

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Comprehensive Private Car Takaful . Be sure to also read the general terms and conditions.	Comprehensive Private Car Takaful Date : DD/MM/YYYY

1. What is this product about?

This certificate provides takaful cover against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. What are the Shariah concepts applicable?

Wakalah

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant. As an agent, we are entitled to receive a wakalah fee as a service charge.

Tabarru'

This plan also applies the tabarru' (contribution) concept, whereby the participants agree to donate or contribute their contributions to the Fund for the purpose of mutual aid and assistance to the participants based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee is shared 50% among the participants whose certificates have not terminated and who have not made any claims within the financial year, and 50% to us for operating and managing the Fund, based on the contract of ju'alah. Ju'alah is a reward contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

3. What are the covers / benefits provided?

This certificate covers:

- Third party bodily injury and death;
- Third party property loss or damage;
- Loss or damage to your own vehicle due to accidental fire, theft, or accident;
- Special Relief Allowance;
- Personal Accident Coverage; and
- Flood Allowance.

Optional benefit that you may include with no additional contribution:

- Drive Less Save More (DLSM) (Non-Tariff).

Optional benefits that you may wish to choose by paying additional contribution:

- Windscreen damage;
- Passenger liability cover;
- Damage arising from flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil / earth or other convulsions of nature;
- Compensation for Loss of Use;
- Current year No Claim Discount (NCD) relief;
- Vehicle accessories;
- Car Re-Spray Cover;
- Smart Key Replacement Cover;
- New Spare Part Replacement Cover;
- Child Car Safety Seat (Non-Tariff);
- Key Care Cover; or
- 24/7 Emergency and Unlimited Towing Mileage.

Note:

1. These benefits are non-exhaustive. Please refer to the takaful certificate for more information.
2. Duration of cover is for one year. You need to renew the takaful cover annually.
3. It is an offence under the laws of Republic of Singapore to enter the country without extending passenger liability cover to your Private Car Takaful.
4. The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the sum covered, make and model of your vehicle, your age, past claim experience, No Claim Discount (NCD) entitlement, optional benefits selected and our underwriting requirements.

Example:

For Private Car	
Make/Model	: Proton Gen-2
Age of Vehicle	: 5 years
Cubic Capacity	: 1500 cc
Sum Covered	: RM 30,000.00
NCD Entitlement	: 30%
Additional Cover	: Windscreen coverage with sum covered RM 500.00

The estimated total contribution that you have to pay is RM 810.25 as stated below:

Base Contribution	:	RM 1,069.00
Less 30% NCD entitlement	:	RM 320.70
		RM 748.30
Plus Additional Cover (Windscreen)	:	RM 75.00
	:	RM 823.30
Less 10% Discount	:	RM 82.33
		RM 740.97
8% Services Tax	:	RM 59.28
Total Contribution	:	RM 800.25
Plus Stamp Duty	:	RM 10.00
Total Contribution Payable	:	RM 810.25

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

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

Type	Amount
Wakalah Fee	30% of contribution which includes: 10% Discount to the participant 20% Management expenses
Service Tax	8% of the contribution
Stamp Duty	RM10.00

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

Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this takaful). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- In addition in answering the questions in the Application Form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of takaful has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this takaful) is inaccurate or has changed.

Under / Over Covered Takaful - You must ensure that your vehicle is covered at the appropriate amount.

Certificate Excess - is the amount of loss you have to bear if your vehicle is damaged in the accident.

Compulsory Excess - Where you have to bear an additional excess of RM400 if you or the person driving your car is:

- Under age 21; or
- Holds a Provisional (P) or holds a Learner (L) driver's license.

Cash Before Cover - The contribution due must be paid to us or our authorized agent before the effective date of the certificate.

Claim - If you wish to make a claim, here are the basic guidelines on what you need to follow:

- Please make a police report within 24 hours of the incident;
- Notify us immediately for any event that may give rise to a claim under your certificate. Notification can be done via Claim Assist line 1300 88 1007;
- Complete and submit the Claim Form as soon as possible together with related documents to support the claim; and
- You may send your car to any of the following approved repairer:
 - Motor repair workshops which are on Our panel of approved workshops; or
 - Motor repair workshops approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
 - Any other repairer that We have given You special permission to use.

