

EXPLANATORY NOTES

How to read this document

Please note that your Motorcycle Certificate only starts from page 6 onwards. To help you read and understand your certificate better we provide some explanatory notes together with comments and examples (written in italic). These are not meant to be part of your certificate and should not be used to interpret your Takaful contract in the event of any dispute.

Words in bold

You will notice that some words in the certificate are printed in **bold** letters. This is because they have been given specific meaning in your Motorcycle Certificate. Please refer to Section F on pages 19 to 22 for the meaning of these words.

What makes up your Takaful contract?

Your Takaful contract with us is made up of the following:

- Takaful certificate in pages 6 to 28 (excluding the italic texts);
- the information you provided us when you applied for this Takaful;
- the Schedule;
- the Endorsements attached to the certificate; and
- the Certificate of Takaful (CT).

All these must be read together as they form your Takaful contract.

Duty of Disclosure

A. Consumer Takaful Contract

Where you have applied for this Takaful wholly for purposes unrelated to your trade, business or profession, you had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you applied for this Takaful) i.e. you should have answered the questions fully and accurately. Failure to have taken 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 in accordance with Schedule 9 of the Islamic Financial Services Act 2013. You were also required to disclose any other matter that you knew 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.

B. Non-Consumer Takaful Contract

Where you have applied for this Takaful for purposes related to your trade, business or profession, you had a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of term(s) or termination of your contract of Takaful.

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.

If you misrepresented any facts to us before the certificate is entered into, examples of the actions that may be taken by us against you include the following:

- *declare your certificate void from inception (which means treating it as invalid), and we may not return any contribution;*
- *cancel this certificate and return any contribution less our cancellation charge or recover any unpaid contribution;*
- *recover any shortfall in contribution;*
- *not pay any claim that has been or will be made under the certificate; or*
- *be entitled to recover from you the total amount of any claim already paid under the certificate or any claim we have to pay because of any relevant road traffic legislation, plus any recovery cost.*

What is covered?

Your Takaful does not cover you against everything that can happen to your motorcycle. Check out the Schedule that we issued to you to know the type of cover you participated. The main types of cover are:

Page	Basic Cover:	Comprehensive	Third Party, Fire and Theft	Third Party Only
8 to 10	Section A: Loss or Damage to Your Own Motorcycle			
8	1. a. What is Covered (under this section)			
	(i) accidental collision or overturning	✓	X	X
	(ii) collision or overturning caused by mechanical breakdown	✓	X	X
	(iii) collision or overturning caused by wear and tear	✓	X	X
	(iv) impact damage caused by falling objects subject to certain exclusions	✓	X	X
	(v) fire, explosion or lightning	✓	✓	X
	(vi) burglary, housebreaking or theft	✓	✓	X
	(vii) malicious act	✓	X	X
	(viii) while in transit (limited cover)	✓	X	X
8 to 9	1. b. What is not Covered (under this section)	✓	✓	X
9 to 10	2. Basis of Settlement (how we will settle your claim)	✓	✓	X
10	3. Towing Costs (to an Approved Repairer or safe place of storage)	✓	✓	X
11 to 12	Section B: Liability to Third Parties			
11	1. a. What is Covered (by this section)	✓	✓	✓
11 to 12	1. b. What is Not Covered (by this section)	✓	✓	✓
11	2. Limits of Our Liability (the maximum that we pay)	✓	✓	✓
11	3. Cover for Legal Personal Representatives (if you are dead)	✓	✓	✓
12	4. Maximum Legal Costs (if approved)	✓	✓	✓
12	5. Rights of Recovery	✓	✓	✓
13	Section C: No Claim Discount	✓	✓	✓
13 to 15	Section D: General Exceptions (what is not covered by the certificate)	✓	✓	✓
16 to 19	Section E: Conditions (terms that you must comply with)	✓	✓	✓
19 to 22	Section F: Definitions (explains the words in bold)	✓	✓	✓
23 to 28	Section G: Endorsements (additional terms that we may impose on you or additional covers if you have paid additional contribution)	Optional	Optional	Optional

Key:

✓= applicable

X = not applicable

What this certificate does not cover?

