

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

1. What is this product about?

This product provides benefits on the occurrence of specific events to the covered persons. The specific events are those that may arise during domestic or international travel, and include death or permanent disability due to accident (Section A benefits), medical expenses arising due to accident or illness (Section B), various inconveniences (Section C), losses or damages to baggage and/or personal effects (Section D), personal liability (Section E), or emergency services (Section F). The full terms and conditions related to these benefits is set out in the takaful certificate.

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 (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 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 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 benefits vary by specific event and the level of plan cover selected, as set out in the following table.

Sections – Benefits, per trip	Benefit Amount per Person by Level of Cover (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Maximum Aggregate Limit of Liability is RM 5,000,000 per any one accident/incident. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each covered person shall be proportionately reduced such that the total of all benefits paid does not exceed this limit.				
Section A – Death or permanent disability arising from any one accident/incident				
a. Adult	50,000	50,000	100,000	500,000
b. Child	10,000	10,000	20,000	100,000
c. Senior Citizen	50,000	50,000	100,000	500,000
d. Family – maximum payable for any one accident under Family plan.	150,000	150,000	300,000	1,500,000
Section B – Reimbursement of expenses in respect of medical treatment per any one accident/incident, in excess of RM 100				
	Due to accident only	Due to accident or illness		
1. Medical related expenses	Up to 50,000	Up to 300,000	Up to 500,000	Up to 1,000,000
2. Follow-up treatment expenses	Up to 5,000	Up to 5,000	Up to 10,000	Up to 30,000
3. Alternative treatment expenses	Not Covered	Not Covered	Not Covered	Up to 1,000
4. Compassionate care – Reimbursement of travel and accommodation expenses for 1 person to assist when the covered person is hospitalised or has died.	Not Covered	Not Covered	Not Covered	Up to 5,000
5. Child care / guard and return of child(ren) – Reimbursement of additional expenses for 1 person to take care of the child(ren) and accompany them home, whilst the adult covered person is hospitalised.	Not Covered	Not Covered	Not Covered	Up to 5,000
6. Daily hospital income / hospital confinement allowance Subject to a maximum of 20 days per trip.	150 per day 3,000	150 per day 3,000	250 per day 5,000	350 per day 7,000
Section C – Inconvenience per any one accident / incident				
1. Trip cancellation	Not Covered	Not Covered	Up to 20,000	Up to 50,000
2. Trip curtailment	Not Covered	Not Covered	Up to 20,000	Up to 50,000
3. Travel delay (for each completed 8 hours delay)	Not Covered	Not Covered	250 up to 2,000	250 up to 5,000
4. Baggage delay	Up to 500	Up to 500	Up to 1,000	Up to 2,000
5. Hijacking inconvenience (for each completed 24 hours delay)	Not Covered	Not Covered	250 up to 500	250 up to 1,000

Sections – Benefits, per trip	Benefit Amount by Level of Cover (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section D – Reimbursement of losses or damages to baggage, personal effects, personal money and/or travel documents of the covered persons, in excess of RM 100				
1. Baggage and/or personal effects	Up to 1,000	Up to 1,000	Up to 3,000	Up to 5,000
2. Personal money	Not Covered	Not Covered	Up to 500	Up to 1,000
3. Travel documents	Not Covered	Not Covered	Up to 3,000	Up to 5,000
Section E – Reimbursement of personal liability claims against the covered persons	Up to 200,000	Up to 200,000	Up to 1,000,000	Up to 2,000,000
Section F – Reimbursement of the costs of emergency services , where benefits are paid under Section A or B	Due to accident only	Due to accident or illness		
1. Emergency medical evacuation	Up to 500,000	Up to 500,000	Up to 1,000,000	Up to 1,500,000
2. Repatriation, burial & cremation of mortal remains	Up to 500,000	Up to 500,000	Up to 1,000,000	Up to 1,500,000

Claims assistance is available through our 24-Hour Travel and Medical Assistance Helpline on telephone number +603 2161 0270.

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

4. How much contribution do I have to pay?

The total contribution that you have to pay depends on the covered persons (individuals, individuals & spouse, or family), current age of the covered persons, level of cover (domestic, or international silver/gold/platinum), area covered, and the duration of the trip. Cover is available per trip, or on an annual basis. For the annual basis, the duration of cover is for one year and the certificate can be renewed annually. Contributions must be paid in full before cover commences. Please retain the receipt as proof of payment.