Please refer to the certificate wording for further details on the Approved Repairer.

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

7. What are the major exclusions under this certificate?

This certificate does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- Consequential loss, depreciation, wear and tear, rust and corrosion, mechanical or electronic breakdowns, failures or breakdown, equipment or computer malfunction.

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

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice and returning your original Certificate of Takaful to us. Upon cancellation, any refund of the contribution would be based on the conditions stipulated in the certificate.

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?

If you have any enquiries, please contact us at:

Etika General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

E-mail: info@etika.com.my

Homepage: www.etika.com.my

Maybank Group Customer Care: 1300 88 6688

11. Other types of similar cover available

- Third party
- Third Party, Fire and Theft.

12. What is Drive Less Save More (DLSM)?

This is a new add-on to Comprehensive Private Car that provides a cash rebate to low mileage drivers in accordance with the rebate table as stipulated below, if the Participant opt for this optional additional benefit at the certificate inception date or renewal date. You may earn up to 30% cash rebate of your basic contribution paid yearly, subject to your mileage driven. Basic contribution paid is calculated based on basic contribution less No Claim Discount (NCD) less discount for direct participation (if any).

a) Who is eligible to opt for DLSM?

Those who participate in a private car takaful with us for car private use.

b) Do I need to pay additional contribution for DLSM?

No additional contribution required for DLSM

c) How do I opt for DLSM?

If DLSM is selected during the participation of the private car takaful, our underwriting engine will identify your eligibility based on the criteria set in item 12(a) above. If you are eligible, your private car takaful will be issued with a DLSM endorsement. You will be notified via SMS (short message service) and/or email on your enrolment. Thereafter, you need to submit your Mileage Data. The-earliest possible.

d) How do I submit my Mileage Data?

Your Mileage Data shall be submitted to us upon activation of the DLSM coverage via our platform. Subsequent submission will be throughout the Period of Takaful where you will be receiving an SMS reminder from us.

e) How am I eligible for the rebate?

You will receive the cash rebate within 3 (three) days after the submission of your Mileage Data, provided your mileage driven during the period of takaful falls within the rebate table as per below. However, you will not be entitled to the rebate if:

- You are a high mileage driver and your daily mileage driven does not fall within the rebate table;
- This certificate has been cancelled by you or us at any time before the end of the period of takaful, however any eligible rebates prior to the cancellation will still be granted; or
- There is unauthorized tempering / modification / replacement or malfunction of your car odometer.

The cash rebate is calculated on a daily basis, as a percentage of your net contribution based on the variables in the Rebate Table below.

Tier	Kilometer range per day	Daily Rebate%	Total Rebate % for a Year
1	0 - 14	0.082%	30%
2	15 -28	0.055%	20%
3	29 - 42	0.027%	10%

Note: Fractions of distance driven will be rounded up to the nearest km.

f) When will I receive my cash rebate?

Rebate will be credited into your bank account within 3 (three) days upon receipt of your Mileage Data. Payment of the cash rebate shall be subject to the rebate table provided in item 12(e) above and the other criteria mentioned under item 12(a) above.

g) How is the rebate calculated?

The cash rebate is calculated based on the average daily mileage, which is computed using mileage data for every subsequent uploads against the mileage data captured upon activation.

- First submission of mileage driven: The cash rebate is calculated based on the average daily mileage driven during the period between the first activation of DLSM add-on and 1st subsequent submission of mileage data.
- Second submission and subsequent submission of mileage driven: The cash rebate is calculated based on the average daily mileage driven during the period between the first activation of DLSM add-on and 2nd and every subsequent submission of mileage data.
- The calculated average daily mileage is then applied to the Rebate Table to identify the corresponding Rebate percentage.
- The cash rebate will be paid to the Participant from the General Takaful Fund (GTF).

You may obtain further information about the cash rebate sample illustration in the DLSM FAQ from our website at www.etika.com.my

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS COVERED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU MUST ENGAGE WITH OUR APPROVED REPAIRER. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at **DD/MM/YYYY**.