These are referred to as 'Exceptions' in your certificate and there are three sections where you can find them:

- Section A1b – see 'What is Not Covered' (pages 8 and 9): applicable to Comprehensive certificate only.
- Section B1b – see 'What is Not Covered' (pages 11 and 12): applicable to Comprehensive, Third Party, Fire & Theft and Third Party Only certificates.
- Section D – see 'General Exceptions' (pages 13 to 15): applicable to Comprehensive, Third Party, Fire & Theft and Third Party Only certificates.

There are generally three reasons why we put these exceptions in your basic Motorcycle Certificate:

1. Cover is not provided for the exceptions. You have to pay additional contribution if you want to cover any of these exceptions. Some examples of the exceptions which are not covered by your basic Motorcycle Certificate but which can be covered if you pay additional contribution are:
 - flood, storm {see Section A1b – 'What is not Covered' (page 8)};
 - strike, riot, civil commotion {see Section D – 'General Exception 8b' (page 14 to 15)}; and
 - use outside Malaysia, Singapore or Brunei {see Section D – 'General Exception 6' (page 14)}.
2. There are other risks which are not covered by the basic Motorcycle Certificate or by any of its extensions. We would have to issue a different certificate if you want these types of cover. For example, carriage of goods are not covered by your Private Motorcycle Certificate but can be covered under a Commercial Motorcycle Certificate.
3. We cannot and do not cover certain risks at all. Some examples of these can be seen in Section D – 'General Exceptions' (pages 13 to 15) such as:
 - war, nuclear fission or fusion;
 - risks that are against government/public policy or against the law; and
 - drunk riding.

Your Motorcycle Certificate type is categorised by its permitted use – Make sure that you have bought the correct certificate type for your motorcycle or you may have no cover.

Each type of Motorcycle Certificate covers a specific usage of the vehicle. If you have bought the wrong Motorcycle Certificate type, you may find that you actually have no Takaful cover at all. The type of Motorcycle Certificate is stated in the Certificate of Takaful under the heading 'Limitations as to Use'. Users for whom you have bought cover are named under the heading 'Persons or Classes of Persons Entitled to Drive'.

The following are standard types of Motorcycle Certificates:

- i. Private Use
- ii. Commercial Use
- iii. Motorcycle Trade
- iv. Motorcycle Used for Hire

A Motorcycle Certificate for Private Use covers you if your motorcycle is used for "social, domestic and pleasure purposes and for the certificateholder's business". The following are some examples of these personal situations for which your Takaful certificate will provide you cover:

- to visit relatives and friends, go shopping etc.;
- giving lifts where no fee will be charged or paid; and
- limited work or business related transport such as getting to and from work and for attending business meetings.

A Motorcycle Certificate for Commercial Use must be bought if the motorcycle is meant or intended to ferry any goods in connection with any trade or business.

A Motorcycle Certificate for Trade Plate Use is intended for:

- motorcycle retail trade (showroom display and/or for test-ride, etc.); and
- repair trade (towing/repair/test-ride, etc.).

A Motorcycle Used for Hire is intended for motorcycles which are in the business of being rented or hired out for use (see Very Important Note below).

VERY IMPORTANT NOTE: Unless your Certificate is specifically extended for this purpose, you will have no Takaful cover if you use your motorcycle in the following manner:

- to practise for or to take part in any race, rally, pacemaking, reliability trial or speed test;
- use on any racetrack; and
- for rental, hire and reward.

Who can ride your motorcycle?