The contributions payable in Ringgit Malaysia (RM) are as set out in the following tables:

Only Domestic contribution is inclusive of Goods and Services Tax

INDIVIDUAL										
Adult (18 to 70 years)										
Plan	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Malaysia	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada
1 - 5	15.37	16.00	23.50	31.50	28.00	41.00	55.50	42.50	62.00	84.00
6 - 10	17.49	23.00	33.50	45.00	40.50	59.00	80.00	61.00	89.50	121.00
11 - 18	23.32	35.00	51.50	69.00	62.00	91.00	122.50	93.50	137.50	185.50
19 - 30	29.15	42.00	62.00	83.50	74.50	109.50	148.00	112.50	165.50	223.50
Each additional week	Not covered	12.50	18.50	25.00	22.00	32.50	44.00	33.50	49.00	66.50
Annual	Not covered	119.00	163.50	198.00	211.00	289.50	350.50	319.00	438.00	530.50
Senior Citizen (71 to 80 years)										
Plan	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Malaysia	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada
1 - 5	49.29	51.50	75.50	101.50	90.50	133.50	180.00	137.00	201.50	272.00
6 - 10	56.18	74.00	108.50	146.50	130.50	192.00	259.00	197.50	290.50	392.00
11 - 18	75.26	113.00	166.50	224.50	200.50	294.50	397.50	303.00	446.00	601.50
19 - 30	94.34	136.50	200.50	270.50	242.00	355.50	479.50	366.00	538.00	726.00
Each additional week	Not covered	40.50	59.50	80.00	71.50	105.00	142.00	108.50	159.00	215.00
Annual	Not covered	386.50	530.00	642.50	685.00	940.00	1,139.00	1,036.50	1,422.50	1,724.50

INDIVIDUAL & SPOUSE										
Plan	Adult (18 to 70 years)									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Malaysia	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada
1 - 5	26.50	27.50	40.50	55.00	49.00	72.00	97.00	74.00	108.50	146.50
6 - 10	30.21	40.00	58.50	79.00	70.50	103.50	139.50	106.50	156.50	211.00
11 - 18	40.81	61.00	89.50	121.00	108.00	158.50	214.00	163.50	240.00	324.00
19 - 30	50.88	73.50	108.00	146.00	130.50	191.50	258.50	197.00	289.50	391.00
Each additional week	Not covered	22.00	32.00	43.50	38.50	57.00	76.50	58.50	86.00	116.00
Annual	Not covered	208.00	285.50	346.00	369.00	506.00	613.50	558.00	766.00	928.50

FAMILY										
Plan	Adult (18 to 70 years) and Child(ren) who are at least 45 days of age and not more than 18 years of age (or not more than 23 years of age if studying full-time in a recognized tertiary institution) on the effective date of takaful.									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Malaysia	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada	*Asian countries	Worldwide excl. USA & Canada	Worldwide incl. USA & Canada
1 - 5	35.51	36.00	52.50	71.00	65.50	96.00	129.50	100.00	146.50	198.00
6 - 10	40.28	50.00	73.00	99.00	90.50	133.00	179.50	138.50	204.00	275.00
11 - 18	54.06	82.00	120.50	162.50	149.00	219.50	296.00	228.50	336.00	453.50
19 - 30	67.84	115.00	169.00	228.00	209.00	307.50	415.00	320.00	470.50	635.50
Each additional week	Not covered	29.50	43.50	58.50	53.50	79.00	106.50	82.00	120.50	163.00
Annual	Not covered	261.00	358.00	434.00	475.00	651.50	790.00	727.00	998.00	1,209.50

*Asian countries	Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Nepal, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.
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- 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) – applicable for Domestic only	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.

Trip duration – the duration for each trip shall not exceed 30 consecutive days under the domestic plan, and 90 consecutive days under the international plan.

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?

General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d. Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
- e. Engaging in hazardous sports, occupations, or activities;
- f. War, riots, or countries or regions with mass conflicts, or quarantine for contagious disease, including Afghanistan, Africa (other than Botswana, Kenya, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania, Zambia and Zimbabwe), Iraq, Iran, Palestine, Syria or Ukraine;
- g. Participation in illegal activities such as provoked assault; and
- h. Actions taken by governmental authorities;

Section B (Medical benefits)

- a. Experimental, investigative, cosmetic, plastic, non-essential, and non-emergency procedures;
- b. Where the trip is against the advice of a medical practitioner or for the purpose of seeking medical attention;
- c. Communicable diseases which require quarantine by law;
- d. Any congenital condition; and
- e. Treatment related to the eyes and teeth;

Section C (Inconvenience benefits)

- a. Delay or amendment of the booked trip by the service provider, when due to government regulation or statute; and
- b. Delay of baggage upon returning to Malaysia;

Section D (Loss or Damage to Personal Effects)

- a. Wear and tear, mechanical or electrical breakdown;
- b. Failure to take due and reasonable care;
- c. Loss of data;
- d. Travel documents, credit cards, title deeds, driving license, identity cards;
- e. Fragile items;
- f. Electronics items, laptop or jewellery that is checked-in;
- g. Sports items and equipment;
- h. Confiscation or detention by customs or any other authority; and
- i. Devaluation of currency or shortage due to errors or omissions during any transactions involving money;

Section E1 (Personal Liability)

- a. Liability contractually, as an employer, or to a family member;
- b. Liability related to pursuit of a trade, business or profession;
- c. Property loss or damage, where owned or in possession of an employee, yourself or family member;
- d. Ownership or occupation of land and buildings, other than a temporary occupied residence;
- e. Ownership, possession or use of a land, air or water vehicle or animals; and
- f. Criminal proceedings legal costs, damages awarded by courts, or non-pecuniary losses.

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 official notice and return your original Certificate of Takaful to us, or you may cancel coverage for any covered person. Such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later.

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 correspondence reaches 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:

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 Online 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 THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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