

PRODUCT DISCLOSURE SHEET	Etiqa Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in Driver 360 Takaful. Be sure to also read the general terms and conditions.	Driver 360 Takaful Date : 01/08/2015

1. What is this product about?

This product is a personal accident plan specially designed to cover the participant, driver and/or passenger while getting into, travelling in or getting out of the vehicle named in the schedule. The product will be sold exclusively through Honda franchise car dealers and holders as an optional takaful product during the purchase of Motor Takaful.

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	25%
• Management expenses	Up to 20%
Total Wakalah Fee	Up to 45%

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.

Note: Please refer to the takaful certificate contract for more information.

3. What are the coverages / benefits provided?

The coverages / benefits are summarized as follows:

Sections	Benefits	Sum Covered/ Limit (RM)	
		Plan 1	Plan 2
1	A Death (per Covered Person)	50,000	75,000
	B Permanent Total Disablement (per Covered Person):-		
	i) Loss of both hands or feet	50,000	75,000
	ii) Loss of one eye and one hand or one foot	50,000	75,000
	iii) Total Paralysis	50,000	75,000
1	iv) Loss of sight of both eyes	50,000	75,000
	C Permanent Partial Disablement (per Covered person):-		
	i) Loss of one hand or foot	25,000	37,500
	ii) Loss of sight of one eye	25,000	37,500
	iii) Loss of 4 fingers and thumb of one hand	25,000	37,500
	iv) Loss of hearing of both ears	25,000	37,500
1	v) Loss of speech	25,000	37,500
	vi) Loss of all toes	7,500	11,250
1	D Medical Reimbursement (per Covered person) per accident	Up to 1,250	Up to 1,800
2	A Car rental (up to 10 days per accident); or	Up to 75 per day	Up to 100 per day
	B Car allowance (up to 10 days per accident)	Up to 20 per day	Up to 30 per day
3	Hotel Accommodation (up to 2 days per accident)	75 per day	100 per day
4	Loss or Damage to Contents Consisting of Personal Items only (per accident)	Up to 500	Up to 750

Note:

- Duration of cover is for one year. You need to renew your takaful certificate annually.
- Territorial Limit - within Malaysia, Republic of Singapore and Negara Brunei Darussalam.
- Please refer to the takaful certificate for more information of the above benefits

4. How much contribution do I have to pay?

The total contribution that you have to pay is as follows, and subject to **Cash Before Cover (CBC)**:

Car Seating Capacity	Annual Contribution (RM)	
	Plan 1 (inclusive of GST)	Plan 2 (inclusive of GST)
5 seater including driver	159.00	238.50
7 seater including driver	201.40	291.50
Optional extension from 10 days to 20 days (for car rental or car allowance benefit)	26.50	31.80

- 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?

The contributions payable are inclusive of the following taxes:

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

In addition to the contributions payable, RM10.00 stamp duty is charge.

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 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.
- 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.

7. What are the major exclusions under this certificate?

- Engaged in any illegal act, committing suicide, self-inflicted injury or is insane;
- Under the influence of alcohol or drugs;
- Drivers who does not hold a valid driver's license to drive the vehicle,
- Vehicle being used for racing, road rally, pace making, speed testing, for illegal business,
- Pregnancy or childbirth; pre-existing condition;
- Illness, sickness, disease, parasite, bacterial or viral infection;
- War and terrorism risks; or
- Contamination of radiation or nuclear.
- The first amount or time of each and every loss or damage described in the schedule as the Excess / Deductible.

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 a written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution subject that no claim has been made 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 accident 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:

Honda Malaysia Sdn Bhd
Level 4 CP Tower
No 11 Jalan 16/11
Pusat Dagangan Seksyen 16
46350 Petaling Jaya, Selangor
Tel No: 03-7953 2000 / 7652 2000
Tel No: 03-7953 2000 / 7652 2000

Or you can contact:

Etiqa Takaful Berhad (266243D)
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 19, Tower C, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: 03 2297 3888 Facsimile Number: 03 2297 3800
Etiqa Online 1300 13 8888
Email: info@etiqa.com.my
Homepage: www.etiqa.com.my

11. Other types of similar general takaful cover available

Individual personal accident takaful.

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 DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION

The information provided in this disclosure sheet is valid as at **01/08/2015**.