- This depends on whether you have participated the 'Single Rider' or the 'All-Riders' cover. The 'Single Rider' only covers one rider who is named in the certificate. The person named is usually the owner of the motorcycle. The problem with the 'Single Rider' cover is that the certificate will not cover if an accident happens while the motorcycle is being used by someone other than the Participant named rider. As such, most customers prefer the 'All-Riders' cover as lending motorcycles to friends and relatives is quite commonly practised in Malaysia.
- With the 'All-Riders' cover practically anyone can ride your motorcycle as long as the rider:
 - has a valid licence of the relevant class to ride and is not disqualified to ride by law or for some other reason ((see exclusion on Unlicensed Riders in Section D – 'General Exception 1' (page 13));
 - has your permission to ride (see definition of Authorised Rider in page 19); and
 - complies with all the terms and conditions of this certificate.
- Note that for either cover, if you or your authorised rider is not qualified to ride or breach any of the terms and conditions, your claim may be rejected. If we are compelled by law to pay, we can recover any sum(s) paid and any expenses incurred from you or your authorised rider.

In which territory is your motorcycle covered?

This Takaful you have participated only covers you in Malaysia, Singapore and Brunei in accordance to the laws of Malaysia. Additionally, note that if you intend to ride your motorcycle into Singapore, you are required by Singapore's law to have cover against Legal Liability to Pillion (LLP). Since LLP is not covered by the basic Motorcycle Certificate, you will need to participate Endorsement 108 (see page 26), which provides a limited cover for your liability for death or bodily injury of pillion.

When is your cover effective?

This Takaful is effective from the time of participation of the Takaful contract or at the agreed time of commencement, until the expiry date. The period of Takaful will be printed in the Schedule and related documents. If there is any change to these dates, it will be officially shown in an Endorsement issued by us.

How much should you cover your motorcycle for under a Comprehensive or Third Party, Fire and Theft Certificate?

To be safe, you should cover your motorcycle at its current market value (see definition in page 21). In simple terms, this is the current cost to replace your motorcycle with another motorcycle of the same make, model, age and general condition. The amount that you choose to insure is called the sum covered. Please note that you could be penalised if your motorcycle is under-covered (see Section A2e 'Under-Coverage' in page 10).

For example, if the market value of your motorcycle is RM10,000 but you only covered it for RM8,000 then you could be penalised for under-coverage. Assuming the loss is assessed at **RM3,000**, instead of we paying the full amount, you could be made to bear a portion of the loss in proportion to the under-coverage as follows:

$$\frac{\text{Sum Covered}}{\text{Market Value}} \times \text{Loss} = \frac{\text{RM8,000}}{\text{RM10,000}} \times \text{RM3,000} = \underline{\underline{\text{RM2,400}}}$$

Therefore we will pay **RM2,400** while the balance of **RM600** will be borne by you.

You would be penalised as shown above if the market value of your motorcycle exceeds the sum covered by 10%. On the other hand, it would be a inappropriate to over-cover as your Takaful operator would only pay your claim based on the market value. One way to protect yourself from being under-covered or over-covered is to opt for the sum covered determined by a market valuation system approved by Persatuan Insurans Am Malaysia (PIAM).

What is No Claim Discount ("NCD")?

This is a form of contribution discount for not having made a claim during the preceding period of your Takaful (provided the period of Takaful exceeds one year). The scale of NCD applied is specifically mentioned in the certificate.

The applicable NCD can be checked with us or the Central NCD Database ("CND") at <https://www.mycarinfo.com.my/ncdcheck/online> before the participation of your Motorcycle Certificate.

What is an Excess?

This is the first amount that you have to bear yourself for each and every claim that we approve, even if the incident is not your fault. However, please note that the excess does not apply to loss or damage caused by fire, explosion, lightning, burglary, housebreaking, theft, third party property damage or bodily injury claims. Please check your Schedule to find out

the amount that you are liable to pay. This is referred to as *Compulsory Excess* (see page 10) in your certificate.

As an example, if we assess the claim payable to be **RM3,000** but your certificate carries an excess of RM200, you will have to bear the first **RM200** yourself and the balance of **RM9,500** will be paid.

