

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

1. What is this product about?

This product provides compensation in the event of injuries, disability or death caused by an 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 Personal Accident benefits:

No	Table of Benefits	Sum Covered (RM)	Class of Occupation [Contribution (RM)]		
			1 (inclusive of GST)	2 (inclusive of GST)	3 (inclusive of GST)
1	Accidental death	10,000	4.24	6.89	11.66
2	Permanent disablement	Up to 10,000	4.24	6.89	11.66
3	Temporary total disablement	100 per week	23.32	31.80	42.40
4	Temporary partial disablement	50 per week	0.00	0.00	0.00
5	Medical expenses	500	8.48	10.60	14.84
		1,000	12.72	15.90	21.20
		2,000	16.96	21.20	27.56
		3,000	21.20	26.50	31.80
		4,000	25.44	31.80	40.28
		5,000	29.68	37.10	46.64
		6,000	33.92	42.40	53.00
		7,000	38.16	47.70	59.36
		8,000	42.40	53.00	65.72
	9,000	46.64	58.30	72.08	
	10,000	50.88	63.60	78.44	
Minimum contribution per certificate: RM63.60 (inclusive of GST)					

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.

4. How much contribution do I have to pay?

- The total contribution that you have to pay may vary depending on your requirement on the amount of sum covered and our underwriting consideration. Please discuss with your takaful agent or contact us for more information.
- 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	RM10.00

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 Form (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 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.

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. Commit any unlawful act;
- b. Participation in any dangerous or hazardous sport or hobby;
- c. Travelling in an aircraft as a member of air crew except as a passenger in a fully licensed aircraft;
- d. Taking part in government regular police, arm forces, naval, military operations or air force service;
- e. Pre-existing physical defect or infirmity;
- f. Engaging in diving, mining, logging, underground works or a ship crew;
- g. Self-inflicted injury, insanity or any attempt threat;
- h. Affected by drug or narcotics or alcohol;
- i. AIDS or the presence of any HIV; or
- j. 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 under the certificate.

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 on the takaful 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

Alternatively, you may also contact us at:

Etiqa Takaful Berhad (266243D)

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

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Etiqa Oonline: 1300 13 8888

E-mail: info@etiqa.com.my

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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.