



PERSONAL ACCIDENT TAKAFUL CERTIFICATE

This Certificate is issued in consideration of the payment of contribution as specified in the Schedule and pursuant to the answers provided in Your Application Form (or when You applied for this Takaful) and any other disclosures made by You between the time of submission of Your Application Form (or when You applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures provided by You shall form part of this contract of Takaful between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures provided by You, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

This Certificate reflects the terms and conditions of the contract of Takaful as agreed between You (the Covered Person) and Us (Etiqa Takaful Berhad).

GENERAL DEFINITIONS

Accident / Accidental means solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process.

Application means the application that the Covered Person signed and other information that the Covered Person or anyone acting on the Covered Person behalf has given to Us.

Benefit means the amount that this Takaful will pay for a legitimate claim under this Certificate based on the Benefits description as shown in the Schedule.

Bodily Injury means bodily Injury means bodily injury suffered by the Covered Person during the Period of Takaful resulting solely and directly from Accident.

Contribution means the price of Takaful cover payable by the Covered Person on the basis of Tabarru'.

Endorsement means written evidence of an agreed changed to the Certificate.

Fund means the General Takaful Fund operated by Etiqa Takaful Berhad.

Medical Expenses means any medical, surgical, hospital, nursing home or massage expenses in connection with any Bodily Injury resulting solely and directly from an Accident necessarily incurred and paid up to an amount not exceeding the sum (as specified in the Schedule) subject to presentation of original bills.

Medical Practitioner means legally qualified Medical Practitioner other than the Covered Person himself/herself or a member of the Covered Person's immediate family.

Nominee means the person or persons named by the Covered Person in the Nomination Form to receive the Benefit.

Period of Takaful means the Period of Takaful shown in the Schedule.

Retakaful means an arrangement consistent with sound Takaful principles for Retakaful of liabilities in respect of risks incurred or to be incurred by Us in the course of carrying the Takaful Business.

Schedule means the information page that contains the details of the Covered Person, the Benefit, Contribution and Period of Takaful attached to this Certificate.

Sum Covered means the amount shown in the Schedule being the maximum amount that We will pay for any one claim.

Tabarru' means an Arabic word which means donation, gift, and contribution. In the Takaful contract, this means "contribution for the purpose of Takaful".

Takaful means a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the Covered Person(s) in case of need whereby the Covered Persons mutually agree to contribute for that purpose.

Takaful Business means business of Takaful whose aims and operations do not involve any element which is not approved by the Shariah.

Takaful Operator / We / Our means Etiqa Takaful Berhad (266243-D).

Wakalah means the nomination by one party of another to act on behalf of the Covered Person. In the Takaful context, Etiqa Takaful Berhad manages the General Takaful Fund (Fund) on behalf of the Covered Person.

You means the Covered Person named in the Schedule.

SPECIAL ADDITIONAL PROVISIONS

1. FUNERAL EXPENSES

A lump sum of RM3,000 is payable for funeral expenses in the event of Accidental Death of the Covered Person covered by the Certificate.

2. EXPOSURE

If following an Accident the Covered Person is unavoidably exposed to the natural elements and as a direct result of such exposure suffers an injury as specified in the Scale of Benefits, such injury shall be considered as constituting a claim but only under Death (Result A) or Total Permanent Disablement (Result B) of this Certificate.

3. DISAPPEARANCE

If the Covered Person disappears, while this Takaful coverage is in force and:

- i) their body is not found within one (1) year after their disappearance; and
- ii) sufficient evidence is produced to Our satisfaction that leads inevitably to the conclusion that he sustained accidental bodily injury and that such injury caused his death;

We shall pay the death Benefit under this Takaful contract. The payment is only made provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum paid to Us if the Covered Person is subsequently found to be living.

4. STRIKE, RIOT AND CIVIL COMMOTION

This Certificate is extended to cover the Covered Person as within defined directly or indirectly caused by Strike, Riot or Civil Commotion not amounting to the proportion of a popular rising except in so far as the Covered Person himself is actively participating when this extension becomes null and void.