Do's and Don'ts – after you have had an accident or theft

- **Do:**
 - Call **Accident Assist Call Centre (AACC) 24 hours** nationwide Takaful road accident Helpline number **1-300-22-1188 or 15-500** for immediate road assistance or tow service in the event of a road accident, or to make an enquiry on claims procedure;
 - inform us as soon as possible about any incident which may give rise to a claim;
 - report all accidents to the police within 24 hours as required by law;
 - submit immediately to us all letters, claims, writs and summons which you have received from third parties as a result of the incident;
 - move your motorcycle to an Approved Repairer; and
 - fully fill up the relevant sections of your claim form – do not put “refer to police report”.

- **Don't:**
 - negotiate, admit or repudiate any claim without our consent (see Condition 2 in page 16 - 17); and
 - authorise repair without our consent (see Condition 2f in page 17).

Condition 2 of your certificate (see page 16 and 17) spells out the do's and the don'ts after an accident or theft in more detail.

MOTORCYCLE CERTIFICATE

INTRODUCTION

Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where Participants like **You** agree to assist each other financially in case of certain defined need. With this intention in mind, Participants pay their **Contributions** on the basis of **Tabarru'** (donation) to the **General Takaful Fund (Fund)** managed by Etiqa General Takaful Berhad (Takaful Operator). Payment of sum covered to Participants is payable from the **Fund** based on the concept of **Tabarru'**.

As the Takaful Operator, **We** are responsible for selecting Participants and to determine and collect the contributions. **We** are also responsible for investing the **Fund** and paying benefits to entitled Participants. All proceeds from investments will be credited into the **Fund**. The **Fund** is collectively owned by the Participants where **Tabarru'** portion of the **Contribution** is placed for the purpose of takaful. The relationship between **You** and **Us** is governed by the **Wakalah** (agency) contract.

The surplus from the **General Takaful Fund (Fund)** will be determined annually and will be payable for annual **Certificate**. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by **Our** Shariah Committee. The distributable surplus, if any, is fifty percent (50%) paid to **Us** for operating and managing the **Fund** based on the contract of **Ju'alah** (reward), and the remaining fifty percent (50%) is shared between Participants whose **Certificates** have not terminated and who have not made any claim within the financial year. In the event of any deficit from the **Fund**, there will be no surplus distribution for that financial year. Under such circumstance, the deficit will be first funded by the amount allocated for contingency purposes. If the **Fund** is still in deficit, a **Qard** (interest-free loan) will be arranged. The **Qard** will be carried forward to the following financial year and any surplus emerging thereafter will be used to pay off the **Qard**. If the surplus is less than Ringgit Malaysia Ten (RM10.00), **We** shall credit such sum into a charitable fund, which will be utilized as Amal Jariah on behalf of the Participants. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

Your application to join this takaful scheme as a Participant has been accepted based on the application You have signed and any other information provided to Us. If You did not fill in an Application Form, Our acceptance is based on the statement of fact and on any other information You gave Us. As a Participant, You will receive takaful cover for accident or incident as specified in the Schedule that may happen to You during the Period of Takaful according to the terms and conditions of this takaful contract.

This takaful contract is made up of the Application Form, this Certificate and the Schedule. You should read them together carefully to make sure that You get the cover You need.

This takaful scheme is governed by the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. A requirement of this act is the establishment of a Shariah Committee to advise Us to ensure We are not involved in any activity that is not approved by the Shariah.”

The Takaful Agreement

- A. Where **Your Motorcycle** is used for any purpose that is not related to **Your** trade, business or profession, the following applies:

Consumer Takaful Contract

This **Certificate** is issued pursuant to:

- the payment of contribution as specified in the **Takaful** Schedule to the General Takaful Fund under the principle of tabarru' to help other Participants in the event as defined in this certificate;
- the answers given in **Your** Application Form (or when **You** applied for this Takaful); and any other disclosures made by **You** between the time of submission of **Your** Application Form (or when **You** applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of Takaful between **You** and **Us**. However, in the

event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures given by **You**, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

It is our responsibility to manage the General Takaful Fund on behalf of the Participants under the principle of wakalah. In the event of insufficient balance in General Takaful Fund to pay your Takaful Benefits during the period of Takaful, **We** will make good the balance in the General Takaful Fund under the principle of Qard (interest-free loan) provided that the insufficiency is not due to Our negligence. If the insufficiency is due to **Our** negligence, **We** will make the outright transfer for the insufficiency. **You** further agree that your future surplus arising from the General Takaful Fund during your Takaful period can be used to pay for outstanding Qard in the General Takaful Fund (if any) to **Us**.

