

PRODUCT DISCLOSURE SHEET	ETIQA FAMILY TAKAFUL BERHAD ("Takaful Operator/We/Us/Our")
Please read this Product Disclosure Sheet before you decide to participate in OneMedical Takaful plan. Be sure to also read the general terms and conditions.	OneMedical Takaful
	<Date>

1. What is this product about?

OneMedical Takaful is a yearly renewable medical plan that provides medical coverage up to age 85. This product does not provide any savings or investment elements.

2. What are the Shariah concepts applicable?

a) Tabarru'

This plan applies the Tabarru' (donation) concept, whereby the participant agrees to donate or contribute a specified portion from the contribution paid into the Participants' Risk Fund (PRF) for the purpose of mutual aid and assistance to the participants in case of need.

b) Wakalah

This plan also applies the Wakalah (agency) concept, whereby the participant appoints Us to act on behalf of the participant to invest and manage the Participants' Risk Fund (PRF). Wakalah fee is deducted from the contribution of each certificate. The participant also agrees 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 PRF, 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.

c) Participants' Risk Fund (PRF)

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). Surplus arising within the PRF makes allowance for contingency provisions and may be distributed according to the surplus policy approved by Our Shariah committee. Surplus from the PRF will be determined and distributed, if any, yearly by Us. 50% of any distributed surplus will be shared amongst the participants with in force certificates and who have not made any claim within the financial year. The remaining 50% to be paid to Us for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis.

3. What are the covers / benefits provided?

Schedule of Benefits

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM60,000	RM120,000	RM160,000
Overall Lifetime Limit	No Limit		
Section A: Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM120	RM220	RM320
Hospital Room & Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (No limit on days per annum)	As Charged (subject to overall annual limit)		
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges			

In-Hospital Physician / Specialist Visit Charges (2 visits per day limit)	
Day Care Surgery Fees	
Ambulance Fees	
Section B: Outpatient Benefits	
Pre-hospitalisation Diagnostic Tests Charges (within 60 days prior to Hospitalisation)	As Charged (subject to overall annual limit)
Pre-hospitalisation Consultation Fees (within 60 days prior to Hospitalisation – maximum of 2 General Practitioner and 1 specialist consultations)	
Post-hospitalisation Treatment Charges (within 90 days after discharge)	
Emergency Accidental Outpatient Treatment Charges	
Outpatient Kidney Dialysis Treatment Charges	
Outpatient Cancer Treatment Charges	
Section C: Communicable Disease Cash Benefit	
A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below: a. COVID-19 b. Zika virus c. MERS-CoV d. SARS e. Malaria f. Any communicable diseases that require quarantine by law.	RM2,200 (Maximum 3 claims, subject to 1 claim per certificate year.)
Deductible (Optional)	
Deductible Amount	RM1,000 (Per hospitalisation. Only applicable to Section A: Inpatient & Day Care Surgery Benefits)

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Us or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The estimated contribution that you have to pay is RM <contribution> <contribution mode> for <plan type> <with deductible amount RM1,000>.

The total contribution that you have to pay may vary by plan type, deductible option, occupation and age next birthday of the person covered at the commencement date.

This plan is renewable yearly up to age 85, the contribution rate is not guaranteed and may vary according to age next birthday of the person covered at the prevailing certificate renewal. We reserve the right to change the contribution rate (provided it is necessary, reasonable and justifiable for Us to do so) by giving 30 days' prior notice.

Please refer to Appendix 1 for the current contribution rates.

All contribution (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 contribution.

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

The Wakalah fee is a deduction of RM <wakalah amount> or 27% from the contributions for the certificate year. There is no commission charged on this product, hence the entire Wakalah fee is paid to Us to cover for the management expenses of the plan.

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

- a) Importance of Disclosure – To help Us make the right decision in accepting the risk and determining the rates and terms of your certificate, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in avoidance of the contract, a claim not being paid, or terms and conditions of the certificate being changed.
- b) Payment of a contribution must be received within the 31 days grace period from the date that the contribution is due. If a contribution due is not received within the grace period, your certificate will lapse.
- c) Room and Board Eligibility – If you are hospitalised at a higher room and board than your room and board eligibility, you will need to pay the difference of the Room and Board rate.
- d) Deductible – Deductible is optional. If you opt for deductible, you will need to pay the deductible amount of RM1,000 of the eligible medical expenses incurred for each hospitalisation, the balance of the eligible medical expenses will be paid by Us after deducting the RM1,000 deductible amount.
- e) Free Look Period – You have the right to cancel the certificate by giving a written instruction to Us within 15 days after the certificate has been received by you, regardless of any reason. We will cancel this certificate and refund the contribution paid. Please note that for the purpose of determining the period of 15 days, this certificate will be deemed to be returned to Us on the date We have received this certificate if personally delivered, or on the date of posting if this certificate is sent to Us by registered post or on the date of transmission if this certificate is electronically transmitted.

For new application under family package where all certificates were issued on the same issue date, any request of cancellation during the free look period, the entire family package shall be cancelled. We will refund you the total contribution paid for the family takaful package upon cancellation of the certificate.

- f) This certificate is renewable yearly at your option. If the certificate is not renewed, We are discharged from any further liability under the certificate.

Note: This list is non-exhaustive. Please refer to the certificate for the full terms and conditions.