5. MOTORCYCLING

This Certificate is extended to cover the Covered Person as within defined resulting from engaging in motorcycling, provided always that this extension does not apply to any Accidents arising out of motorcycle racing, pace-making, reliability trial or speed testing.

6. MURDER, ASSAULT OR KIDNAPPING

This Certificate is extended to cover the Covered Person as within defined resulting from murder, assault or kidnapping, provided always that this extension does not apply if the event is due to provocation by the Covered Person.

7. HIJACKING

This Certificate is extended to cover the Covered Person as within defined resulting from the unlawful seizure or wrongful exercise or control of any aircraft in which the Covered Person is a passenger, provided always that this extension does not apply if the event results from Exclusion 17 of this Certificate.

8. AMATEUR SPORTS ACTIVITIES

This Certificate is extended to cover the Covered Person as within defined resulting from engaging in indoor or outdoor sports as an amateur, provided always that this extension does not apply to any Accidents arising out of Exclusion 2 of this Certificate.

9. ACCIDENTAL DROWNING OR SUFFOCATION

This Certificate is extended to cover the Covered Person as within defined resulting from Accidental drowning or Accidental suffocation through smoke, poisonous fumes or gas.

10. SNAKE BITES, HARMFUL INSECTS OR FOOD POISONING

This Certificate is extended to cover the Covered Person as within defined resulting from snake bites, harmful insects or Accidental food poisoning.

11. REPATRIATION EXPENSES

A reimbursement of up to RM3,000 will be payable for transportation of the Covered Person's mortal remains from the place of death due to covered Accident outside the normal place of domicile or residence.

12. AMBULANCE FEES

A reimbursement of up to RM300 will be payable in the event of an Accident and the Covered Person requires immediate transportation to the hospital.

13. REIMBURSEMENT OF MEDICAL REPORT FEE

A reimbursement of up to RM50 is payable in respect of any one (1) Accident.

14. UNSCHEDULED FLIGHT

This Certificate is extended to include the risk of Bodily Injury as within defined caused or arising whilst the Covered Person is in or entering or descending from a properly licensed aircraft, provided always that this extension shall not apply if the Covered Person is the pilot or part of the aircrew.

15. ADDITIONAL COVERAGE

- i) Accident or injury due to intoxication by alcohol and drugs (drugs must be prescribed by a registered Medical Practitioner) and electrocution.
- ii) Natural disasters such as earthquake, windstorm, volcanic eruption, flood, lighting, tidal wave, hurricane, cyclone and typhoon.
- iii) The Covered Person engaging in hunting, scuba diving, mountaineering (not involving the use of ropes), winter sports, provided that such activities are carried out as a hobby for pleasure and woodworking activities that are non-occupational.

EXCLUSIONS

This Takaful shall not apply to any Event consequent upon or caused by or contributed by or arising from:

1. The Covered Person committing or attempting to commit any unlawful act;
2. The Covered Person engaging in professional sports, speed contest, racing of any kind (other than on foot), mountaineering requiring the use of ropes or the use of wood-working machinery driven by mechanical power whilst at work;
3. The Covered Person engaging in training or performing of any form of martial arts;
4. The Covered Person whilst travelling in an aircraft as a member of air crew or for the purpose of any trade or technical operations or in any other aerial activities except whilst travelling as a passenger over established air routes in a fully licensed aircraft operated by recognized airline;
5. The Covered Person engaging in or taking part in government regular police, arm forces, naval, military operations, air force service or operations or participation in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorists or other elements;
6. The Covered Person engaging in diving, mining, logging, underground works, explosive making or handling or custodians or blasters,

gas manufacturing or whilst on duty as a ship crew or fisherman or oil-rig crew;

7. Committing or attempting to commit suicide (whether sane or insane), intentional self-inflicted injury, insanity or any attempt threat;
8. A complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
9. Provoked murder or assault;
10. The Covered Person being affected (temporarily or otherwise) by drug or narcotics unless taken as prescribed by qualified registered Medical Practitioner or alcohol unless it can be established to Our satisfaction that alcohol was not a factor contributing to the happening of the Event;
11. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome (AIDS) and/or AIDS Related Complex (ARC) and/or any mutant derivative or variations howsoever this syndrome has been acquired or may be named;
12. Traceable to sickness, disease, parasite, bacteria or viral infection even if contracted by Accident;
13. Anthrax, blood-poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicaemia and/or tetanus;
14. Any pre-existing physical defect or infirmity;
15. Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by asbestos in whatever form or quantity;
16. Death or disablement directly or indirectly caused by or contributed by or arising from:
 - i) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
 - ii) Any Accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

Any “**act of nuclear, chemical, biological terrorism**” (as defined below) regardless of any other cause or event contributing or in any other sequence to the loss.

