

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad ('Us/Our')
Read this Product Disclosure Sheet before you decide to participate in the <b>Householder Takaful (Fixed Plan)</b> . Be sure to also read the general terms and conditions.	<b>Householder Takaful (Fixed Plan)</b> <b>Date : 01/01/2018</b>

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

This product provides you with coverage for your specified household (Fixed Plan) goods and personal effects kept inside your house.

**2. What are the Shariah concepts applicable?**

**Wakalah**

This product applies the Wakalah concept, whereby the Participants appoint us to act on their behalf to invest and manage the General Takaful Fund. As an agent, the Takaful Operator is entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to the intermediary	15%
• Management expenses	Up to 25%
Total Wakalah Fee	Up to 40%

**Tabarru'**

This plan also applies the Tabarru' concept, whereby the Participants agree to donate or contribute their contributions to the General Takaful Fund for the purpose of mutual aid and assistance to the Participants, in case of need. At the end of each financial year, any distributable surplus in the General Takaful Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the Participants, and 50% to Us as a performance fee. If the surplus is less than RM10.00, the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

**3. What are the covers/benefits provided?**

The certificate main coverage:

- Loss of or damage to your contents due to fire, lightning, thunderbolt, subterranean fire, explosion;
- Loss or damage to your contents by aircraft damage, impact damage by road vehicles or animals, bursting or overflowing of water tanks or pipes, theft due to forcible entry or exit, hurricane/ cyclone / typhoon / windstorm, earthquake/ volcanic eruption and flood;

Other coverages / benefits:

- Property Temporarily Removed
- Damage to Mirrors
- Compensation for Death of the Participant caused by thieves or by fire
- Servants' Property (other than cash, currency notes, bank notes and stamps)
- Rent
- Legal Liability to the Public

Period of takaful: Duration of cover is for one year. You need to renew your takaful certificate annually.

**Note:** Please refer to the sample takaful certificate for more information on the above benefits.

**4. What are the items covered and their sum covered?**

No.	Items Covered	Sum Covered (RM) Up to
1	TV	3,000
2	Hifi, VCD, DVD set (excluding disc and decoder)	3,000
3	Sofa set	3,000
4	Dining set	1,000
5	Air-conditioner	3,000
6	Refrigerator	2,000
7	Washing machine	3,000
8	Bed and mattresses	2,000
9	Desktop computers (excluding laptop, PDA)	2,000
	<b>Total Sum Insured</b>	<b>22,000</b>

No.	Other Benefits	Sum Covered (RM) Up to
1	Property Temporarily Removed	15% of the total sum covered
2	Damage to Mirrors	RM500 per piece any one incident
3	Compensation for Death of the Participant caused by thieves or by fire	50% of the total sum covered
4	Servants' Property (other than cash, currency notes, bank notes and stamps)	300
5	Rent	10% of the total sum covered
6	Legal Liability to the Public	RM50,000 any one incident

**What will be the basis of sum covered?**

The basis of sum covered is on Agreed Value. Participant is allowed to claim on specific item only and up to the maximum sum covered (as above) with no depreciation factor applicable on each of the covered item.

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

The total contribution that you have to pay is as follows, and subject to 60 days Contribution Warranty and Stamp Duty:

<b>Building Construction Class</b>	<b>Class 1A (inclusive of GST)</b>	<b>Class 1B (inclusive of GST)</b>
Contribution	93.00	143.00
Stamp Duty	10.00	10.00
<b>Total Amount</b>	<b>103.00</b>	<b>153.00</b>

- Any contribution will be subjected to relevant charges or taxes, including Goods & Services Tax, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

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

<b>Type</b>	<b>Amount (RM)</b>
Goods and Services Tax (GST)	6% of the contribution
Stamp Duty	10.00

**7. 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 purpose 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.

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

**8. What are the major exclusions under this certificate?**

This certificate does not cover certain losses, such as;

- Loss or damage due to subsidence, landslip, riot, strike and malicious damage;
- Loss or damage due to war or similar risks;
- Loss or damage due to radioactivity contamination, nuclear radiation or similar risks; or
- If your house left vacant for more than 90 days.

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

**9. 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, you are entitled to a partial refund of the contribution provided you have not made a claim during the period of takaful.

**10. 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.

**11. Where can I get further information?**

Should you require additional information about Householder Takaful, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etiqua General Takaful Berhad (1239197-A)**

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**12. Other types of similar cover available**

- Standard Householder Takaful.

**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 01/01/2018.