

## Workmen's Compensation Insurance Proposal Form

**Non-Consumer Insurance Contract**

Pursuant to Paragraph 4 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance **for purposes 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 contract, claim denied or reduced, terms changed or varied, or contract terminated.

**This duty of disclosure shall continue until the time the contract is entered into, varied or renewed.**

**Important Notice To Prospective Policy Owners**

Policy owners are advised to read the policy carefully and understand the contents therein. You are encouraged to seek clarification from the insurer if necessary.

Account No:

Policy No:

Cover Note No:

The liability of the Company does not commence until acceptance of the proposal form has been intimated by the Company or official cover note is issued.

All questions must be answered by the proposer and appropriately marked  where applicable.

COMPANY DATA	
Name of Proposer (in block letters and as per NRIC / passport)	
Company No.	New NRIC No.
Postal Address	
Postcode	State
Telephone No.	O - - HP - -
Email	
Period of Insurance	From DD - MM - YYYY To DD - MM - YYYY
Proposer's Trade or Occupation	
Particulars of Work	
Place(s) of Employment	

Please list each occupation separately and include Sub-contractor's Workmen

Description of Workmen's Occupations	Estimates For Insurance Period				For Company's Use			
	No. of Workmen	Wages & Salaries	Allowances in kind*	Total Earnings	Rate %	Premium	Class No.	Endorsement/ Warranty No.



Description of Workmen's Occupations	Estimates For Insurance Period				For Company's Use			
	No. of Workmen	Wages & Salaries	Allowances in kind*	Total Earnings	Rate %	Premium	Class No.	Endorsement/Warranty No.
* If workmen are provided with free housing/food/other benefits enter estimate value in column headed "Allowances in kind".				Stamp Duty	RM10.00	RM	Total Premium	
N.B. : If Sub-contractors' Workmen are included in this insurance please state Sub-contractors' Names and Address.	Name	a)		b)		c)		
	Address							
1. Does the above Schedule include all persons in your employ?								
2. Please detail any Plant/Machinery not properly fenced/guarded certified in accordance with Government or local authority requirements.								
3. If explosives are used please state type and extent of use.								
4. If any Insurer has refused to grant you cover under 'Workmen's Compensation Insurance' please give details.								
5. Do you require Common Law cover? If so an additional premium will be charged.								
6. Is cover required in respect of liability of an employee for injury/damages to a fellow employee?								
7. Have your workmen for the past 3 years sustained bodily injury or disease arising out of and in the course of employment. If so, please give details of number of workmen involved and total compensation paid and/or outstanding.	Year		Number		Total Compensation			
					Paid		Outstanding	

#### PREMIUM WARRANTY CLAUSE

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the insurer within sixty (60) days from the inception date of this Policy/Endorsement/Renewal Certificate.

If this condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro rata premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorised agent of the Insurer, the payment shall be deemed to be received by the Insurer for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the Insurer.

Subject otherwise to the terms and conditions of this Policy.

#### DECLARATION

I/We, the undersigned, hereby apply for an insurance in terms of the policy to be issued by the Company against my/our Statutory Liability as herein mentioned. I/We agree to render, at the end of each period of insurance, a statement in the form required by the Company of all wages actually paid, and to pay premium on any wages paid in excess of the amount estimated above. I/We hereby declare that all the above statements and particulars, which I/we have read over and checked, are true, that I/we have not suppressed, mis-represented or mis-stated any material fact, that I/we have fairly estimate my/our total wages and salaries expenditure, and I/we agree that this declaration shall be the basis of the contract between me/us and the Company.

DD - MM - YYYY

Date

Signature of Proposer/Company's Chop

**N.B. CONTRACTORS:-** Under the Workmen's Compensation Laws where any person (the Principal) in the course of or for the purposes of his trade or business contracts with any other person (the Contractor) for execution by or under the Contractor the whole or any part of any work undertaken by the Principal, the Principal is liable to pay compensation to the contractor's workmen when the accident occurs on, or about the premises on which the Principal has undertaken or usually undertakes to execute the work or which are otherwise under the Principal's control or management. In such cases the Principal is entitled to be indemnified by the Contractor.

#### APPLICABLE TAX

In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, the Company will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.