For the purpose of this exclusion:

“**Nuclear, chemical, biological terrorism**” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this Takaful by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, in fear.

“**Chemical**” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“**Biological**” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxins(s) including genetically modified organisms and chemically synthesizes toxins(s) which cause illness and/or death in humans, animals or plants.

17. i) war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not);
- ii) civil war, mutiny, civil commotion assuming the proportions, of or amounting to a popular rising, military uprising, insurrection, rebellion, revolution, conspiracy, military or usurped power;
- iii) martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- iv) any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any *de jure* or *de facto* Government or to the influencing of it by **terrorism** or violence;

For this purpose an “**Act of Terrorism**” means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

GENERAL CONDITIONS

1. AGE LIMIT

The Covered Person shall not be less than sixteen (16) years of age or more than sixty-five (65) years of age at time of application. This Certificate can be renewed up to age seventy (70) years. The cover granted by this Certificate will cease in respect of the Covered Person at the end of the Period of Takaful during which the Covered Person attains the age of seventy (70) years.

2. OBSERVANCE OF CONDITIONS

The due observance and fulfillment of the terms, conditions and Endorsements of this Certificate by the Covered Person or by any claimant under this Certificate in so far as they relate to anything to be done or complied with by the Covered Person or by any claimant under this Certificate and the truth of the statement and answers in the said application shall be conditions precedent to any liability of Us to make any payment under this Certificate.

3. CHANGES

The Covered Person shall give immediate written notice to Us of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the Covered Person has become affected, and shall pay any additional Contribution that may be required by Us.

All notices required to be given by the Covered Person to Us must be in writing addressed to Us and no alteration in the terms of this Certificate nor any Endorsement thereon, will be held valid unless the same is signed or initialed by Our authorized representative.

The Covered Person shall give notice to Us of any Takaful effected against Accident and/or incapacity.

4. RENEWAL PROCEDURE

Before renewing this Certificate, the Covered Person shall give written notice to Us of any material fact affecting this Takaful which has come to the Covered Person's notice during the preceding Period of Takaful including notice of any disease, physical or mental defect or infirmity affecting the Covered Person or any other policies effected on or by the Covered Person.

5. NOTICE OF TRUST ASSIGNMENT

We shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Certificate.

6. CONDITION PRECEDENT TO LIABILITY

If the application or declaration of the Covered Person is untrue in any respect or if any material fact affecting that risk be incorrectly stated therein or omitted therefrom or if this Takaful or any renewal thereof shall have been obtained throughout any misstatement, misrepresentation or suppression of if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Certificate shall be void.

7. OVERSEAS TRAVEL AND MEDICAL TREATMENT

We shall not pay any Benefit whilst the Covered Person is outside of Malaysia:

- a) If the event which may give rise to claim occurs on business or vacation for a period exceeding three (3) consecutive months in any one annual Period of Takaful; or
- b) To seek medical treatment (even though such treatment shall be upon the requirement of attending Medical Practitioner) if such treatment is available locally.

8. LIABILITY OF THE TAKAFUL OPERATOR

We will not be liable in respect of any injury or death occurring before the actual receipt of the Contribution by Us or its duly authorized representatives unless credit has been allowed by specified agreement for such payment of Contribution to be made at a later date.

9. SEDENTARY WORK/OFF-DUTY COVER

- a) If You are employed under any of the excluded occupations stated in Exclusion 5, You shall still be covered under this Certificate provided that You are employed to do sedentary/desk-bound duties only; or
- b) You are off-duty at the time of the Accident and the Bodily Injury does not arise in the course of Your employment or any activity related to Your employment.

