

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to participate in the Long Term Fire Takaful . Be sure to also read the general terms and conditions.	Long Term Fire Takaful Date : DD/MM/YYYY

1. What is this product about?

This product provides you with coverage for your building occupied as private dwelling against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

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). The participant also agrees to authorise 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.

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 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, the surplus is to be credited into a charitable fund which will be utilized as ‘amal jariah’ on behalf of the participant.

3. What are the covers/benefits provided?

The Basic Fire certificate covers loss or damage against:

- Fire
- Lightning
- Explosion caused by gas used for domestic purposes.

Flood cover is also extended under the basic fire certificate.

In addition, you may extend to cover loss or damage caused by the following perils by paying additional contribution:

- Bursting or overflowing of water tanks apparatus or pipes;
- Storm & tempest,
- Earthquake and volcanic eruption;
- Subsidence and landslip;
- Damage by falling trees or branches and objects.

The period of coverage is based on the financing period as agreed between you and the financier, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA). Please refer to Etiqa Government Business Unit for more information.

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?

The takaful contribution that you have to pay is based on your sum covered or any additional perils required.

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 received as proof of payment of contributions.

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

Type	Amount
Wakalah Fee	30% of the contribution
Service Tax	8% of the contribution

6. What are some of the key terms and conditions that I should be aware of?

Importance of Disclosure

- a. 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.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of takaful, refusal or reduction of our claim(s), change of terms or termination of your contract of takaful.
- c. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- d. 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.

e. 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.

Market Value

- a. You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should cover the cost of rebuilding and replacement of your property in the event of loss or damage.
- b. To assist you in determining the sum covered, you may use the estimated building cost calculator provided by Malaysian Takaful Association (MTA) via the following link: <https://bcc.malysiantakaful.com.my/>. Please note that you are advised to seek independent professional advice if the property had been extensively renovated and/or have unique/non-standard design.

Average - If your covered building hereby shall, at the time of loss, be of greater value than the sum covered, then you shall be considered as being your own takaful operator for any difference, and shall bear a rateable proportion of the loss accordingly

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?

This certificate does not cover certain losses, such as:

- a. Bursting or overflowing of water tanks apparatus or pipes;
- b. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance;
- c. Earthquake and volcanic eruption;
- d. Subsidence and landslip;
- e. Burning of property by order of any Public Authority;
- f. War, civil war or similar risks;
- g. Any act of terrorism;
- h. Radioactivity contamination, nuclear radiation or similar risks.

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 by giving a written notice to the home financing provider. Upon confirmation by the home financing provider, you are entitled to a refund contribution based on the current unexpired period of takaful.

9. What do I need to do if there are changes to my contact details?

It is important that you inform your home financing provider or inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner.

10. Where can I get further information?

If you have any enquiries, please contact us at:

Etika Government Business Unit

No.15 & 15A
Jalan P8G1, Presint 8
62000 Putrajaya
Wilayah Persekutuan
Telephone Number: +603 8861 6862 / 6772 / 6362 / 6172
Facsimile Number: +603 8861 6782
Email: ft.businessmgmt@etika.com.my

Or you can contact:

Etika General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 7, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etika Online: 1300 13 8888
E-mail: info@etika.com.my
Homepage: www.etika.com.my

11. Other types of similar Takaful cover available

Houseowner Takaful.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE HOME FINANCING PROVIDER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at DD/MM/YYYY .

Declarations & Aqad

1. I have read and understand the contents of the application, including all notices therein.
2. I understand that the participation in any extended cover (as identified in this application) is not compulsory and is at my sole discretion.
3. I understand and agree the contract of takaful that I have applied for shall, after assessment by Etiqa General Takaful, only be valid when:
 - i) the full contribution has been paid and successfully received by Etiqa General Takaful; and
 - ii) when the contract of takaful is issued by Etiqa General Takaful.

I understand that the commencement of the takaful contract is as stated in the certificate issued to me by Etiqa General Takaful.

4. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of takaful, refusal or reduction of my claim(s), change of terms or termination of my contract of takaful.
5. I understand that the above duty of disclosure shall continue until the time my contract is entered into, varied or renewed with Etiqa General Takaful.
6. I understand that I have a duty to tell Etiqa General Takaful immediately that this contract of takaful has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
7. I confirm that I have fully read the Product Disclosure Sheet and contract of takaful for this product.
8. I agree that any payment by Etiqa General Takaful to the account details provided by me in this application, will be deemed as full payment and Etiqa General Takaful shall be released and fully discharged from further liability and demand in relation to the payment. I confirm that the bank account details provided is active and maintained in Malaysia.
9. I understand that this application is in respect of a building occupied solely for residential purposes or residential and domestic office purposes. No manufacturing or deposit or storage of merchandise may be allowed in any portion of the building.
10. I confirm that the total sums covered provided is not less than the current market value of the building.
11. I understand that contributions will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.
12. I agree to participate in this General Takaful scheme based on the principle of takaful. I agree to pay the contribution on the basis of Tabarru' (donation) for the purpose of mutual support of other participants and with this contribution, I am entitled to the takaful cover expressed in the terms and conditions of the Takaful Certificate. Payment of sum covered to participants is payable from the General Takaful Fund (Fund) based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, I agree to appoint Etiqa General Takaful to act on my behalf to invest and manage the Fund. The Fund is collectively owned by the Participants where Tabarru' portion of the contribution is placed for the purpose of takaful. Accordingly, I agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet) to Etiqa General Takaful, as a deduction from contributions, to cover the expenses of investing and managing the Fund.

I agree to authorize Etiqa General Takaful to delegate its rights, duties and obligations to any third party as Etiqa General Takaful deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that, Etiqa General Takaful will remain liable and responsible for all such rights, duties and obligations towards me.

I understand that at the end of each financial year, the distributable surplus (if any) from the General Takaful Fund will be determined by Etiqa General Takaful and will only be payable for annual certificate. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by the Shariah Committee of Etiqa General Takaful. I agree that fifty percent (50%) of the

distributable surplus (if any) will be paid to Etiqa General Takaful for operating and managing the Fund, based on the contract of Ju'alah (wage), and the balance of fifty percent (50%) will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year.

I further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will automatically be credited into charitable fund which will be utilized as 'Amal Jariah' on behalf of the participants. The Fund will be distributed to eligible recipients as approved by Shariah Committee of Etiqa General Takaful for charitable purposes.

Definitions:

"Tabarru" means contribution, donation or gift. In relation to the takaful contract, it means contribution for the purpose of takaful. This portion is placed in the General Takaful Fund.

"Ju'alah" is a reward contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to the takaful contract, it refers to the reward given to the takaful operator (Etiqa General Takaful) agreed upfront by the participant and the takaful operator for good management of the fund.

"Wakalah" refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In relation to the takaful contract, it means that the participant have appointed Etiqa General Takaful to invest and manage the General Takaful Fund on his/her behalf.

13. Personal Data Protection Act 2010 (PDPA)

I agree, consent and allow Etiqa General Takaful to process my personal data including sensitive personal data, with the intention of entering into a contract of Takaful, in compliance with the provisions of the Personal Data Protection Act 2010 (PDPA).

I understand and agree that any personal data collected or held by Etiqa General Takaful, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Takaful to individuals and/or organizations related to and associated with Etiqa General Takaful or selected third parties (within or outside Malaysia, including medical institutions, reinsurers/retakaful, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies and government authorities), for the purpose of processing this application, providing subsequent service related to it, communicate with me for such purposes and any purpose required by law or regulations.

I understand that I have a right to obtain access to and to request correction of any personal data held by Etiqa General Takaful concerning me. Such request can be made by completing the Access Request Form available at all Etiqa General Takaful branches or contact Etiqa General Takaful via email at PDPA@etiqa.com.my. I understand that in accordance with the provisions of the PDPA, I may contact the Customer Service Centre at Etiqa Online 1 300 13 8888 for the details of my Personal Data. Such information shall only be granted upon verification of my identification.