

- EIW Ref. No:
- Policy/ Certificate No:

APPLICATION FORM

EQUIPMENT ALL RISKS

Etiqa General Insurance Berhad (Etiqa General Insurance) is licensed under the Financial Services Act 2013 to transact general insurance business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

Important Notice

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance 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 insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance 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 insurance has been entered into, varied or renewed with us any of the information given in this Application Form is inaccurate or has changed.

Application Type	<input type="checkbox"/> New Business	<input type="checkbox"/> Renewal	<input type="checkbox"/> Endorsement	<input type="checkbox"/> Organic Growth
Policy Number <i>(Applicable for Renewal/ Endorsement / Organic Growth)</i>		Agent Code		
Basic Information				
Insured Name <i>(Company Name)</i>				
Company Registration No.		Date of Company Registration		No. of Years in Business
GST Tax Registration No. <i>(If applicable)</i>		GST Tax Registration Date <i>(If applicable)</i>		
Occupation/ Nature of Business				
Contact Details	Phone	Mobile:	House:	Office:
	Fax No.		Email	
Address	Postcode:	Town:	State:	
	Bank Account Details <i>(Current or Savings Account)</i>	Bank Name		
	Account Type	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	
	Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	Account Effective Date			
Policy Information				
Class of Takaful		Product Name		
Has this risk being declined by other Insurers?	If Yes, please provide the reason for declining			
Details about the equipment	Are the equipment used as plant & equipment for contract work or project?			Yes <input type="checkbox"/> No <input type="checkbox"/>
	If Yes, please insure as part of Contractor All Risk Takaful			
Location/ premise risks where the equipment being kept when not in use <i>(Please provide the exact location address)</i>	<input type="checkbox"/> Building	Address:		
	<input type="checkbox"/> Open Yard	Address:		

If outside premise risk, the Territorial Limit/ Situation/ Worksite location of risks <i>(Please specify the Worksite area if applicable)</i>	<input type="checkbox"/> Worksite area <input type="checkbox"/> State (Please specify the State)																																					
	<input type="checkbox"/> Malaysia <input type="checkbox"/> Malaysia, Singapore & Brunei																																					
Type of equipment Insured <i>(Please tick accordingly if more than one type of equipment)</i>	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:5%;"></th> <th style="width:55%;">Equipment Name</th> <th style="width:20%;">Total No. of Unit</th> <th style="width:20%;">Total Sum Insured (RM)/ Percentage of Total Sum Insured (%)</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>Forklift</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Trucks, pickups</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Cranes</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Excavator</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Special Type*</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Other heavy equip*</td> <td></td> <td></td> </tr> </tbody> </table> <p style="font-size: small;">* please specify the usage and type of equipment as well.</p>			Equipment Name	Total No. of Unit	Total Sum Insured (RM)/ Percentage of Total Sum Insured (%)	<input type="checkbox"/>	Forklift			<input type="checkbox"/>	Trucks, pickups			<input type="checkbox"/>	Cranes			<input type="checkbox"/>	Excavator			<input type="checkbox"/>	Special Type*			<input type="checkbox"/>	Other heavy equip*										
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Ownership <i>(Please tick accordingly if more than one type of ownership)</i>	Own equipment: <input type="checkbox"/> Owner <input type="checkbox"/> Leasing Company <input type="checkbox"/> Rental Company																																					
	Equipment under: <input type="checkbox"/> Leasing, hire purchase <input type="checkbox"/> Receivership <input type="checkbox"/> Rental																																					
UNDERWRITING FACTORS (To be completed for each location)																																						
No. of Location(s) <i>(as listed in Location of Risk column)</i>																																						
Building Construction Class																																						
Location Occupied As																																						
Description of Worksite/ Surrounding Area																																						
Total Sum Insured (RM)	Highest value per equipment (RM) <i>(If highest valued equipment exceeded RM500,000, please provide the detail list of the equipment)</i>																																					
Basis of Sum Insured	<input type="checkbox"/> Market Value <input type="checkbox"/> Reinstatement Value																																					
Highest Age of Equipment (Years)	Average Age of Equipment (Years) <i>(if more than one equip)</i>																																					
Security features of building or open yard where equipment are kept or at worksite when not in use <i>(Tick (✓) whichever is applicable)</i>	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; border-right: 1px solid black;"> Central Monitoring System (CMS) </td> <td style="width:10%;"> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="width:50%; border-right: 1px solid black;"> Collapsible iron grills </td> <td style="width:10%;"> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Lock for doors, windows, grills, any openings </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="border-right: 1px solid black;"> Security Guard (after office hours) </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Security Guard (clock-in) </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="border-right: 1px solid black;"> Security Guard (Armed) </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Security Guard (with Guard Dogs) </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="border-right: 1px solid black;"> Security Guard (Office hours or </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Panic Button </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="border-right: 1px solid black;"> Close Circuit TV (CCTV) </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Open yard - fenced all around the perimeter </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> <td style="border-right: 1px solid black;"> Alarm system <i>If Yes, what is the frequency of maintenance?</i> </td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Open yard - Locked gate at all entry/exit </td> <td> a) During Office hours </td> <td style="border-right: 1px solid black;"></td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"></td> <td> b) After Office hours </td> <td style="border-right: 1px solid black;"></td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> <tr> <td style="border-right: 1px solid black;"> Other Security Features - please specify </td> <td></td> <td style="border-right: 1px solid black;"></td> <td> Yes <input type="checkbox"/> No <input type="checkbox"/> </td> </tr> </table>		Central Monitoring System (CMS)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Collapsible iron grills	Yes <input type="checkbox"/> No <input type="checkbox"/>	Lock for doors, windows, grills, any openings	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (after office hours)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (clock-in)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (Armed)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (with Guard Dogs)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Security Guard (Office hours or	Yes <input type="checkbox"/> No <input type="checkbox"/>	Panic Button	Yes <input type="checkbox"/> No <input type="checkbox"/>	Close Circuit TV (CCTV)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Open yard - fenced all around the perimeter	Yes <input type="checkbox"/> No <input type="checkbox"/>	Alarm system <i>If Yes, what is the frequency of maintenance?</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Open yard - Locked gate at all entry/exit	a) During Office hours		Yes <input type="checkbox"/> No <input type="checkbox"/>		b) After Office hours		Yes <input type="checkbox"/> No <input type="checkbox"/>	Other Security Features - please specify			Yes <input type="checkbox"/> No <input type="checkbox"/>
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EXTENSIONS