10. CLAIMS CONDITIONS

a) Notification of Accident

All claims must be made by You or through You or Your legal representatives, to Us within thirty (30) days of any Death or injury which may result in a claim under this Certificate.

b) Documentation

All medical reports, Certificates, information and evidence required by Us to support a claim, must be provided at Your expense or at the expense of any claimant in the event of Your death. You may have to undergo further medical examination as required by Us at Our expense. In the event of a claim due to Your death, We shall require sight of the death certificate and may require a post-mortem report at Your expense.

Claims are not deemed complete and eligible Benefits are not payable unless all medical reports, certificates, information and evidence required by Us have been submitted to Us. In the case of a claim for a benefit related to medical reimbursement, only the actual costs incurred, which are medically necessary, shall be considered for reimbursement subject to the presentation of original receipt(s).

Any variation to documentation requirements shall be at Our sole discretion.

c) Claim Settlement

- i) We will pay any Benefit due under this certificate to You or in the event of Your death, to Your estate in accordance with the Islamic Financial Services Act 2013.
- ii) The payment of claims under this Certificate is dependent upon observance of its terms and conditions by You, and so far as they apply, by the Covered Person or any other claimant.
- iii) If an accident happens which gives rise to a claim in respect of which we make a payment under Death or Total Permanent Disability as specified in this Certificate Contract, the Certificate Contract shall thereafter cease, to apply to that Covered Person.

11. ARBITRATION

If any difference arises as to the amount of Our liability under this Certificate, such difference shall independently of all other questions be referred to the decision of an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the parties within (3) three calendar months after having required to do so in writing by the other party and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference, and an award by arbitration shall be a condition precedent to any right of action against Us as regards any dispute regarding the amount of Our liability under this Certificate. In no case whatever shall We be liable for any claim after the expiration of twelve (12) months from the happening of the Event unless the claim is the subject of pending court action or arbitration.

12. CANCELLATION

a) Cancellation by the Takaful Operator

We shall at any time by giving seven (7) days notice to the Covered Person by Registered Letter at the Covered Person's address last known to Us be at the liberty to determine and cancel this Certificate, provided that We shall in that Event on demand return to the Covered Person a proportionate part of the Contribution corresponding to the unexpired Period of Takaful.

b) Cancellation by the Covered Person

This Certificate may be cancelled at any time by the Covered Person on seven (7) days notice to Us and in such Event the Covered Person shall be entitled to a return of the Contribution at Our Short Period Rates for the time the Certificate has been in-force during the current Period of Takaful.

c) Position of Claims Upon Termination

Such termination shall be without prejudice to any claims with a date of event prior to the effective date of cancellation.

d) Effective Time of Termination

This Certificate or Takaful in respect of any individual Covered Person hereunder, shall terminate at 12:01 A.M Malaysian time on the relevant date specified above.

13. CASH BEFORE COVER

It is fundamental and absolute special condition of this contract of takaful that the full Contribution due must be paid and received by the Us before the Takaful cover under the Certificate, Endorsement or Renewal as the case may be, can commence. If this condition is not complied with then this Certificate is automatically null and void.

Subject otherwise to the terms and conditions of this Takaful.

14. SANCTION LIMITATION CLAUSE

This Takaful certificate shall not provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any Sanction, prohibition or restriction under the Comprehensive Iran Sanctions, Accountability and Divestment (CISAD) Act or United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom.

15. DISTRIBUTION OF SURPLUS

The Covered Person agrees to participate in this general Takaful scheme based on the principle of Takaful and to pay the Contribution on the basis of Tabarru' (donation) for the purpose of helping each other Covered Persons who have suffered tragedy and with this Contribution, The Covered Person is entitled to the Takaful cover as expressed in the terms and conditions of this Takaful contract.

The surplus from the Fund will be determined annually. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by Our Shariah Committee. The distributable surplus, if any, is fifty percent (50%) paid to Us as a performance fee for operating and managing the Fund, and the remaining fifty percent (50%) is shared between Covered Persons whose Certificates have not terminated and who have not made any claim within the financial year. In the event of any deficit from the Fund, there will be no surplus distribution for that financial year. Under such circumstance, the deficit will be first funded by the amount allocated for contingency purposes. If the Fund is still in deficit, a qard from the shareholders fund will be arranged. The qard will be carried forward to the following financial year and any surplus emerging thereafter will be used to pay off the qard. If the surplus is less than Ringgit Malaysia Ten (RM10), We shall credit such sum into a charitable fund, which will be utilized as amal jariah on behalf of the Covered Person. The charitable fund will be distributed to registered charitable organizations.

