

PRODUCT DISCLOSURE SHEET	Etiqua Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in Takaful Umrah and Ziarah. Be sure to also read the general terms and conditions.	Takaful Umrah and Ziarah 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.

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

3. What are the Coverages / Benefits provided?

The following are the Takaful Umrah and Ziarah benefits:

No	Table of Benefits	Sum Covered (RM)
1	Accidental death:	
	a. Adult	25,000
	b. Minor	10,000
2	Total permanent disablement:	
	a. Adult	10,000
	b. Minor	5,000
3	Medical expenses (subject to an excess of RM50 each and every loss)	2,000
4	Funeral expenses	1,500

4. How much contribution do I have to pay?

Participant	Contribution (RM)
Adults	40.00 per person
Children (below 15 years)	30.00 per person

The above contributions are inclusive of RM10.00 stamp duty.

Note: Please refer to the sum covered and contribution stated in the Schedule.

All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysian 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?

In addition to the contributions payable, the following taxes and duties are payable.

Type	Amount
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?

- a. 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.

- b. If any participant is unable to complete the journey by reason of a delay to the transport due to circumstances beyond the control of the participant the Period of Takaful shall automatically be extended without additional contribution of such period as may be reasonably necessary for the journey.
- c. All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle the participant to claim under this takaful 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 the participant at his own expense. Any medical examination required by us to verify the claim shall be at our expense.

Note: This list is non-exhaustive. Please refer to the takaful certificate contract for the full list of terms and conditions.

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

- a. Self-inflicted injury or attempted suicide; or
- b. Complication arising from the pregnancy or childbirth; or
- c. Taking part in government regular police, armed forces, naval, military operations or air force service; or
- d. Participation in any dangerous or hazardous sport or hobby; or
- e. Intoxication by alcohol or drugs; or
- f. Commit any unlawful act; or
- g. Travelling in an aircraft as a member of air crew except as a passenger in a fully licensed aircraft; or
- h. 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 contract for the full list of exclusions.

8. Can I cancel my certificate?

You may cancel your takaful certificate by giving a written notice to us. No refund contribution will be given.

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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11. Other types of similar general takaful cover available

Please ask the takaful operator for other similar types of plans offered by the takaful operator.

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.