insurans Islam TAIB
General Takaful Sdn Bhd

Unit 5, 6 & 7, Ground Floor
Bangunan Suria, Kiulap
Bandar Seri Begawan BE1518

P. O.Box 2526
BSB General Post Office
Bandar Seri Begawan BS8675
Negara Brunei Darussalam

☎ 222-3004

Borang Cadangan Bagi Skim Takaful Usahawan

Proposal Form for Usahawan Takaful Scheme

Tarikh Cadangan Diterima:
Date Proposal Received:

No. Sijil:
Certificate No.:

Tempoh Takaful
Period of Takaful

Dari From	date	—	month	—	year
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Hingga Until	date	—	month	—	year
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Perhatian:

Awda adalah dikehendaki menerangkan dengan sepehuh dan sebenarnya semua butir-butir yang awda tahu atau sepatutnya tahu dalam cadangan ini. Jika tidak, sijil yang dikeluarkan menurut cadangan ini adalah tidak sah.

Note:

You are to disclose in this proposal form, fully and faithfully, all the facts, which you know or ought to know, otherwise the certificate issued hereunder may be void.

Semua soalan hendaklah dijawab menggunakan dakwat dan huruf besar.
All questions must be fully completed in block letters and in ink.

Bahagian 1: Butir-butir Pencadang

Part 1: Details of Proposer

1	Nama Pencadang Name of Proposer				
2	No. Pendaftaran Syarikat Company Registration No.	Jenis Perniagaan Type of Business			
3	Jantina Gender	<input type="checkbox"/> Lelaki Male	<input type="checkbox"/> Perempuan Female	4	Tarikh Lahir Date of Birth
					date — month — year
5	Alamat Surat - menyurat Correspondence Address				
		Poskod Postcode	Daerah District		
6	No. Telefon Telephone No.	Rumah Home	Pejabat Office	Bimbit Mobile	
7	Emel Email				

Bahagian 2: Butir-butir Perlindungan

Part 2: Coverage Details

1	Lokasi Risiko Risk Location				
		Poskod Postcode	Daerah District		

Bahagian 3: Butir-butir Pakej

Part 3: Package Details

Bahagian/Section	Pakej 1 /Package 1	Pakej 2 /Package 2	Pakej 3 /Package 3	Pakej 4 /Package 4	Pakej 5 /Package 5	Pakej 6 /Package 6
1. Kerosakan Material (Isi kandungan) / Material Damage (Contents)	\$5,000	\$20,000	\$50,000	\$100,000	\$300,000	\$500,000
<i>Kecurian (Sub Had) / Burglary (Sub-Limit)</i>	\$2,500	\$10,000	\$25,000	\$50,000	\$150,000	\$250,000
2. Kerugian Perbelanjaan Operasi / Loss of Operating Expenses	\$1,000	\$1,500	\$2,000	\$3,000	\$3,000	\$5,000
3. Kehilangan Wang / Loss of Money	\$500	\$1,000	\$2,000	\$5,000	\$5,000	\$5,000
4. Kerosakan Kaca di Premis Perniagaan / Glass Breakage at Business Premises	\$250	\$500	\$500	\$1,000	\$1,000	\$1,000
5. Pampasan Pekerja Termasuk Perubatan / Workmen Compensation including Medical	WC Act \$100,000	WC Act \$100,000	WC Act \$100,000	WC Act \$100,000	WC Act \$100,000	WC Act \$100,000
6. Tanggungan Awam / Public Liability	\$50,000	\$100,000	\$250,000	\$500,000	\$500,000	\$500,000
7. Kemalangan Diri termasuk Perbelanjaan Perubatan / Personal Accident including Medical Expenses	\$10,000	\$25,000	\$25,000	\$50,000	\$50,000	\$100,000
<i>Khairat Kematian / Funeral Expenses</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<i>Had Minima Elaun Hospital / Sub-Limit Hospital Allowance</i>	\$25/day Max 30 days	\$25/day Max 30 days	\$25/day Max 30 days	\$50/day Max 30 days	\$50/day Max 30 days	\$50/day Max 30 days
8. Jaminan daripada Ketidakhujuran atau Penipu / Guarantee from Dishonesty or Fraud	\$500	\$1,000	\$2,500	\$5,000	\$5,000	\$5,000
9. Barang Dagangan Dalam Perjalanan / Goods in Transit	\$500	\$1,000	\$1,500	\$2,000	\$2,000	\$2,000
Sumbangan / Contribution	\$50	\$100	\$200	\$300	\$400	\$850

Pakej/Package	
Sumbangan/Contribution	

Bahagian 4: Keterangan Berkenaan Wang Yang Ingin Dilindungi

Part 4: Details of Money to be Covered

1 Dalam had kawasan yang manakah diperlukan untuk perlindungan ke atas Wang yang dibawa? <small>Within what territorial limits is the coverage required for Money in transit?</small>	
<p>.....</p>	
2 Apakah jumlah wang maksima yang hendak dilindungi untuk setiap satu kerugian? <small>What is to be the normal maximum amount of money to be covered for any one loss?</small>	Had setiap satu kerugian <small>Any one loss</small>
a) i) Wang dalam premis ketika waktu pejabat <small>Money in your premises during working hours</small>	a) i)
ii) Wang dalam petikunci di luar waktu pejabat <small>Money in your safe out of your working hours</small>	ii)
b) Dalam perjalanan <small>Money in transit</small>	b)
i) Wang dalam premis ketika waktu pejabat <small>Money in your premises during working hours</small>	i)
ii) Wang dalam petikunci di luar waktu pejabat <small>Money in your safe out of your working hours</small>	ii)
c) Wang dalam penjagaan <small>Money in custody</small>	c)
d) Adakah awda perlu perlindungan tambahan selain di atas? <small>Do you require other coverage in addition to the above?</small>	d)

