

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to participate in the <b>Oto 360 Takaful</b> . Be sure to also read the general terms and conditions.	<b>Oto 360 Takaful</b> <b>Date : 01/03/2024</b>

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

This product is a personal accident plan which provides the benefits to the participant, driver and/or passengers in the event of accidental bodily injury resulted in death or disablement while driving, boarding or alighting from the named vehicle. This product also extends to cover the participant (vehicle owner) 24 hours worldwide irrespective of whether the participant is in the named vehicle against accidental death or permanent disablement. We are also offering some inconvenience allowances to the vehicle owner for unexpected event occurred to the vehicle. Besides that, this plan also provides you with a 24-Hour Etiqa Auto Assist Program.

**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 in Ringgit Malaysia (RM)		
	Silver Plan	Gold Plan	Platinum Plan
<b>Section A – Personal Accident Benefits (Per Person)</b>			
1. Accidental death	10,000	25,000	50,000
2. Accidental permanent disability (up to)	10,000	25,000	50,000
3. Double indemnity (up to)	20,000	50,000	100,000
4. Compassionate cash	1,000	1,000	1,000
5. Medical expenses (up to)	500	500	1,000
6. Facial reconstructive surgery and/or dental treatment (up to)	1,000	1,000	1,000
7. Hospital income (per day)	50	50	100
<b>Section B – Inconvenience Allowance Benefits</b>			
8. Inconvenience allowance for vehicle loss or damage	500	500	500
9. Inconvenience allowance for flood	500	500	500
10. Inconvenience allowance for smash and grab	500	500	500
11. Inconvenience allowance for total loss or theft	500	500	500
<b>Section C – Etiqa Auto Assist Program (Malaysia, Singapore, Thailand and Brunei)</b>			
12. 24-hour breakdown assistance (repair on site)	16. Arrangement of emergency medical evacuation		
13. 24-hour towing assistance	17. Friend and family assistance		
14. Arrangement for taxi assistance	18. Emergency message transmission		
15. Arrangement for car rental and hotel accommodation			

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

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

The contribution that you have to pay may vary depending on the plan selected as below:

Annual contribution (RM)		
Silver Plan	Gold Plan	Platinum Plan
121.00	158.00	201.00

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	45% of contribution which includes: <ul style="list-style-type: none"><li>• 10% Discount to the participant</li><li>• 35% Management expenses</li></ul>
Service 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** – Private vehicle owners aged 18 years up to age of 70 years old.

**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. You must call our service provider to request any benefits under Etiqa Auto Assist Program.

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

#### 7. What are the major exclusions under this certificate?

- Driver not holding a valid driving license or under the influence of alcohol and drugs;
- While the vehicle is used for illegal activities or as an unlicensed carrier;
- 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; 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 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, 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 via e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my), by calling Etiqa Online 1300 13 8888 or +603 2297 3888, by facsimile to +603 2297 3800, or by post to 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 or visit our homepage at [www.etiqa.com.my](http://www.etiqa.com.my).

If you have a complaint, dispute or feedback in connection with this application, please contact our complaints unit via e-mail at [complaint\\_cmu@etiqa.com.my](mailto:complaint_cmu@etiqa.com.my), by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2297 1919, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at [bnmlink@bnm.gov.my](mailto:bnmlink@bnm.gov.my), by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services via e-mail at [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my), by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

#### 11. Other types of personal accident takaful cover available

Please refer to our agents or 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 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.