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| <b>PRODUCT DISCLOSURE SHEET</b>   | <b>Etiqa Takaful Berhad</b>                                   |
| <b>Read this Product Disclosure Sheet before you decide to participate in the Takaful Personal Accident. Be sure to also read the general terms and conditions.</b> | <b>Takaful Personal Accident</b><br>Date : ____ / ____ / ____ |

**1 What is this product about?**

This product provides compensation in the event of injuries, disability or death caused by an accident.

**2 What are the Shariah concepts applicable?**

**Tabarru'**

This product applies the Tabarru' concept, whereby the participants agree to pay their contributions to the General Takaful Fund for the purpose of mutual aid and assistance to any other participants in case of need.

**Wakalah**

This product also applies the wakalah concept, whereby the participants nominate the Takaful Operator to act on their behalf to invest and manage the General Takaful Fund. As an agent, the Takaful Operator is entitled to receive a 'wakalah fee' as a service charge.

**Note:** Please refer to the takaful certificate contract for more information.

**3 What are the covers / benefits provided?**

The following is a summary of Takaful Personal Accident benefits:

| No | Table of Benefits             | Sum Covered (RM) | Class of Occupation [ Contribution (RM) ] |       |       |
|----|-------------------------------|------------------|---|-------|-------|
|    |                               |                  | 1   | 2     | 3     |
| 1  | Accidental death              | 10,000           | 4.00                                      | 6.50  | 11.00 |
| 2  | Permanent disablement         | Up to 10,000     | 4.00                                      | 6.50  | 11.00 |
| 3  | Temporary total disablement   | 100 per week     | 22.00                                     | 30.00 | 40.00 |
| 4  | Temporary partial disablement | 50 per week      |   |       |       |
| 5  | Medical expenses              | 500              | 8.00                                      | 10.00 | 14.00 |
|    |                               | 1,000            | 12.00                                     | 15.00 | 20.00 |
|    |                               | 2,000            | 16.00                                     | 20.00 | 26.00 |
|    |                               | 3,000            | 20.00                                     | 25.00 | 30.00 |
|    |                               | 4,000            | 24.00                                     | 30.00 | 38.00 |
|    |                               | 5,000            | 28.00                                     | 35.00 | 44.00 |
|    |                               | 6,000            | 32.00                                     | 40.00 | 50.00 |
|    |                               | 7,000            | 36.00                                     | 45.00 | 56.00 |
|    |                               | 8,000            | 40.00                                     | 50.00 | 62.00 |
|    |                               | 9,000            | 44.00                                     | 55.00 | 68.00 |
|    |                               | 10,000           | 48.00                                     | 60.00 | 74.00 |

**Minimum contribution per certificate: RM60 (excluding stamp duty)**

Duration of cover is for one year. You need to renew your takaful cover annually.

**Surplus**

If there is a surplus at the end of the financial year, we will receive fifty percent (50%) as incentive for being responsible in operating and managing the General Takaful Fund. The balance will be reserved for distribution amongst participants subject to the provisions of the takaful certificate. The surplus will not be payable if the participant has made a claim under this certificate. If the surplus payable to the participant is less than RM10.00, it shall be credited into a charity fund, which will be utilized as amal jariah.

**Note:** Please refer to the takaful certificate contract for more information on the above benefits.

**4 How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on your requirement on the amount of sum covered and our underwriting consideration. Please discuss with your takaful agent or contact us for more information.

**5 What are the fees and charges that I have to pay?**

| Type   | Amount (RM)             |
|--|-------------------------|
| Commission paid to the takaful agent, if any | 25% of the contribution |
| Stamp duty                                   | RM10.00                 |

**6 What are some of the key terms and conditions that I should be aware of?**

- a. Importance of disclosure - You are to disclose fully and faithfully all the material facts which you know or ought to know otherwise the certificate issued may be void.
- b. Notice - You must give immediate written notice to us of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by you has become affected.
- b. All claims must be notified to us as soon as possible but not later than fifteen (15) days after any event which may entitle the participant to claim under this takaful certificate. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by the participant at his own expense. Any medical examination required by us to verify the claim shall be at our expense.

**Note:** This list is non-exhaustive. Please refer to the takaful certificate contract for the full list of terms and conditions.

**7 What are the major exclusions under this takaful certificate?**

- a. Commit any unlawful act; or
- b. Participation in any dangerous or hazardous sport or hobby; or
- c. Travelling in an aircraft as a member of air crew except as a passenger in a fully licensed aircraft; or
- d. Taking part in government regular police, arm forces, naval, military operations or air force service; or
- e. Pre-existing physical defect or infirmity; or
- f. Engaging in diving, mining, logging, underground works or a ship crew; or
- g. Self-inflicted injury, insanity or any attempt threat; or
- h. Affected by drug or narcotics or alcohol; or
- i. AIDS or the presence of any HIV; or
- j. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism etc.

**Note:** This list is non-exhaustive. Please refer to the takaful certificate contract for the full list of exclusions.

**8 Can I cancel my takaful certificate?**

You may cancel your certificate by giving a written notice to us. Upon cancellation, you are entitled to a partial refund on the takaful contribution.

**9 What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**10 Where can I get further information?**

Should you require additional information about personal accident takaful, please refer to the insuranceinfo booklet on 'Personal Accident Takaful', available at all our branches or you can obtain a copy from the takaful agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Etiqa Takaful Berhad (266243D)**  
**(Registered under Takaful Act 1984 and Regulated by Bank Negara Malaysia)**  
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**Homepage : [www.etiqa.com.my](http://www.etiqa.com.my)**

**11 Other types of Personal Accident Takaful cover available**

Please ask the takaful operator for other similar types of plans offered by the takaful operator.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at or until <dd/mm/yy> \_\_\_\_ / \_\_\_\_ / \_\_\_\_.