

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

1. What is this product about?

This product is a personal accident plan which provides cover for death, total permanent disability and hospital confinement allowance due to accident.

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 Coverages/Benefits provided?

The following are the Takaful Flexi PA benefits:

Sections/Benefits	Benefit Amount (RM)
1. Accidental Death If bodily injury from an accident results in death within 52 weeks from the date accident, we shall: <ol style="list-style-type: none"> upon authorization, fully settle your outstanding private car hire purchase loan and pay the remaining benefit amount, if any, to your nominee or estate; or if there is no authorization to settle any outstanding hire purchase loan, pay the full benefit amount to your nominee or estate. 	50,000
2. Permanent total disability If bodily injury which result in the following within 52 weeks from the date of accident: <ol style="list-style-type: none"> Permanent total paralysis, or Permanent total bedridden, or Permanent total loss of sight of both eyes, or Permanent total loss or permanent total loss of use of both hands or both legs or both limbs or combination of these. 	50,000
3. Hospital Confinement Allowance	50 per night, up to 5,000

Duration of cover is for one (1) year. You need to renew your certificate annually.

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

4. How much contribution do I have to pay?

- The annual contribution is RM63.60 (inclusive of GST). Contribution payment can be made via cash, credit card or cheque.
- 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.

- 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 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.
- 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 Form (or when you applied for this takaful) is inaccurate or has changed.

Terms and Conditions - We reserve the right to amend the terms, exclusions and conditions of this certificate by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of takaful.

Overseas travelling - we shall not pay any benefit whilst you are outside of Malaysia for a period exceeding three (3) consecutive months in any one annual period of takaful.

Other takaful - no person shall be covered under more than one Flexi PA certificate.

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 exclusions under the certificate.

7. What are the major exclusions under this takaful certificate?

- a. Pre-existing condition;
- b. Commit any wilful, criminal, illegal or intentional acts, or neglect;
- c. Suicide or attempted suicide, provoked homicide or assault;
- d. Self-inflicted injury, depression, mental or nervous disorders;
- e. Alcohol or drug consumption;
- f. Pregnancy, childbirth, miscarriage or abortion;
- g. AIDS or the presence of any HIV;
- h. Any acts of war, strike, riot or civil commotion, or terrorism;
- i. Ionizing radiations or radioactive contamination; or
- j. Engaging in hazardous occupation and activity.

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

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 and we will refund the contribution for the unexpired portion of the period of takaful on pro-rated basis provided you have not made 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

Alternatively, you may also contact us at:

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: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqa Oonline: 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

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 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 INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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