

PRODUCT DISCLOSURE SHEET



General Takaful

Date: 01/01/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Houseowner/Householder Takaful**. Other customers have read this PDS and found it helpful, you should read this too.

1 What is Houseowner/Householder Takaful?

Houseowner/Householder Takaful provides coverage for your building (private dwelling) and household contents as well as personal effects inside your house.

Applicable Shariah Contract

The applicable shariah contract under this product are Tabarru', Wakalah, Jualah and Qard. For definition of the shariah contract, please refer to takaful certificate.

2 Know Your Coverages

For a duration of annual cover, you will receive the following takaful coverages:

No.	Benefit Type	Houseowner (Building)	Householder (Contents)
1.	Fire, Lightning, and Explosion caused by gas used for domestic purposes	Covered	Covered
2.	Aircraft and aerial devices or articles dropped therefrom	Covered	Covered
3.	Impact damage by road vehicles or animals	Covered	Covered
4.	Bursting or overflowing of water tanks, apparatus or pipes	Covered	Covered
5.	Theft by actual forcible and violent breaking into and out of the house	Covered	Covered
6.	Hurricane, Cyclone, Typhoon, Windstorm	Covered	Covered
7.	Earthquake or Volcanic Eruption	Covered	Covered
8.	Flood	Covered	Covered
9.	Loss of Rent - Limit 10% of Total Sum Covered	Covered	Covered
10.	Liability to the third parties for accidents in your house – Limit of Liability up to RM50,000	Covered	Covered
11.	Contents temporarily removed from the house – Limit 15% of total sum covered on contents	Not Covered	Covered
12.	Damage to mirrors, other than hand mirrors – Limit RM500 per piece any one accident	Not Covered	Covered
13.	Compensation on Death of the Participant; due to fire or robbery where there is violent and forcible entry to the house – Limit RM10,000 or one-half of the Sum Covered on contents whichever is lower	Not Covered	Covered
14.	Domestic helper's property	Not Covered	Covered

By paying an additional contribution, you can expand the coverage to include:

No.	Benefit Type	Houseowner (Building)	Householder (Contents)
1.	Riot, Strike and Malicious Damage	Covered	Covered
2.	Unoccupancy in excess of ninety (90) days	Not Covered	Covered
3.	Theft without actual forcible and violent breaking into and/or out excluding theft by domestic servants or member of family/household	Not Covered	Covered

Note:

1. Please refer to the takaful certificate for further details of the above benefits.
2. Duration of cover is for one (1) year. You need to renew the takaful cover annually.
3. 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).

Your takaful certificate does not cover certain losses, such as:

1. Loss or damage due to subsidence, landslip, riot, strike and malicious damage;
2. Loss or damage due to war, civil war and any act of terrorism;
3. Loss or damage to building if left unattended for more than ninety (90) days (unless it is notified in writing to us and agreed by us by way of an endorsement issued);
4. Loss or damage due to radioactive and nuclear energy risks.

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

If you have any questions or require assistance on our home takaful product, you can:



Contact us at 1-300-13-8888
(Etiqa Online)



Visit us at
<https://www.etiqa.com.my/home>



Email us at info@etiqa.com.my



Scan the QR code

3 Know Your Obligations

For this Houseowner/Householder Takaful, the contribution that you have to pay annually is calculated based on your sum covered and selected additional perils, if any. For a sample illustration of a Building with a sum covered RM 650,000.00, you must pay:

Basic Contribution For Standard Cover	RM 1,469.00
+ Additional Cover	
1. Riot, Strike and Malicious Damage	RM 65.00
Total Contribution	RM 1,534.00

You also have to pay the following fees and charges:

Commission Paid To The Intermediary	15%
Service Tax	8% or RM 122.72
Total Wakalah Fee	Up to 45%
Stamp Duty	RM 10.00
Total Contribution Payable	RM 1,66.72

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.

4 Other Key Terms

1. You must provide complete and accurate information during the application.
2. The takaful coverage only be effective once you have paid the contribution (Cash Before Cover).
3. All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the 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 you at your own expense.
4. Market value
 - i. You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should cover the cost of rebuilding and replacement of your property in the event of loss or damage.
 - ii. To assist you in determining the sum covered, you may use the estimated building cost calculator provided by Malaysian Takaful Association (MTA) via the following link: <https://bcc.malaysiantakaful.com.my/>. Please note that you are advised to seek independent professional advise if the property had been extensively renovated and/or have unique/non-standard design.
5. Average – If your covered property hereby shall, at the time of loss, be of greater value than the sum covered, then you shall be considered as being covered on your own for any difference, and shall bear a rateable proportion of the loss accordingly.
6. Excesses – The amount of loss you have to bear and is applicable to certain perils, such as Overflowing of water tanks, apparatus or pipes, Hurricane, Cyclone, Typhoon, Windstorm, Earthquake, Volcanic Eruption, and Flood.
7. Coverage under Householder – If any of your household items is of greater than 5% of the total sum covered; you are advised to declare these items separately

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

? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving written notice us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim.