

PRODUCT DISCLOSURE SHEET	Etika General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the <b>TRIPCARE 360 TAKAFUL</b> . Be sure to also read the general terms and conditions.	<b>TRIPCARE 360 TAKAFUL</b> Date : 01/03/2024

### 1. What is this product about?

This product provides benefits to the covered person on the occurrence of specific events that may arise during domestic or international travel, for business or leisure. It includes death or permanent disability due to accident, medical expenses arising due to accident or illness, various travel inconveniences, losses or damages to baggage and/or personal effects, personal liability, and emergency services. The covered person may also choose to participate in an additional benefit which extends the coverage when the covered person participates in the adventurous activities and COVID-19 benefit. The full terms and conditions related to these benefits are set out in the takaful certificate.

### 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 coverages / benefits provided?

The benefits vary by specific event and the level of plan cover selected, as set out in the following table:

Summary of Benefits (per trip)	Maximum Benefit Amount (RM) per Person by Level of Cover			
	Domestic	International		
		Silver	Gold	Platinum
Maximum Aggregate Limit of Liability is RM 5,000,000 per certificate. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each covered person shall be proportionately reduced such that the total of all benefits paid does not exceed this limit.				
Section A – Death or permanent disability				
a. Adult	50,000	100,000	300,000	500,000
b. Child	10,000	40,000	100,000	100,000
c. Senior Citizen	50,000	100,000	300,000	500,000
d. Family – maximum payable under Family Plan	150,000	300,000	900,000	1,500,000
Section B – Medical expenses	Due to accident only	Due to accident or illness		
B1. Medical related expenses (up to)	50,000	100,000	300,000	500,000
B2. Follow-up treatment expenses (up to)	5,000	5,000	10,000	30,000
B3. Alternative treatment expenses (up to)	Not Covered	Not Covered	Not Covered	1,000
B4. Compassionate care (up to)	Not Covered	5,000	5,000	5,000
B5. Child care / guard and return of child(ren) (up to)	Not Covered	5,000	5,000	5,000
B6. Daily hospital income / hospital confinement allowance (maximum of 20 days)	150 per day	150 per day	250 per day	350 per day
Section C – Travel inconveniences				
C1. Trip cancellation (up to)	Not Covered	Not Covered	20,000	50,000
C2. Trip curtailment (up to)	Not Covered	Not Covered	20,000	50,000
C3. Travel delay (for at least 2 hours delay, up to)	100	1,000	2,000	5,000
C4. Baggage delay (for at least 6 hours delay, up to)	500	600	950	1,200
C5. Missed travel connection (for at least 6 hours delay)	Not Covered	400	500	600
C6. Hijacking inconvenience (RM250 for each completed 24 hours delay)	Not Covered	Not Covered	Up to 500	Up to 1,000

Summary of Benefits (per trip)	Maximum Benefit Amount (RM) per Person by Level of Cover			
	Domestic	International		
		Silver	Gold	Platinum
Section D – Losses or damages to personal belongings				
D1. Baggage and/or personal effects (up to)	1,000	1,000	3,000	5,000
D2. Personal money (up to)	Not Covered	Not Covered	500	1,000
D3. Travel documents	Not Covered	Not Covered	1,000	1,500
D4. Home care (up to)	500	1,000	1,000	1,000
Section E – Personal liability (up to)	200,000	200,000	1,000,000	2,000,000
Section F – Emergency services	Due to accident only	Due to accident or illness		
F1. Emergency medical evacuation and repatriation (up to)	500,000	500,000	1,000,000	1,500,000
F2. Repatriation, burial and cremation of mortal remains (up to)	500,000	500,000	1,000,000	1,500,000
Section G – Adventurous activities (optional benefit)				
Cover the covered person in respect of Death or Permanent Disability under Section A and Medical Expenses under Section B. <b>Note:</b> Please refer to the takaful certificate for the full list of Adventurous activities.	Not Covered	Available	Available	Available
Section H – COVID-19 (optional benefit for International ‘Per Trip’ Plan up to maximum age limit of 70 years old only)				
H1. Trip cancellation due to COVID-19 (up to)	Not covered	5,000	5,000	5,000
H2. Trip disruption due to COVID-19 (up to)	Not covered	5,000	5,000	5,000
H3. Medical expenses overseas due to COVID-19 (up to)	Not covered	300,000	300,000	300,000
H4. Emergency medical evacuation and repatriation due to COVID-19 (up to)	Not covered	100,000	100,000	100,000
H5. Repatriation, burial and cremation of mortal remains due to COVID-19 (up to)	Not covered	100,000	100,000	100,000

- Note:**
1. An excess of RM100.00 is applicable for each and every claim for Benefit B1, B2, B3, D1 and D2.
  2. For Section H, if the covered person aged 61 to 70 years old, the Benefit Amount for Medical expenses overseas, Emergency medical evacuation and repatriation and, Repatriation, burial and cremation of mortal remains due to COVID-19 are 50% of the limit shown in the table above.
  3. For Family Plan under item B1 – B3, B6, C1 – C6, D1 – D4, E and H1 – H5, the Benefit Amount in total for all covered persons is 250% of the limit shown in the table above.
  4. Claims assistance is available through our 24-Hour Travel and Medical Assistance Helpline on telephone number +603 2785 6565.
  5. Please refer to the takaful certificate for further details of the above benefits.
  6. 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](http://www.pidm.gov.my)).

#### 4. How much contribution do I have to pay?

The total contribution that you have to pay depends on the covered persons (individual, individual & spouse, or family), current age of the covered persons, level of cover (domestic, or international silver/gold/platinum), area covered, and the duration of the trip. Cover is available per trip, or on an annual basis. For the annual basis, the duration of cover is for 1 year and the certificate can be renewed annually.

The contributions payable in Ringgit Malaysia (RM) are as set out in the following tables:

Plan	INDIVIDUAL									
	Adult (18 to 70 years)									
	Domestic	International								
No. of Days	Area 1	Silver			Gold			Platinum		
		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	16.50	25.00	33.50	45.00	41.00	54.50	73.50	54.00	72.00	97.00
6 - 10	25.00	36.50	48.50	65.50	59.50	79.50	107.00	78.50	105.00	141.50
11 - 18	35.50	57.00	76.00	102.50	93.00	124.00	167.50	123.00	164.00	221.50
19 - 30	41.00	67.50	90.00	122.00	110.50	147.00	198.50	146.00	194.50	263.00
Each additional week	Not Covered	17.50	23.50	32.00	29.00	38.50	52.00	38.00	51.00	69.00
Annual	Not Covered	188.00	228.50	272.50	306.50	373.00	444.50	405.00	493.00	587.50
Adventurous activities	Not Covered	18.50	18.50	18.50	55.50	55.50	55.50	93.00	93.00	93.00

Plan	INDIVIDUAL									
	Senior Citizen (71 to 80 years)									
	Domestic	International								
No. of Days	Area 1	Silver			Gold			Platinum		
		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	53.50	81.50	108.50	146.50	132.50	177.00	239.00	175.50	234.00	316.00
6 - 10	80.50	118.50	158.00	213.50	193.50	258.00	348.00	255.50	341.00	460.00
11 - 18	115.00	185.50	247.00	333.50	302.50	403.00	544.00	400.00	533.00	719.50
19 - 30	133.50	220.00	293.50	396.00	358.50	478.50	645.50	474.50	632.50	854.00
Each additional week	Not Covered	57.50	77.00	103.50	94.00	125.50	169.00	124.50	165.50	223.50
Annual	Not Covered	610.50	743.00	885.50	995.50	1,211.50	1,444.00	1,316.50	1,602.00	1,910.00
Adventurous activities	Not covered									