This **Certificate** reflects the terms and conditions of the contract of Takaful as agreed between **You, Us** and Participants of the General Takaful Fund.

- B. Where **Your Motorcycle** is used for purposes related to **Your** trade, business or profession, the following applies:

Non-Consumer Takaful Contract

This **Certificate** is issued pursuant to the payment of contribution as specified in the **Takaful** Schedule to the General Takaful Fund under the principle of tabarru' to help Participants of the General Takaful Fund and our responsibility to manage the General Takaful Fund on behalf of the Participants under the principle of wakalah and pursuant to the answers given in **Your** Application Form (or when **You** applied for this Takaful) and any other disclosures made by **You** between the time of submission of **Your** Application Form (or when **You** applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures given by **You** shall form part of this contract of Takaful between **You** and **Us**. In the event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures made by **You**, it 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.

It is our responsibility to manage the General Takaful Fund on behalf of the Participants under the principle of wakalah. In the event of insufficient balance in General Takaful Fund to pay your Takaful Benefits during the period of Takaful, **We** will make good the balance in the General Takaful Fund under the principle of Qard (interest-free loan) provided that the insufficiency is not due to Our negligence. If the insufficiency is due to **Our** negligence, **We** will make the outright transfer for the insufficiency. **You** further agree that your future surplus arising from the Fund during your Takaful period can be used to pay for outstanding Qard in the Fund (if any) to **Us**.

This **Certificate** reflects the terms and conditions of the contract of Takaful as agreed between **You, Us** and Participants of the General Takaful Fund.

Section A: Loss or Damage to Your Own Motorcycle

This section spells out the coverage under Section A and is only applicable if **You** have Comprehensive cover.

1a: What Is Covered

You will be indemnified if **Your Motorcycle** is lost or damaged during the **Period of Takaful** arising from the following **Incidents**:

- (i) accidental collision or overturning;
- (ii) collision or overturning caused by mechanical breakdown;
- (iii) collision or overturning caused by wear and tear;
- (iv) impact damage caused by falling objects provided no convulsions of nature is involved;
- (v) fire, explosion or lightning;
- (vi) burglary, housebreaking or theft;
- (vii) malicious act; or
- (viii) while in transit i.e. being carried from one place to another (including during loading and unloading) of **Your Motorcycle** by:
 - a. **Road**;
 - b. rail;
 - c. inland waterway i.e. across a river or canal etc.; or
 - d. across the sea by ferry or ship or any sea faring vessels etc. between the island of Penang and the mainland only.

*For an additional contribution, **Your Certificate** can be extended to cover for ferry transit between Sabah and Labuan (**Endorsement 109**).*

1b: What Is Not Covered

The events which are not covered are the exceptions listed below. These exceptions are specific to Section A and are in addition to exceptions listed in Section D and the applicable Endorsements.

We will not pay for the following losses:

- (i) **Consequential Losses**
Any direct or indirect losses of any kind that may arise as a consequence of any **Incident** other than that provided for in Section A2.
- (ii) **Loss of Use**
Any expense or financial loss that **You** may incur because **You** cannot use **Your Motorcycle** e.g. cost of hiring replacement motorcycle, travelling expenses etc.
- (iii) **Depreciation**
The loss of value of **Your Motorcycle** due to the damage sustained or the time taken to repair the **Motorcycle**, and/or for any loss or damage that results over a prolonged period of time due to wear and tear, rust and corrosion.
- (iv) **Theft of Accessories and Parts**
Loss or damage to accessories (or any part thereof) and / or loss of or damage to any part(s) of **Your Motorcycle** caused by theft unless **Your Motorcycle** is stolen at the same time.
- (v) **Breakdown or Malfunction of Parts**
Any mechanical, electrical or electronic breakdown, equipment or computer malfunction, or any other failure or breakdown to **Your Motorcycle**.
- (vi) **Damage to Tyre(s)**
Any damage to the tyre(s) of **Your Motorcycle** unless other parts of **Your Motorcycle** are also damaged at the same time.
- (vii) **Convulsions of Nature**
Any loss or damage to **Your Motorcycle** caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.
- (viii) **Excess**
The amount of **Excess** stated in the **Schedule**. This is the first amount that **You** have to bear in respect of each and every claim under the **Certificate**.

