

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to participate MyRumah Takaful . Be sure to also read the general terms and conditions.	MyRumah Takaful Date : <dd/mm/yyyy>

1. What is this product about?

This plan provides coverage for your property occupied solely used for residential purposes against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes. This plan also provides payment of benefits in the event of your accidental death due to fire or theft or robbery with violent and forcible entry at your residence. This plan also compensates you with the emergency cash relief due to damage to the property.

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.

3. What are the covers / benefits provided?

The covers / benefits are summarised below:

Benefit Description	Benefit Amount in Ringgit Malaysia (RM)
Damage to house/house contents due to fire, lightning and domestic explosion <ul style="list-style-type: none"> For house contents, benefit amount is limited to RM10,000. For platinum, gold and silver articles, jewellery and furs, benefit amount shall not exceed one-third (1/3) of the benefit amount on house contents. 	Up to 20,000
Compensation on your death or any one of your immediate family members who is your legal spouse, parents, parents-in-law or children due to fire or theft or robbery where there is violent and forcible entry to the house which results in death within 12 calendar months from the date of the event. If the death happened to more than one person, only a pro-rata proportion of the benefit amount will be payable for each person. This benefit is payable only once.	2,500
Emergency cash relief due to property damage due to fire or flood or windstorm at the house. This benefit is payable only once.	1,500 for any one loss and in total

Note:

- Duration of cover is for one (1) year. You need to renew the takaful cover annually.
- 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?

The amount of takaful contribution that you have to pay is RM 75.00 (exclusive of service tax and stamp duty).

All contributions (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	40% of contribution which includes: <ul style="list-style-type: none"> 15% commission paid to the intermediaries 25% management expenses
Service Tax	8% of the contribution
Stamp Duty	RM10.00

Note: Stamp duty payment for annual contribution not exceeding RM150 is exempted until 31/12/2025. However, RM10.00 stamp duty shall be payable starting from 1/1/2026.

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 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.
- b. 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.
- 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 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.
- 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.

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

Free-look Period – You may cancel your certificate by advising us in writing within fifteen (15) days from the date of receipt of your certificate to cancel it. The contribution that has been paid will be refunded, provided that no claim has been made during this period.

Claims – You shall on the happening of any loss or damage to the property covered give immediate notice thereof in writing to us within thirty (30) days after the happening of such loss or damage with such detailed particulars and proof as may be reasonably required. You may also contact our Claims Careline at 1-300-88-1007 for assistance and guidance on the claim's submission requirements.

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:

- a. Loss by theft during or after the occurrence of a fire;
- b. Earthquake, volcanic eruption or other convulsion of nature;
- c. War, civil war and any act of terrorism;
- d. Pollution / Contamination;
- e. Loss or damage caused by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear;
- f. Loss or damage if the property is uninhabited for more than 90 days.

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 us. Upon cancellation, we shall refund the contribution based on pro-rata basis of the unexpired period of takaful 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 or personal 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?

Should you require additional information about Fire insurance or 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

Etiqa Oonline: 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

11. Other types of Fire takaful cover available.

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT. WHERE APPLICABLE, YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR INTERMEDIARIES OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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