

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

1. What is this product about?

This product provides personal accident coverage and also protection against female related cancers as well as crime protection benefits in a comprehensive plan.

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.

3. What are the covers/benefits provided?

The following is a summary of Femina Special benefits:

No	Table of Benefits	Sum Covered (RM)
1	Accidental death	100,000
2	Permanent disability	200,000
3	Compassionate cash	2,000
4	Female cancers	20,000
5	Death due to maternity complications	20,000
6	Facial reconstructive surgery or dental treatment due to accident	10,000
7	Compassionate cash due to infertility arising from accident	10,000
8	Hospital confinement allowance due to accident	100 per day, up to 10,000
9	Medical expenses due to accident	5,000
10	Skin grafting due to accident and/or burns	5,000
11	Ambulance fee	500
12	Kidnap and abduction	30,000
13	Snatch theft	1,000
14	ATM cash withdrawal protection	1,000
15	Compassionate cash for domestic violence	500
16	Family prosperity bonus for delivery of twins and more	1,000

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

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

4. How much contribution do I have to pay?

Age (years)	Yearly Contribution (RM) (inclusive of GST)
18 - 40	270.30
41 - 60	503.50
61 - 70	503.50

- Certificate renewal is applicable from age 61 up to a maximum age of 70, subject to our satisfaction of your state of health. Renewal contribution shall be based on the age band of 41 – 60.
- Contribution rates are not guaranteed and may be increased or varied by us upon renewal of the certificate based on the attainment of age forty one (41) or our portfolio claims experience in this class of business.
- 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

- 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 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.

Cooling-off Period - You has the right to return the certificate after reviewing the terms and conditions within fifteen (15) calendar days from the delivering date of the certificate. You will be entitled to the return of the full contribution paid less deduction of medical expenses incurred by us in the process of issuing the certificate, if any.

Waiting Period - No benefit shall be payable for any illness occurred or contracted during the first thirty (30) days of the effective date of takaful for the first year certificate except for the accident.

Female cancer - for female cancer benefit, there is a thirty (30) days of survival period from the date of the said diagnosis of female cancer.

Family prosperity bonus benefit - there is a nine (9) months waiting period for family prosperity bonus benefit.

Cash Before Cover – the contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

Claims – if an accident occurs which give rise to a claim, you must notify us 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 this certificate?

- Pre-existing illnesses ;
- Specified illness occurring the first 120 days from the effective date of takaful of continuous cover;
- Congenital conditions;
- Self-inflicted injury or attempted suicide;
- Intoxication by alcohol or drugs;
- AIDS or the presence of any HIV;
- Mental and nervous disorders;
- Complication of venereal disease;
- Engaging in air travel except as a passenger in a fully licensed passenger carrying power driven aircraft;
- Participation in any dangerous or hazardous occupation, sport or hobby; or
- Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism etc.

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 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 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:

Etika Takaful Berhad (266243D)

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

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E-mail: info@etika.com.my

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11. Other types of Personal Accident Takaful cover available

Please refer to our branches or our intermediaries 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 TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. 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.