1b: What Is Not Covered

(ix) **Loss of Electronic Data**

Loss of electronic data and any consequences arising from it, directly or indirectly caused by or in connection with a computer virus. This includes loss of use, reduced functionality, or any other associated loss or expense in connection with the electronic data.

(x) **Cheating or Criminal Breach of Trust**

Any loss or damage, including theft, caused by or attributed to the act of **Cheating** or **Criminal Breach of Trust** by any person.

2: Basis of Settlement

This section explains how **We** will settle **Your** claim once **We** accept that it is payable under Section A. If **Your Motorcycle** is damaged as a result of any **Incident**, **We** have the option of doing the following:

a. **If Your Motorcycle is Repairable**

If in **Our** opinion **Your Motorcycle** is economical to repair, **We** have the option to:

- arrange for **Your Motorcycle** to be repaired at an **Approved Repairer** and pay the cost of repairing **Your Motorcycle** to the condition which is as near as possible to the condition that it was in before the loss happened;
- pay **You** in cash the amount **We** estimate it would cost to repair **Your Motorcycle**; or
- reinstate or replace **Your Motorcycle** with one of the same make, model, age and general condition.

b. **If Your Motorcycle is not Repairable**

If in **Our** opinion, the damage to **Your Motorcycle** is so great that it would not be safe or economical to repair, **We** will declare **Your Motorcycle** "Beyond Economic Repair" ("BER") and **You** will be paid up to the maximum amount as stated in (d) below or offer **You** a settlement sum equivalent to the **Market Value**. We may also opt to replace **Your Motorcycle** with one of the same make, model, age and general condition. If **We** take any of these actions, this **Certificate** shall be automatically terminated once **We** make payment.

*In cases where the valuation of the franchise-holder vary from **Market Value** by more than 10%, **We** would also have the option to offer a settlement value which is equal to the cost of acquiring a replacement motorcycle of the same make, model and age of the **Motorcycle** at the time of loss. It is **Our** option to offer **You** a replacement of the **Motorcycle**, should **You** not agree with the offer.*

c. **Replacement Parts**

If the spare parts or **Accessories** required to repair **Your Motorcycle** are not available in Malaysia, or if **We** choose to pay for the loss or damage in cash, **We** will settle **Your** claim on the following basis:

- the last known parts price list issued in Malaysia by the manufacturer or their agent. If the price list in Malaysia does not exist, **We** will use the price at the manufacturer's production plant and include reasonable cost of transportation to Malaysia (but not cost of air freight); and
- the reasonable labour cost of fitting such spare parts or **Accessories** in Malaysia.

d. **The Maximum Amount will Be Paid To You**

If **Your Motorcycle** is BER or stolen and not recovered, the amount payable under the **Certificate** will be the **Market Value** at the time of the loss or the **Sum Covered** as shown in the **Schedule**, whichever sum is the lesser. Upon **Our** payment of the said amount, this **Certificate** shall be automatically terminated. The **Market Value** is to be determined according to clauses 17 and 18 of Section F.

e. Under-Coverage

If the **Sum Covered** of **Your Motorcycle** is less than the **Market Value** at the time of the loss, **We** will only pay part of the loss in proportion to the difference between the **Market Value** and the **Sum Covered** as shown in the formula below:

$$\frac{\text{Sum Covered}}{\text{Market Value}} \times \text{Assessed Loss}$$

The balance has to be borne by **You**. However, this will only apply if the under-covered amount is more than 10% of the **Market Value**.