16. RIGHT TO TERMINATE DUE TO ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM

If We discover, or have justified suspicion, that the Certificate is exploited for money laundering activities or to finance terrorism, We reserve the right to terminate the Certificate immediately. We shall deal with all Contributions paid and all benefits or sums payable in respect of the Certificate in any manner which we deem appropriate, including but not limited to handing it over to the relevant authorities.

17. RIGHT TO NOMINATE

Where You are the Covered Person, You may Nominate an individual to receive Takaful Benefits payable upon Your death, either as an Executor, or as a Beneficiary under a Conditional Hibah; or

The nomination or assignment may be made:

- a) At the time of application; or
- b) By notifying Us in writing.

You may specify the shares of Takaful Benefit be paid to each Nominee. In the absence of such specified shares, We shall pay the Nominees in equal shares.

Where there is more than one Nominee and any particular Nominee who is nominated as a Beneficiary under Conditional Hibah predeceases You, We shall pay the share of the deceased Nominee, upon Your death to Your estate, unless You had made a subsequent nomination in place of the deceased Nominee.

A nomination of a Beneficiary under Conditional Hibah shall, regardless of any written law, have the effect of transferring ownership, of the Takaful Benefits payable on Your death to the Nominee. Such Takaful Benefits so transferred shall not form part of the estate of the Covered Person, or be subject to his or her debt.

Obligations of nominated Executors

Where the Nominee is appointed as Executor, the share of the Executor will be set out in the Nomination of Executor Form.

For Muslim Covered Persons, the Executor has to distribute the Takaful Benefits as specified under the Islamic Financial Services Act 2013, Islamic Law and any other applicable laws relating to the distribution of the estate of the deceased Covered Person.

For Non-Muslim Covered Persons, the Executor has to distribute the Takaful Benefits according to the will of the deceased Covered Person, and any other applicable laws relating to the distribution of the estate of the deceased Covered Person. If at the time of claim, an Executor has predeceased the Covered Person, the percentage of the deceased Executor will be distributed equally among any surviving Executors, who will then act as Executors to distribute the proceeds.

Right to revoke a nomination

A nomination shall be revoked:

- a) Upon the death of all Nominees during the Covered Person's lifetime;
- b) By a notice in writing from the Covered Person to Us; or
- c) By any subsequent nomination by the Covered Person to Us.

A nomination shall not be revoked by a will or by any other act, event or means.

18. INTEREST AND CURRENCY

All payments under the Certificate shall be made in the legal currency of Malaysia.

SCALE OF BENEFITS

Event	Description		Benefit
A	Death		Amount stated in the Schedule
B	Total and Permanent Loss or Disablement		A percentage (%) of the amount as stated in the Schedule

1	Total and permanent loss of all sight in one or both eyes	100%	
2	Total and permanent loss of all sight in one or both eyes	100%	
3	Total loss by physical severance or total and permanent loss of use of:		
	a) One or both hands at wrist	100%	
	b) Arm at shoulder	100%	
	c) Arm between shoulder and elbow	100%	
	d) Arm at or below elbow	100%	
	e) Leg at hip	100%	
	f) Leg between knee and hip	100%	
4	Total and permanent loss of:		
	Sight in one eye except perception of light	50%	
	Lens of one eye	50%	
5	Total loss by physical severance or total and permanent loss of use of:		
	a) Thumb and 4 fingers of one hand	50%	
	b) 4 fingers of one hand	40%	
	c) Thumb	- 2 phalanges	25%
		- 1 phalanx	10%
	d) Index finger	- 3 phalanges	15%
		- 2 phalanges	8%
		- 1 phalanx	4%
	e) Middle finger	- 3 phalanges	10%
		- 2 phalanges	4%
		- 1 phalanx	2%
	f) Ring finger	- 3 phalanges	8%
		- 2 phalanges	4%
		- 1 phalanx	2%
	g) Little finger	- 3 phalanges	6%
		- 2 phalanges	4%
		- 1 phalanx	2%
h) Metacarpals	- first or second (additional)	3%	
	- third, fourth or fifth (additional)	2%	
i) Great toe	- 2 phalanges	6%	
	- 1 phalanx	3%	
j) All toes of one foot		18%	
k) Any other toe		3%	
6	Total and permanent loss of:		
	a) Hearing in both ears	75%	
	b) Hearing in one ear	15%	
7	Total and permanent loss of speech	50%	

