



**GOODS IN TRANSIT PROPOSAL FORM**

**Instruction:** Use (✓) where appropriate.

**NOTE:** You are to disclose in this proposal form fully and faithfully all the facts which you know or ought to know under the principle of utmost good faith. An insurance/takaful agent who assists an applicant to complete an application or proposal form for takaful shall be deemed to have done so as the agent of the proposer

**PART A: PROPOSER DETAILS**

FULLNAME:

ADDRESS:

TRADE/  
BUSINESS :

TAKAFUL REQUIRED FROM: \_\_/\_\_/\_\_\_\_ TO \_\_/\_\_/\_\_\_\_ format dd/mm/yyyy

**PART B: GENERAL QUESTIONS**

i- State: (a) Nature and full description of goods being carried or dispatched;

(b) Geographical area:

(c) The area in which the vehicles operate in the ordinary course of business;

ii- Which of the following will be carried or dispatch? Tobacco/Cigarette  Wines/Spirit  Non Ferrous Metals

iii- Will all your loaded vehicles be placed in a locked or attended garage at night?  YES  NO

iv- Give full details of any locking or anti-theft devices fitted to your vehicles on:

(a) Cab:

(b) Door:

(c) Others:



**PART C: GOODS DETAILS**

i- Specify each Vehicle separately and state maximum value of goods carried on each;

Registration Number	Make of Vehicle	Type of Body	Year of Manufacture	Maximum Capacity	Cab and Body be completely locked	Licence Commercial Vehicle	Sum Covered (Maximum Value)	
							Vehicle	Trailer

ii- Select below the means of sending goods:

Road  Motor  Rail  Post  Inland Waterway  Others:

iii- Estimated total of goods sent in one year: ₦

iv- Limit to apply in respect of any load or consignment: ₦

**PART D: TAKAFUL DETAILS**

i- Do you have other TAKAFUL/Insurance with any company?  YES  NO

ii- Has any Insurer/TAKAFUL operators ever;

(a) declined to cover you?  YES  NO (c) increase your Contribution?  YES  NO  
 (b) required special terms to cover you?  YES  NO (d) cancelled or refused to renew your policy?  YES  NO

If yes to any of (i-) to (ii-), give details;

iii- Give details of loses and damage in respect of goods in transit during the last three years;

YEAR	FIRE		THEFT		DAMAGE		CLAIMS OUTSTANDING
	No	Amount	No	Amount	No	Amount	Nature Estimated Cost

iv- Are there any additional facts likely to affect the proposed TAKAFUL which should be disclosed to underwriters?  YES  NO

If yes, give details;

Authorized and Regulated by:



Member of:



**PART E: DECLARATION**

I/we hereby warrant the truth of the above statements, and I/We have withheld no information whatever that might tend in any way to indicate an increased risk, or influence the acceptance of this proposal I/We agree that this proposal shall be the basis of the contract between me/us and Salam Takaful Insurance Company LTD, and I/We further agree to accept a *policy* subject to the terms, exceptions and conditions prescribed by the Company in this contract.

I/We hereby agree that based on the principle of agency with fees (Al-Wakalah Bil Ujah) and other related rulings of Advisory council of expert, the Takaful contribution that I/We hereby undertake to pay to Salam Takaful Insurance Company LTD be deducted for Salam Takaful Insurance Company LTD to pay the agency commission and other management expenses at the rate of 50% and the balance thereof be credited into the General Takaful fund of Salam Takaful Insurance Company LTD for Salam Takaful Insurance Company LTD to manage the various schemes of takaful under its General Takaful business including investment of the said Fund in the manner deemed fit by Salam Takaful Insurance Company LTD and, in consideration thereof I/We be entitled to share the net profit of the Fund if any in proportion 80% to Me/Us and 20% to Salam Takaful Insurance Company LTD provided that I/We not incurred any claims and/or received any benefits under this contract while the same is in force, and in relation there from I/We also agree that any part of the said Takaful Contribution including its profits be made as donation (tabarru) to the General Takaful fund for Salam Takaful Insurance Company LTD to pay Takaful benefits to any Takaful Participant who shall be entitled to such benefits in accordance with this Takaful contract.

Signature of Proposer -----

Date-----

Agent -----

**N. B:**

No TAKAFUL IS IN FORCE until the Proposal has been accepted by the Company and Contribution or Deposit Contribution paid.

Authorized and Regulated by:



Member of:

