

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the <b>Personal All Risk Takaful</b> . Be sure to also read the general terms and conditions.	<b>Personal All Risk Takaful</b> <b>Date : 11/10/2022</b>

**1. What is this product about?**

This product provides coverage to your property not specifically excluded in the certificate. The property coverage is as per mention in the schedule of the Takaful Personal All Risk 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. The wakalah fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	25%
• Management expenses	20%
<b>Total Wakalah Fee</b>	<b>45%</b>

**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 wage 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 certificates cover loss or damage to your property due to:

- Loss or damage to your property due to fire, theft and accidental damage.
- Loss or damage arising from lightning, explosion, hurricane, cyclone, typhoon, windstorm, earthquake, flood, aircraft and aerial devices or articles dropped therefrom, impact damage by road vehicles, bursting or overflowing of water tanks, apparatus or pipes not specifically excluded from the certificate during the Period of Takaful.

Duration of cover is for one (1) year.

**Note:** Please refer to the takaful certificate for further details of the above benefits.

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

- The annual contribution is as per stated in the schedule.
- 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
Services Tax	6% 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.

**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 takaful certificate?**

- a. Loss or damage arising from malfunction directly or indirectly caused by due to, or resulting from wear and tear, gradual deterioration, depreciation, mechanical or electrical breakdown or derangement, moth, vermin, any process of cleaning, dyeing, repairing or restoring or action of light atmospheric or climatic conditions (other than lightning), misuse, negligence, lack of improper use, maintenance or transport;
- b. Damage/repair covered under manufacturer warranty;
- c. Failure to follow the instructions, maintenance and warnings published in the documentation supplied with your manufacturer connector or adapter;
- d. External factors, including but not limited to, objects striking the property covered connector or adapter, faulty or damaged electrical wiring, junction boxes, circuit breakers, receptacles or power outlets;
- e. General appearance or damage to paint, including chips, scratches, dents and cracks;
- f. Failure to contact the manufacturer upon discovery of a defect covered by the property covered;
- g. Any repair, alteration or modification to the property covered connector or adapter or any part, or the installation or use of any parts or accessories, made by a person or facility not authorized or certified to do so;
- h. Lack of or improper repair or maintenance, including use of non-genuine of the manufacturer accessories or parts;
- i. The property is covered under Fire certificate for fire, flood and theft;
- j. Theft, not accompanied by actual forcible and violent breaking into or out of your premises or any such attempt; or
- k. Use for commercial purposes.

**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 by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided that you have not made a claim during the period of takaful.

**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 all risk takaful, please refer to the insuranceinfo booklet available at all our branches.

If you have any enquiries, please contact us at:

**Etiqa General Takaful Berhad (201701025031)**

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

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

Please refer to our branches or our intermediaries for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 11/10/2022.