

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in <b>Takaful Income Protect</b> . Be sure to also read the general terms and conditions.	<b>Takaful Income Protect</b> <b>Date: &lt;dd/mm/yyyy&gt;</b>

**1. What is this product about?**

This product is a personal accident plan which provides cover for death, permanent disability and compensation in the event of hospital confinement due to an accident.

**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 covers / benefits are summarised below:

Benefits Section	Benefit Amount (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
Section 1 – Death				
a) Per adult	100,000	150,000	250,000	500,000
b) Per child	20,000	20,000	50,000	50,000
Section 2 – Permanent disability (up to)				
a) Per adult	100,000	150,000	250,000	500,000
b) Per child	20,000	20,000	50,000	50,000
Section 3 – Double indemnity if the death or permanent disability in Section 1 and Section 2 respectively occur whilst travelling on a public transport, or the public transport is being hijacked, or being a victim of murder or terrorism (up to)	200,000	300,000	500,000	1,000,000
Section 4 – Compassionate cash	1,000	2,000	3,000	3,000
Section 5 – Child education fund (per child)	10,000	15,000	25,000	25,000
Section 6 – Additional income for total and permanent disability	50,000	75,000	125,000	200,000
Section 7 – Temporary total disability (weekly benefit, up to 24 weeks)	500 per week	500 per week	500 per week	1,000 per week
Section 8 – Temporary partial disability (weekly benefit, up to 24 weeks)	250 per week	250 per week	250 per week	500 per week
Section 9 – Hospital cash allowance (maximum 30 days per any one accident)	75 per day	100 per day	200 per day	250 per day
Section 10 – Hospital ICU cash allowance (maximum 30 days per any one accident)	150 per day	200 per day	400 per day	500 per day
Section 11 – Medical outpatient expenses (reimbursement per any one accident, up to)	500	1,000	1,000	2,000

**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](http://www.pidm.gov.my)).

**4. How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on your choice of plan, the age group and the number of covered person. We will give you a special discount as follows:

Number of covered person in a certificate	Discount Rate
2 to 3	5% of the contribution
4 to 6	7.5% of the contribution
More than 7	10% of the contribution

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 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"> <li>• 25% commission paid to the bank</li> <li>• 20% management expenses</li> </ul>
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 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.

**Eligibility** – Only Malaysian citizen or permanent resident of Malaysia or residents legally employed in Malaysia and/or their spouse and children who are legally residing in Malaysia, with minimum age of 45 days to 65 years. This certificate is renewable on a yearly basis at our option up to 80 years old. This certificate will cease when you attain age of 81 years.

**Cash before cover** – The contribution due must be paid before the cover is effective.

**Claims** – All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the 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 you at your own expense.

**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?**

- Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- War, invasion, rebellion and terrorism act;
- Any pre-existing physical or mental defect or infirmity;
- Engaging in hazardous sports, occupations or activities;
- Intoxication by drugs and alcohol; or
- Within the military, civil defence, law enforcement, fire-fighting or security services or organisations.

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

**8. Can I cancel my certificate?**

You may cancel your certificate by giving a 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 takaful cover available**

Please refer to us or our intermediary for other cover offered.

**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 OUR INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.