



COMMERCIAL GENERAL LIABILITY TAKAFUL PROPOSAL FORM

Liability of the company does not commence until the proposal accepted and the contribution has been received.

GENERAL INFORMATION

1. Participant: _____
2. Subsidiaries to be covered: _____
3. Coverage Trigger: (a) Occurrence (b) Claims Made
4. Description of Business / Designated Contract: _____
5. Description of processes and activities: _____
6. Retroactive Date (For claim made form only): _____
7. Coverage Territory: (a) Pakistan Only (b) Worldwide excluding US, Canada (c) Worldwide

8. Annual Sales Revenue

	Prior Year	Current Year	Estimated Next Year
Domestic			
US Canada:			
Rest of the World:			

9. Limit of Takaful

	Option I	Option II
An one occurrence:		
Aggregate:		

10. Number of Employees:

Pakistan	USA & Canada	Rest of the World

11. Number of Premises:

	Pakistan		USA / Canada		Rest of the World	
	Owned	Leased/Rented	Owned	Leased/Rented	Owned	Leased/Rented
Manufacturing						

Distribution and Warehouse						
Offices						

12. Are you aware of any incidents, conditions, defects, circumstance or suspected defects which may result in a claim?

ADD-ONS: (Please complete cover specific questionnaire if you require any of the following extensions)

Do you require any of these Add-on coverages?

- A. Products-completed operations Yes No
- B. Advertising Injury / Personal Injury Liability Yes No
- C. Liability arising out of traveling executives on business visits Yes No

(A) Products-completed Operations

1.	Provide detailed description of each product manufactured, supplied, distributed or serviced by you	
2.	Do you manufacture the complete product? If not, what components/parts are purchased by you?	
3.	Annual units produced (each product separately)	
4.	Do you carry out installation work?	
5.	How long has your product been in the market?	
6.	Are you affiliated in any manner with any of your suppliers and distributors?	
7.	Who are your customers and what are the primary industries or applications for the products?	
8.	Does all your manufacturing plants meet with basic Quality Assurance/Quality Control program that meets the standard of ISO 9001-200, QS 9000, ISO/TS 16949 or similar standards?	
9.	Do you have the basic Quality Assurance /Quality Control programme covering all aspects including validation and verification of processes & tests, Including equipment calibration, to ensure that the products meet the design and performance requirements and are of consistently good quality?	
10.	Do you adhere to regulatory or voluntary best-practice standards in the respective markets.	
11.	Do you take product safety reviews should be undertaken.	

12.	Do you maintain/have adequate documentation and engineering change management procedures where all base and modified designs are subject to proper checks and sign offs, both in-house and by customers?	
13.	For custom-made products (if any) -, do you take sign-offs by customers on designs and prototypes before mass production ?	
14.	What are procedures for recordkeeping and traceability of products, batches, production records and customers ?	
15.	Do you have documented recall plan in place ?	
16.	Does your contractual controls include hold harmless clauses, limitation of liability and exclusion of consequential losses among others. Please provide sample copies of your supply contract?	
17.	In your contracts with sub-contractors and suppliers, do you have hold harmless/indemnification clauses in your favour?	
18.	Is your marketing and technical literature subject to proper technical (eg. Pressure/temperature ratings, etc) and legal review for accuracy and liability management ?	
19.	Does your sales staff receive training in product knowledge as well as in liability matters ?	
20.	Does your instruction manuals and safety labels adhere to regulatory or voluntary best-practice standards in the respective markets ? Examples include: ANSI Z535.6, ANSI Z 535.6 or CPSC Manufacturer's guide to Developing consumer product instructions, among others.	
21.	Furnish details and list of products discontinued or recalled or withdrawn during the last five years.	
22.	Have your products ever been subject to any enquiry or investigation by any Government agency, concerning the efficiency/adequacy or labeling, hazardous contents or safety ? If so, please give full details.	
23.	What is the failure rate of each product after hand over?	
24.	Are you aware of any incidents, conditions, defects, circumstances or suspected defects which may result in claim ?	

(B) Advertising Injury / Personal Injury

1. What percentage of your annual sales is derived directly from your web site ? : _____

2. Do you use comparative advertising in your advertisements ? Yes No

If "Yes", was an independent organization consulted on how such comparisons were made?

3. Is voice used in your advertisements ? Yes No

If "Yes", were all the rights secured prior to use : _____

4. Do you use famous people in your advertisements ? Yes No

5. Have you ever been sued, or have you sued another, for copyright or trademark infringement ? Yes No

6. Besides the information related to your goods, products or services, do you produce any other publications for external use ? Yes No

7. Does your legal counsel review your product brochures, promotional and website materials prior to release?

(C) Liability arising out of traveling executives on business visits

1. Average number of executives that Travel Overseas annually _____

2. Average number of employees/days of travel per year _____

3. Destinations _____

PARTICIPANT'S DECLARATION

I/we desire to effect Commercial General Liability Takaful with Participant Takaful Fund managed by UIC – Window Takaful Operations for the limits of Takaful specified above and agree that the statements contained in this application are to my/our belief complete, true and accurate representations. I/we agree that this application shall be promissory and shall be the basis of the contract between me/us and Participant Takaful Fund managed by UIC – Window Takaful Operations and agree to accept the Fund's participants membership document for takaful along with the terms and conditions prescribed by the Operator. I/ We understand that any misrepresentation, omission, concealment or incorrect statement of a material fact in this Proposal may render the participants membership document void.

I/we also agree that if any additions/alterations are carried out after the submission of this application to the Operator, then the same will be communicated to the Operator immediately in writing.

I/we understand the terms of cover of this takaful and agree that the takaful would be effective only on acceptance of this application by the Operator and the payment of the contribution by me/us in advance.

Date : _____

Signature of the Proposer: _____

Place : _____