Plan	INDIVIDUAL & SPOUSE									
	Adult (18 to 70 years)									
	Domestic	International								
No. of Days	Area 1	Silver			Gold			Platinum		
		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	31.50	48.00	63.50	86.00	78.00	104.00	140.50	103.00	137.50	185.50
6 - 10	47.50	69.50	93.00	125.50	113.50	151.50	204.50	150.50	200.50	270.50
11 - 18	67.50	109.00	145.50	196.00	177.50	237.00	320.00	235.00	313.50	423.00
19 - 30	78.50	129.50	172.50	232.50	211.00	281.00	379.50	279.00	371.50	502.00
Each additional week	Not Covered	34.00	45.00	61.00	55.00	73.50	99.50	73.00	97.50	131.50
Annual	Not Covered	359.00	436.50	520.50	585.00	712.00	848.50	774.00	941.50	1,122.50
Adventurous activities	Not Covered	35.50	35.50	35.50	106.50	106.50	106.50	177.50	177.50	177.50

Plan	FAMILY									
	Adult (18 to 70 years) and Child(ren) who are unmarried, unemployment, at least 45 days of age and not more than 18 years of age (or not more than 23 years of age if studying full-time in a recognized tertiary institution) on the effective date of takaful.									
	Domestic	International								
No. of Days	Area 1	Silver			Gold			Platinum		
		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	39.50	60.50	80.50	108.50	100.00	133.50	180.00	133.50	178.00	240.50
6 - 10	59.50	86.50	115.50	155.50	143.50	191.00	258.00	191.50	255.00	344.50
11 - 18	85.00	137.50	183.00	247.00	227.50	303.00	409.00	303.50	405.00	546.50
19 - 30	98.50	172.50	230.00	310.50	285.50	381.00	514.00	381.50	508.50	686.50
Each additional week	Not Covered	44.50	59.50	80.00	74.00	98.50	133.00	98.50	131.50	177.50
Annual	Not Covered	445.50	542.00	646.50	738.00	897.50	1,070.00	985.50	1,199.00	1,429.00
Adventurous activities	Not Covered	46.50	46.50	46.50	139.50	139.50	139.50	232.50	232.50	232.50

**Contribution for COVID-19 Benefit (Optional Benefit for International 'Per Trip' Plan Only)**

Plan	INDIVIDUAL Adult (18 to 70 years)		
	International		
	Area 2	Area 3	Area 4
1 - 5	17.50	20.50	28.00
6 - 10	26.00	34.00	47.00
11 - 18	38.50	53.50	74.50
19 - 30	56.00	81.50	113.00
Each additional week	12.50	19.50	27.00

Plan	INDIVIDUAL & SPOUSE Adult (18 to 70 years)		
	International		
	Area 2	Area 3	Area 4
1 - 5	31.50	37.00	50.50
6 - 10	47.00	61.00	84.50
11 - 18	69.50	96.50	134.00
19 - 30	101.00	146.50	203.50
Each additional week	22.50	35.00	48.50

Plan	FAMILY		
	Adult (18 to 70 years) and Child(ren) who are unmarried, unemployment, at least 45 days of age and not more than 18 years of age (or not more than 23 years of age if studying full-time in a recognized tertiary institution) on the effective date of takaful.		
	International		
	Area 2	Area 3	Area 4
1 - 5	44.00	51.50	70.00
6 - 10	65.00	85.00	117.50
11 - 18	96.50	134.00	186.50
19 - 30	140.00	204.00	282.50
Each additional week	31.50	49.00	67.50

#### Area of travel

Area 1 (Domestic)	Malaysia
Area 2 (Selected Asian countries)	Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.
Area 3	Worldwide excluding Malaysia, Nepal, USA and Canada.
Area 4	Worldwide including Nepal, USA and Canada (excluding Malaysia).

**Note:** 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	40% of the contribution
Service Tax – applicable for Domestic Plan only	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 to 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.

##### Trip Duration

- International Trip:
  - Per Trip Plan: each trip shall not exceed 180 consecutive days.
  - Annual Trip Plan: each trip shall not exceed 90 consecutive days.
- Domestic Trip:
  - Per Trip plan: Each trip shall not exceed 30 consecutive days.