7. What are the major exclusions under this certificate?

This plan does not cover any medical benefits occurring due to:

- a) Any medical conditions occurring within the first 30 days from the issue date or latest reinstatement date of the certificate, unless due to accident;
- b) Various specified conditions occurring within the first 120 days from the issue date or latest reinstatement date of the certificate;
- c) Pre-existing conditions;
- d) Any treatment or charges which are not reasonable, not medically necessary, cosmetic, diagnostic (unless leading to hospitalisation or surgery), experimental, preventative, or similar;
- e) Any treatment for sleep or teeth, except where the dental treatment is related to an accident requiring hospital treatment;
- f) Eye procedures, or tests including but not limited to, refraction or surgical correction of near-sightedness (Radial Keratotomy) or far-sightedness (Lasik), unless medically necessary to prevent total and permanent blindness;
- g) Costs of over-the-counter medication, prosthetics, rest cures, sanatoria, organ or tissue donation, pregnancy, infertility, gender reassignment procedures, contraception, sterilization, circumcision, or birth / congenital / hereditary conditions;
- h) Psychiatric, mental or nervous system related conditions;
- i) Benefits covered by other medical policies or certificates.

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

8. Can I cancel my certificate?

If the written cancellation notice is received after the 15 days period, you may be entitled to the PRF surplus, if any. Besides, you may also be entitled to a partial refund of the contribution, provided you did not make any claim for the current certificate year, and your contribution payment is not on monthly basis.

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

It is important that you inform Us of any change in your contact details (including the nominee) to ensure that all correspondences reach you in a timely manner. Please write to Our postal address at Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Oneline at 1-300-13-8888.

10. Where can I get further information?

If you have any enquiries, or require further information, please contact Etiqa Oneline by calling 1-300-13-8888, or write to Etiqa Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or visit www.etiqa.com.my. Etiqa Family Takaful Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar types of Takaful cover available.

Please refer to Our website at www.etiqa.com.my for other similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at [<issue date>](#).

Appendix 1 – Table of Annual Contribution Rates (Male & Female)

No Deductible

RM1,000 Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1-5	1,326	1,577	1,916
6-15	618	734	892
16-25	720	855	1,039
26-30	803	956	1,157
31-35	851	1,015	1,225
36-40	960	1,145	1,380
41-45	1,139	1,359	1,639
46-50	1,459	1,742	2,101
51-55	1,954	2,332	2,814
56*	2,535	3,028	3,654
57*	2,726	3,256	3,929
58*	2,938	3,509	4,235
59*	3,175	3,791	4,576
60*	3,489	4,168	5,030
61*	3,775	4,509	5,443
62*	4,083	4,877	5,887
63*	4,414	5,273	6,365
64*	4,770	5,698	6,878
65*	5,153	6,156	7,431
66*	5,564	6,647	8,024
67*	6,006	7,175	8,662
68*	6,481	7,742	9,347
69*	6,990	8,351	10,082
70*	7,652	9,142	11,037
71*	8,207	9,805	11,837
72*	8,761	10,468	12,638
73*	9,316	11,131	13,438
74*	9,871	11,794	14,239
75*	10,426	12,457	15,039
76*	10,980	13,119	15,840
77*	11,535	13,782	16,640
78*	12,090	14,445	17,440
79*	12,645	15,108	18,241
80*	13,199	15,771	19,041
81*	13,754	16,434	19,842
82*	14,309	17,097	20,642
83*	14,863	17,760	21,443
84*	15,418	18,423	22,243

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1-5	1,194	1,420	1,726
6-15	558	661	804
16-25	649	770	936
26-30	724	861	1,042
31-35	767	914	1,104
36-40	865	1,032	1,243
41-45	1,083	1,292	1,557
46-50	1,387	1,655	1,997
51-55	1,856	2,216	2,674
56*	2,409	2,877	3,472
57*	2,590	3,093	3,733
58*	2,792	3,334	4,024
59*	3,016	3,602	4,348
60*	3,315	3,960	4,779
61*	3,587	4,284	5,171
62*	3,879	4,634	5,593
63*	4,194	5,010	6,047
64*	4,532	5,414	6,535
65*	4,896	5,848	7,060
66*	5,287	6,315	7,624
67*	5,706	6,817	8,230
68*	6,157	7,356	8,880
69*	6,641	7,934	9,578
70*	7,270	8,686	10,486
71*	7,797	9,315	11,246
72*	8,324	9,945	12,006
73*	8,851	10,575	12,767
74*	9,378	11,205	13,527
75*	9,905	11,834	14,288
76*	10,432	12,464	15,048
77*	10,959	13,094	15,809
78*	11,486	13,723	16,569
79*	12,013	14,353	17,329
80*	12,540	14,983	18,090
81*	13,067	15,613	18,850
82*	13,594	16,242	19,611
83*	14,121	16,872	20,371
84*	14,648	17,502	21,131

*Applicable for renewal only.

Notes:

- 1) The above contribution rates are for occupational class 1 and 2 only.
- 2) The contribution rates for occupational class 3 and class 4 are 1.25 times and 1.5 times of the contribution rates shown above, respectively.
- 3) The contribution rates are not guaranteed and may vary according to age next birthday of the person covered at the prevailing certificate renewal.