Bahagian 7: Perlindungan Takaful dan Maklumat Tuntutan yang lepas

Part 7: Takaful Coverage and Previous Loss History

1 Adakah awda sebelum ini dilindungi dari kehilangan Wang atau ketidakjujuran kakitangan? Jika 'Ya', sila berikan nama-nama Syarikat Insurans/Pengendali Takaful? Ya Yes Tidak No
Have you been previously covered against either loss of Money or dishonesty by employees? If 'Yes', please give name (s) of insurer(s)/Takaful Operator(s)?

2 Pernahkah awda mengalami kehilangan Wang (sama ada dilindungi Insurans/Takaful) ? Jika 'Ya', sila berikan butiran. Ya Yes Tidak No
Have you ever sustained loss of Money (regardless of whether covered by insurance/takaful)? If 'Yes', please provide details.

Tarikh Date	Jumlah Kerugian Amount of Loss	Keterangan Circumstance

3 Pernahkah Syarikat Insurans/Pengendali Takaful bagi risiko yang dicadangkan ini: Ya Yes Tidak No
Has any Insurer/Takaful Operator in respect of the risks to which this proposal relates:

a) Menolak cadangan, enggan memperbaharui atau membatalkan insurans/takaful. Jika 'Ya', sila berikan butiran. Ya Yes Tidak No
Declined a proposal, refused renewal or terminated the insurance/takaful. If 'Yes', please give details.

b) Mengenakan tambahan pada sumbangan/premium untuk pembaharuan atau meletakkan terma khas? Jika 'Ya', sila berikan butiran. Ya Yes Tidak No
Required an increase of contribution / premium or imposed special conditions. If 'Yes', please give details.

4 Pernahkah awda atau mana-mana pengarah atau rakan kongsi perniagaan disabitkan kesalahan atau dituduh (tetapi belum dibicarakan) dengan kecurian atau kesalahan yang berkaitan dengan harta benda? Jika 'Ya', sila berikan butiran. Ya Yes Tidak No
Have you or any director or partner or business, been convicted of or charged (but not yet tried) with theft, or a related offence, any other offence against property? If 'Yes', please give details.

Bahagian 8: Butiran E-Pembayaran

Part 8: Details of E-Payment

Bagi memudahkan pembayaran untuk sebarang amaun yang perlu dan akan dibayar kepada awda seperti bayaran tuntutan, pembatalan dan pembahagian lebihan, sila lengkapkan seksyen ini.

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.

No. Akaun Bank:

Bank Account No.:

Nama Pemegang Akaun:

Account Holder Name:

Nama Bank:

Bank Name:

Terma-terma dan Syarat-syarat

- Kemudahan Kredit Terus hanya boleh digunakan bagi akaun bank yang diselenggara di Negara Brunei Darussalam sahaja. Bagi pelanggan luar negara, Insurans Islam TAIB General Takaful Sdn Bhd akan menilai dan membenarkan penggunaan akaun luar negara berdasarkan kepada setiap kes.
- Kemudahan Kredit Terus Boleh digunakan untuk akaun bank Peserta / Pemilik sahaja. Pembayaran kepada penerima lain akan dipertimbangkan berdasarkan setiap kes.
- Peserta / Pemilik Sijil perlu mengemukakan satu salinan buku simpanan bank dan No. Kad Pengenalan yang digunakan bagi membuka akaun bank untuk tujuan pengesahan. Jika salinan buku simpanan bank tidak dikemukakan, Peserta / Pemilik Sijil dianggap telah mengesahkan bahawa butir-butir akaun di dalam borang ini adalah sah dan tepat.

* Sekiranya butir-butir yang diberikan oleh Peserta / Pemilik Sijil tidak sah atau tidak tepat, mengakibatkan pembayaran Kredit Terus ke dalam akaun bank pihak ketiga, pembayaran dibuat itu masih dianggap pembayaran penuh bagi tujuan Bayaran Balik / Tuntutan / Pembatalan / Lain-lain dan Insurans Islam TAIB General Takaful Sdn Bhd tidak akan bertanggungjawab atas segala tanggungan, dakwaan dan permintaan pada masa kini dan juga pada masa hadapan yang berkaitan dengan Bayaran Balik / Tuntutan / Pembatalan / Lain-lain.

Terms and Conditions

- Direct Credit facility is only applicable for bank accounts maintained in Negara Brunei Darussalam. For overseas customers, Insurans Islam TAIB General Takaful Sdn Bhd will assess and allow overseas accounts on a case to case basis.
- 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.
- Participant / Certificate Owner is to furnish a copy of the bank passbook and the Identification Card No. that was used to open the bank account for verification purposes. If the copy of bank passbook 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 which any invalid / inaccurate account details provided by Participant / Certificate Owner results in payment being credited into a third party bank account, the payment made thereto is still deemed as full payment for Claims / Cancellation / Others and Insurans Islam TAIB General Takaful Sdn Bhd shall be released and fully discharged from all existing and future liabilities, claims and demands in relation to such Refund / Claims / Cancellation / Others.