

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 **Takaful Infinite PA** personal accident plan. Other customers have read this PDS and found it helpful, you should read this too.

1 What is Takaful Infinite PA?

Takaful Infinite PA is a personal accident plan which provides compensation for death and permanent disability and compensation in the event of hospital confinement due to an accident.

Applicable Shariah Contract

The applicable shariah contract under this product are Tabarru', Wakalah, Ju'alah 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.	Benefits	Benefit Amount (RM)			
		Plan 1	Plan 2	Plan 3	Plan 4
1.	Accidental Death	50,000	150,000	500,000	1,000,000
2.	Death due to Corona Virus, Dengue Fever, Malaria, Japanese Encephalitis, Severe Acute Respiratory Syndrome, Zika or Chikungunya	5,000	15,000	50,000	100,000
3.	Accidental Permanent Disability – up to	50,000	150,000	500,000	1,000,000
4.	Double Indemnity – up to	100,000	300,000	1,000,000	2,000,000
5.	Compassionate Cash	1,000	1,000	1,000	1,000
6.	Child Education Fund – per child	20,000	20,000	20,000	20,000
7.	Monthly Cash Benefit for Total Permanent Disability – up to 5 years	2,000	2,000	2,000	2,000
8.	Lifestyle Modification Expenses – up to	4,000	6,000	8,000	10,000
9.	Financing / Loan Outstanding Balance – up to	20,000	20,000	20,000	20,000
10.	Hospital Confinement Daily Allowance due to Accident – up to 30 days	50 per day	100 per day	200 per day	300 per day
11.	Hospital Confinement Daily Allowance due to Dengue Fever, Malaria, Japanese Encephalitis, Severe Acute Respiratory Syndrome, Zika or Chikungunya – up to 30 days	50 per day	50 per day	50 per day	50 per day
12.	Medical Expenses due to Accident – up to	2,000	3,000	4,000	5,000
13.	Snatch Theft – up to	1,000	1,000	1,000	1,000
14	Other benefits:				
	Terrorism and Hijacking	Covered			
	Renewal Bonus	Up to 50% of Principal Sum covered for Benefit 1 (Accidental Death), Benefit 3 (Accidental Permanent Disability) and Benefit 4 (Double Indemnity)			

Note:

Eligible Child(ren) Benefits – For Accidental Death, Death due to Corona Virus, Dengue Fever, Malaria, Japanese Encephalitis, Severe Acute Respiratory Syndrome, Zika or Chikungunya, Accidental Permanent Disability and Double Indemnity benefits for children are 20% of the amounts stated above.

Optional benefits with additional contribution:

No.	Benefits	Benefit Amount for Adult Only (RM)
1.	Loss or Damage of Sports Equipment – up to	3,000
2.	Smart Device Protection – up to	3,000
3.	Weekly Benefit for Temporary Total Disablement – up to 24 weeks	200 per week, up to 4,800
4.	Loss of Income due to Retrenchment – for 3 months	500 per month
5.	Medical Expenses due to Dengue Fever, Malaria, Japanese Encephalitis, SARS, Zika or Chikungunya – up to	2,000
6.	Accidental Death or Disablement due to Adventurous Sports & Activity – up to	50,000
7.	Relief Assistance due to COVID-19	500

Note:

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

1. Communicable diseases, except as covered under the certificate;
2. Pre-existing conditions;
3. Influence of alcohol or drugs;
4. Self-inflicted injury or attempted suicide;
5. Engaging in hazardous sports or activities;
6. Engaging in flying or other aerial activities not as a passenger;
7. Engaging in naval, military, air force, police force, fire service, etc.; or
8. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism.

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

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



Contact us at 1-300-88-6688
(Maybank Group Customer Care)



Visit us at ¹



Email us at
info@etiqa.com.my



Scan the QR code

¹ copy this link: https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/infinite-personal-accident-takaful.page?

3 Know Your Obligations

For this Takaful Infinite PA, total contribution payable may vary depending on your choice of plan and scheme type. For a sample illustration with a sum covered of RM500,000.00, Plan 3, you must pay annual contribution of:

Scheme Type	Myself	Myself and Spouse	Myself and Children	Family
Basic Contribution (RM)	875.10	1,575.25	1,211.10	1,998.70
Additional Benefit				
1. Damage of Sports Belongings and/or Equipment	274.90	494.85	274.90	494.85
2. Smart Device Protection	133.65	240.55	133.65	240.55
Total Contribution	1,283.65	2,310.65	1,619.65	2,7734.10

You also have to pay the following fees and charges:

Commission Paid To The Intermediary	25%	25%	25%	25%
Service Tax	8%	8%	8%	8%
Total Wakalah Fee	Up to 45%	Up to 45%	Up to 45%	Up to 45%
Stamp Duty	10.00	10.00	10.00	10.00
Total Contribution Payable	1,396.34	2,505.50	1,759.22	2,962.83

- Contribution can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- 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. You must disclose all material facts such as your occupation and personal pursuits.
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.

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 during the period of takaful.