Please tick (✓) whichever is applicable:

No.	Item	Extension Required		Revise Limit (if applicable)												
		Yes	No													
1.	Automatic Reinstatement of Sum Insured															
2.	Inland Transit inclusive of loading & unloading															
3.	Malicious Damage															
4.	SRCC															
5.	Flood															
6.	Subsidence & Landslip															
7.	Other convulsion of nature															
8.	Loss or damages to wheels, tires															
9.	Loss or damages to canopy															
10.	Loss Notification (30 days)															
11.	Reinstatement Value (Max 5 years)															
12.	Loss of Spare Parts (Limit RM100,000)															
13.	Temporary Storage (Limit RM500,000)															
14.	Open Yard Cover <i>If Yes, Warranted that the open yard is fenced up, locked with 24 hours security guard.</i>															
15.	Other extensions, please specify as follows with limit requested: <table border="1" data-bbox="167 991 974 1171"> <thead> <tr> <th>No.</th> <th>Extensions Required</th> <th>Limits</th> </tr> </thead> <tbody> <tr><td>1.</td><td></td><td></td></tr> <tr><td>2.</td><td></td><td></td></tr> <tr><td>3.</td><td></td><td></td></tr> </tbody> </table>	No.	Extensions Required	Limits	1.			2.			3.					
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CLAIMS EXPERIENCE - If Loss ratio % not available, please provide claims incurred amount and net premium

Policy Loss Ratio	Year	Loss Ratio (%)	Claims Incurred (RM)	Net Premium (RM)
	Last 1 Year			
	Last 2 Years			
	Last 3 Years			
	Average 3 Years			
If Average Policy Loss Ratio more than 70 %, please provide claims detail as follows.	No.	Date of Loss	Lost Amount (RM)	Circumstances of Claims
	1.			
	2.			
	3.			
What Risk Management has been implemented following these losses? Please submit in a separate sheet.				
Overall Portfolio Loss Ratio (%)				

To be Completed by Authorized Underwriter/ Marketer

I hereby confirm to the best of my knowledge that the above information is true and shall be the basis of Underwriters' submission of quotation.

Name		Initial	
Department			
Review Date			

DOCUMENT CHECKLIST

To be completed by Intermediaries

NO	DOCUMENT	DOCUMENT AVAILABILITY			
1.	List of Risk Location(s) if any	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.	Details of Risk Management taken for the losses incurred (if any)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

NO	ADDITIONAL DOCUMENTS (IF ANY)	DOCUMENT AVAILABILITY			
1.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.		Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Note:

- 1 This list is not exhaustive, additional requirement may be required if deemed necessary.
- 2 ** refers to the construction of bridge, wet works, tunneling, deep excavation, elevated highway

Declaration

1. I/We hereby declare that the information given is true and complete to the best of my/our knowledge and believe that all material information affecting the assessment of this application have been disclosed.
I/We understand that this Insurance cover will not be enforced until and unless this Proposal has been accepted by Etiqa General Insurance Berhad
2. I/We, agree, consent and allow Etiqa General Insurance to process my personal data (including sensitive personal data) (Personal Data) with the intention of entering into a contract of Insurance, in compliance with the provisions of the Personal Data Protection Act 2010.
3. I/We, understand and agree that any Personal Data collected or held by Etiqa General Insurance (whether contained in this application or otherwise obtained) may be held, used, processed and disclosed by Etiqa General Insurance to individuals and/or organizations related to and associated with Etiqa General Insurance or any selected third party (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters/investigators, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this application and providing subsequent service related to it and to communicate with me/us for such purposes.
I/We understand that I/we have a right to obtain access to and to request correction of any Personal Data held by Etiqa General Insurance concerning me/us. Such request can be made by completing the Access Request Form available at all Etiqa Insurance branches or contact Etiqa General Insurance via email at PDPA@etiqa.com.my. In accordance with the provisions of the Personal Data Protection Act 2010, I/we may contact the Customer Service Centre at Etiqa Online at 1300 13 8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.
4. Please provide Etiqa General Insurance with bank account details so that Etiqa General Insurance can credit a refund of premium, or payment of claims or insurance benefits, if any. Please ensure that the account is active and belongs to the Policyholder.
 - Account Holder's Name
 - Bank Name
 - Current / Savings Account Number

Should I/we not provide an updated bank account for auto-credit purposes to Etiqa General Insurance, I/we consent that my account with Maybank Group may be utilized for the same purpose.

I/We agree that where payment has been made, based on the Auto Credit account details provided in this application, such payment will be deemed as full payment and Etiqa General Insurance shall be discharged from any existing and future claim and demand in relation to it.



Signature of Applicant / Company's Stamp



Application Date

For Office Use Only

Source (HQ / Branch)		Sales Channel Code	
Channel:		Sales Channel Name	