

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Takaful Hero15 . Be sure to also read the general terms and conditions.	Takaful Hero15 Date : 01/03/2024

1. What is this product about?

This product is a takaful personal accident cover and also protection against accidental bodily injury, male cancers as well as accidental loss of sports belonging suffered by the participant.

2. What are the Shariah concepts applicable?

Wakalah

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant. As an agent, we are entitled to receive a wakalah fee as a service charge.

Tabarru'

This plan also applies the tabarru' (contribution) 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 based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee is shared 50% among the participants whose certificates have not terminated and who have not made any claims within the financial year, and 50% to us for operating and managing the Fund, based on the contract of ju'alah. Ju'alah is a reward contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

3. What are the covers/benefits provided?

The following is a summary of Takaful Hero15 benefits:

No	Benefits	Sum Covered (RM)
1	Accidental death	100,000
2	Permanent disability	Up to 150,000
3	Monthly cash benefit for total permanent disability (for 5 years)	2,000 per month up to 120,000
4	Compassionate cash	5,000
5	Children education fund	20,000 per child
6	Credit / charge card(s) outstanding balance	Up to 5,000
7	Private motor vehicle hire purchase loan payment	Up to 30,000
8	Housecare	8,000
9	Facial reconstructive surgery or dental treatment due to accident	Up to 10,000
10	Infertility compassionate cash arising from accident	10,000
11	Skin grafting due to accident and/or burns	Up to 5,000
12	Hospital confinement allowance due to accident	Up to 10,000 (100 per day)
13	Medical expenses due to accident	Up to 5,000
14	Loss of sports belongings and/or equipment (subject to an excess of RM100)	Up to 500
15	Male cancers	20,000

Note:

- This is a yearly renewable takaful certificate and the contribution can be paid on a monthly or yearly basis.
- Please refer to the takaful certificate for further details of the above benefits.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

Age (years)	Yearly Contribution (RM)	Monthly Contribution (RM)
18 - 50	340.00	30.00
51 - 60	475.00	42.00
61 - 70	475.00	42.00

- Takaful certificate renewal is applicable from age 61 up to a maximum age of 70, subject to our satisfaction of your state of health. Renewal contribution shall be based on the age band of 51 – 60.
- Contribution rates are not guaranteed and may be increased or varied by the takaful operator upon renewal of the takaful certificate based on the attainment of age fiftyone (51) or the takaful operator's portfolio claims experience in this class of business;
- Contribution can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

5. What are the fees and charges that I have to pay?

Type	Amount
Wakalah Fee	45% of the contribution which includes: <ul style="list-style-type: none">• 25% commission paid to the bank• 20% management expenses
Services Tax	8% 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

- 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.

Cooling-off Period - you have the right to return the certificate after reviewing the terms and conditions within fifteen (15) calendar days from the delivering date of the certificate. You will be entitled to the return of the full contribution paid less deduction of medical expenses incurred by us in the process of issuing the certificate, if any.

Waiting period - at least thirty (30) days after the issue date is applicable before the participant qualifies for any of the benefit as defined in the above table, unless the cause of hospitalization is due to an accident.

Waiting period for Specified Illnesses - is one hundred twenty (120) days from the effective date of the takaful certificate.

Male Cancer Benefit - there is a thirty (30) days of survival period from the date of the said diagnosis of male cancer.

Cash Before Cover – the contribution due must be paid to us 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?

- Pre-existing illnesses and specified illnesses;
- Congenital conditions;
- Self-inflicted injury or attempted suicide;
- Intoxication by alcohol or drugs;
- AIDS or the presence of any HIV;
- Mental and nervous disorders;
- Complication of venereal disease;
- Taking part in naval, military, air force, police force, fire service, etc;
- Engaging in dangerous occupations;
- Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism; or
- Engaging in hazardous sports or activities.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions.

8. Can I cancel my takaful certificate?

You may cancel your certificate at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the 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?

If you have any enquiries, please contact us at:

Etiqa General Takaful Berhad (201701025031)

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

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia.

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

Maybank Group Customer Care: 1 300 88 6688

11. Other types of Personal Accident Takaful cover available

Please refer to our branches 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 CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.