Note:

- Where the injury is not specified We reserves the right to adopt a percentage of disablement which in its opinion is not inconsistent with the provision of the above scale.
- The aggregate of all percentage payable in respect of any one Accident shall not exceed 100%.
- Benefit shall be payable only when the claim shall have been proven to Our satisfaction.
- "Total and permanent loss" includes total and permanent loss of use.

Compensation shall not be payable:

- In respect of **Results A and B** for more than the Death Benefit in the aggregate during any Period of Takaful.
- For **Results A and B(1), B(2) and B(3)** caused by the same event except as regards **Result A** if Benefit has been paid or is payable for **Result B(4), B(5), B(6) and B(7)** in respect of the same Event the amount payable shall be limited to the sum by which **Benefit A** exceeds such Compensation.
- For any specific Result where greater Benefit is payable for a Result which includes such specific Result.
- For any of the Result until the total amount has been agreed.

CERTIFICATE INFORMATION STATEMENT

- In case of any changes to Your address, please inform Us immediately.
- If You have any enquiries other than claims, please contact Us at:

Etiqa Takaful Berhad (266243-D)
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

- In the event of claims under the Certificate, please call Our Claims Assist at 1300 88 1007.

COMPLAINT PROCEDURES

If You feel that Our service to You needs improvement, please let Us have Your feedback by contacting Us by post at:

Complaint Management Unit
Etiqa Takaful Berhad (266243-D)
Level 20, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia;
Or by telephone on 1300 13 8888 or +603 2780 4500 (Overseas)
Facsimile Number: +603 2785 3093
E-mail: cmu@etiqa.com.my

We assure You that Your feedback will be looked into.

The Ombudsman for Financial Services (OFS) and Bank Negara Malaysia's Customer Services Bureau (CSB) provide alternative avenues for members of the public to seek redress against unfair market practices.

PROCEDURE FOR COMPLAINT TO OFS

The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Covered Person, in the event that the Claimant or Covered Person is dissatisfied with the decision of Etiqa Takaful Berhad to a dispute, or Etiqa Takaful Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

Email: enquiry@ofs.org.my
or
Facsimile Number: +603-2272 1577
or
Postal address:

Chief Executive Officer
Ombudsman for Financial Services
(Formerly known as Financial Mediation Bureau)
Level 14, Main Block
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000, Kuala Lumpur

Alternatively, the Claimant or Covered Person may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from Etiqa Takaful Berhad to the dispute of the Claimant or Covered Person.

For further details on the OFS, please obtain the information pamphlets from Etiqa Takaful Berhad or visit the OFS website at www.ofs.org.my.

Engagement of the OFS is subject to the terms of reference pursuant to Section 138 of the Islamic Financial Services Act 2013. Contacting the OFS does not affect the Claimant or Covered Person's right to take legal action against Etiqa Takaful Berhad should they be dissatisfied with the outcome by the OFS.

PROCEDURE FOR COMPLAINT TO CSB

Any Covered Person or Claimant who is not satisfied with the conduct of the Takaful Operator may write to CSB, giving details of the complaint, the name of the Takaful Operator and the Certificate number or the claim number.

Copies of the correspondence (if any) between the Covered Person or the Claimant and the Takaful Operator may be sent to facilitate tracing the case file kept by the Takaful Operator.

The contact details are as follows:
Director, Jabatan LINK dan Pejabat Wilayah
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur, Malaysia
Telephone Number: 1300 88 5465
Facsimile Number: +603 2174 1515
E-mail: bnmtelink@bnm.gov.my