All trips must commence in Malaysia. One way journey is not allowed.

**Trip Cancellation** – The certificate will only reimburse the trip cancellation benefit provided the certificate is signed up at a minimum of 7 days prior to commencement of your trip.

**Excess** – The amount of loss you have to bear and is applicable to certain benefits under the certificate.

**Cash Before Cover** – The contribution due must be paid to us before the effective date of the certificate.

**Claims** – If an accident occurs which give rise to a claim, you must notify us as soon as possible, within 30 days from the date of accident.

**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 the certificate?

### General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d. Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
- e. Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that covered person has participated;
- f. Travel in, to or through countries or regions which are subject to war, conflict, or declared to have a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO);
- g. Travel in, to or through Cuba, Iran, Iraq, North Korea, Palestine, Syria or Ukraine;
- h. Participation in illegal activities such as provoked assault;
- i. Actions taken by governmental authorities;
- j. Travelling for hajj pilgrimage; and
- k. COVID-19 (except you have taken up COVID-19 Additional Benefit).

### Section B (Medical Benefits)

- a. Experimental, investigative, cosmetic, plastic, non-essential, and non-emergency procedures;
- b. Where the trip is against the advice of a medical practitioner or for the purpose of seeking medical attention;
- c. Any communicable disease declared to be a PHEIC by the WHO;
- d. Any congenital condition; and
- e. Treatment related to the eyes and teeth.

### Section C (Inconvenience Benefits)

- a. Delay or amendment of the booked trip by the service provider, when due to government regulation or statute; and
- b. Delay of your baggage upon returning to your home (in respect of domestic trip).

### Section D (Loss or Damage to Personal Belongings)

- a. Loss of data;
- b. Fragile items;
- c. Electronic items, laptop or jewellery that is checked-in;
- d. Sports items and equipment;
- e. Confiscation or detention by customs or any other authority;
- f. Devaluation of currency or shortage due to errors or omissions during any transactions involving money;
- g. Failure to take due and reasonable care and precautions to safeguard and secure such property; and
- h. Wear & tear, scratching or denting or any damage that does not impair the function of the baggage.

### Section E (Personal Liability)

- a. Liability contractually, as an employer, or to a family member;
- b. Liability related to pursuit of a trade, business or profession;
- c. Property loss or damage, where owned or in possession of an employee, yourself or family member;
- d. Ownership or occupation of land and buildings, other than a temporary occupied residence;
- e. Ownership, possession or use of a land, air or water vehicle or animals; and
- f. Criminal proceedings legal costs, damages awarded by courts, or non-pecuniary losses.

### Section H (COVID-19 Benefit)

- a. Not fully vaccinated for adult covered person;
- b. You travel against a medical practitioner's or doctor's advice, (including, but not limited to, travelling with COVID-19 symptoms);
- c. Circumstances known to you before you take up the certificate or booked the trip which could reasonably have been expected to lead to a claim on the certificate;
- d. Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the trip; and
- e. Any expenses incurred related to compulsory quarantine or stay-at-home requirements imposed by a foreign government.

**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 to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is the later. Refund of contribution, however, is subject to the terms and conditions stipulated in the takaful 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 correspondence reaches you in a timely manner.

## 10. Where can I get further information?

If you have any enquiries, please contact us via e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my), by calling Etiqa Online 1300 13 8888 or +603 2297 3888, by facsimile to +603 2297 3800, or by post to Etiqa 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 or visit our homepage at [www.etiqa.com.my](http://www.etiqa.com.my).

If you have a complaint, dispute or feedback in connection with this application, please contact our complaints unit via e-mail at [complaint\\_cmu@etiqa.com.my](mailto:complaint_cmu@etiqa.com.my), by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2297 1919, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at [bnmlink@bnm.gov.my](mailto:bnmlink@bnm.gov.my), by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services via e-mail at [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my), by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

**11. Other types of similar takaful cover available**

Please refer to us for other similar types of cover available.

**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 CERTIFICATE THAT YOU HAVE PARTICIPATED. 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 01/03/2024.