

PRODUCT DISCLOSURE SHEET	Etiqa Takaful Berhad ("Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Houseowner/Householder Takaful . Be sure to also read the general terms and conditions.	Houseowner/Householder Takaful Date : 01/08/2015

1. What is this product about?

This product provides you with coverage for your building (private dwelling) and household contents as well as personal effects 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)
<ul style="list-style-type: none"> Commission paid to the intermediary Management expenses 	15% 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 coverages/benefit are summarized below:

Benefit Type	Houseowner (Buildings)	Householder (Contents)
Fire, Lightning, and Explosion caused by gas used for domestic purposes	√	√
Aircraft and aerial devices or articles dropped therefrom	√	√
Impact damage by road vehicles or animals	√	√
Bursting or overflowing of water tanks, apparatus or pipes	√	√
Theft by actual forcible and violent breaking into and out of the house	√	√
Hurricane, Cyclone, Typhoon, Windstorm	√	√
Earthquake or Volcanic Eruption	√	√
Flood	√	√
Loss of Rent - Limit 10% of Total Sum Covered	√	√
Liability to the third parties for accidents in your house – Limit of Liability up to RM50,000	√	√
Contents temporarily removed from the house – Limit 15% of total sum covered on contents	x	√
Damage to mirrors, other than hand mirrors – Limit RM500 per piece any one accident	x	√
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 Insured on contents whichever is lower	x	√
Domestic helper's property	x	√

You may further extend coverage by paying additional contribution:

Benefit Type	Houseowner (Buildings)	Householder (Contents)
Riot, Strike and Malicious Damage	√	√
Increase Limit of Liability to the public up to a maximum limit of RM250,000	√	√
Increase limit for loss of rent	√	√
Unoccupancy in excess of ninety (90) days	x	√
Theft without actual forcible and violent breaking into and/or out excluding theft by domestic servants or member of family/household	x	√

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

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

4. How much contribution do I have to pay?

The takaful contribution that you have to pay annually is calculated based on your sum covered and selected additional perils, if any.

All contributions (if applicable) will be subjected to relevant charges or taxes including Goods & Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

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

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

6. What are some of the key terms and conditions that I should be aware of?

Importance of disclosure

- a. 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 (or when you apply for this takaful). You must answer the questions fully and accurately.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.
- d. In addition to answering the questions in the Application (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.
- e. 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 (or when you applied for this Takaful) is inaccurate or has changed.

Market Value - 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.

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.

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.

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.

7. What are the major exclusions under this certificate?

This certificate does not cover certain losses, such as:

- a. Loss or damage due to subsidence, landslip, riot, strike and malicious damage;
- b. Loss or damage due to war, civil war and any act of terrorism;
- c. 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);
- d. 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.

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice and return 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.

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 Houseowner/Householder takaful, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Etiqa Takaful Berhad (266243D)

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

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11. Other types of similar cover available

Fire 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 01/08/2015.