

PRODUCT DISCLOSURE SHEET	Etiqua Takaful Berhad ("Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Private Car Driver and Passenger Takaful . Be sure to also read the general terms and conditions.	Private Car Driver and Passenger Takaful Date : 13/01/2017

1. What is this product about?

This product provides personal accident cover to protect the participant, driver and/or passenger while getting into, travelling in or getting out of the participant's vehicle.

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	10%
• Management expenses	Up to 20%
Total Wakalah Fee	Up to 30%

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 are the Private Car Driver and Passenger Takaful benefits:

Benefit Type				
No	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	Accidental death	15,000	30,000	50,000
2	Permanent disablement	Up to 15,000	Up to 30,000	Up to 50,000
3	Medical expenses	Up to 500	Up to 1,000	Up to 1,500
4	Funeral expenses	1,000	1,000	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?

No	Benefits	Plan 1 (RM) (inclusive of GST)	Plan 2 (RM) (inclusive of GST)	Plan 3 (RM) (inclusive of GST)
1	5 seater including driver	63.60	127.20	212.00
2	7 seater including driver	89.04	178.08	296.80
3	Any additional per seater	12.72	25.44	42.40

• 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 to 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.

Special Limitations - passengers above the age of fifteen (15) years are covered for 100% of the covered benefits. Passengers aged between

five (5) and fifteen (15) years are entitled to 50% of the covered benefits provided. No cover will be provided for children below five (5).

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 takaful certificate?

- a. Commit any unlawful act; or
- b. Suicide, self-inflicted injury, insanity or attempt thereof; or
- c. Pregnancy or childbirth; or
- d. Provoke murder or assault; or
- e. Affected by drug or alcohol; or
- f. AIDS or the presence of any HIV; or
- g. Any pre-existing physical defect or infirmity; or
- h. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism; or

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 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

If you have any enquiries, please contact us at:

Etiqua Takaful Berhad (266243D)

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

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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 INTERMEDIARIES OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 13/01/2017.