f. Betterment

If new original parts are used to repair **Your Motorcycle** and as a result of which **Your Motorcycle** is in a better condition than it was before the damage, **You** would be required to contribute to its betterment, a proportion of the costs of such new original parts. **Your** contribution would be according to the following scale:

Age of Your Motorcycle (Years)	Rate of Betterment
less than 5	0
5	15%
6	20%
7	25%
8	30%
9	35%
10 and above	40%

To determine the rate of betterment to be applied, the age of **Your Motorcycle** will be calculated based on when it was originally registered in Malaysia:

a. as a locally assembled motorcycle	Date of Original Registration
b. as a new imported Completely Built Unit (CBU) motorcycle	Year of Manufacture
c. as an imported second-hand/used/reconditioned motorcycle	Year of Manufacture

g. Compulsory Excess (please see page 5 for explanation)

In addition to the **Excess** shown in the **Schedule**, **We** have the right to deduct the **Excess** from the amount that **We** would have to pay for each and every claim under Section A arising out of one **Incident**.

This **Excess** does not apply if the loss or damage is caused by fire, explosion, lightning, burglary, housebreaking, theft, third party property damage or bodily injury claims.

3: Towing Costs

If **Your Motorcycle** cannot be ridden as a result of any damage to it that is covered by this **Certificate**, an amount up to a maximum of RM 50 will be paid for the necessary and reasonable costs to move **Your Motorcycle** to the nearest **Approved Repairer** or to a safe place of storage while awaiting repair or disposal.

Section B: Liability to Third Parties

This section explains what is covered and not covered under Section B.

1a: What is Covered?

You and/or **Your Authorised Rider** will be indemnified for the amount which **You** and/or **Your Authorised Rider** are legally liable to pay any third party (including third party's costs and expenses) for:

- (i) death or bodily injury to any person except those specifically excluded under this **Certificate**; and/or
- (ii) damage to property except those specifically excluded under this **Certificate**.

as a result of an **Incident** arising out of the use of **Your Motorcycle** on a **Road**. This cover is extended to **Your Authorised Rider** provided **Your Authorised Rider** also complies with all the terms and conditions of this **Certificate**.

2: Limits of Our Liability

We will pay the following for any one claim, or series of claims arising from one **Incident**, in any one **Period of Takaful**:

- (i) unlimited amount for death or bodily injury to third party; and/or
- (ii) up to a maximum of RM3 million for third party property damage.

3: Cover for Legal Personal Representatives

Following the death of any person covered under this **Certificate**, **We** will indemnify that person's legal representatives for liability covered under this Section, provided such legal representatives comply with all the terms and conditions of the **Certificate**.

1b: What is Not Covered?

These exceptions are specific to Section B and are in addition to the Exceptions stated in Section D of this **Certificate** and any other applicable **Endorsements**.

We will not pay for:

- (i) death or bodily injury to any **Pillion** being carried for hire or reward;
- (ii) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Rider**;

*Under the Road Transport Act 1987, this **Certificate** shall not be required to cover, except in the case of a motor vehicle in which passengers are carried for hire or reward or by reason of or in pursuance of a contract of employment, liability in respect of death or or bodily injury to persons being carried in or upon or entering or getting onto or alighting from the motor vehicle at the time of the occurrence of the event out of which the claims arise.*

***In the course of employment** – Any person who is injured/dies (whether as **Pillion** or otherwise) while on the job and is on the said **Motorcycle** as part of his/her employment e.g. mechanic.*

- (iii) damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised Rider** and/or any member of **Your** or **Your Authorised Rider's Household**;
- (iv) liability to any person being carried upon or getting onto or alighting from **Your Motorcycle** unless he/she is required to be carried on **Your Motorcycle** by reason of or in pursuance of his/her contract of employment with **You** or **Your Authorised Rider** and/or his/her employer;

4: Maximum Legal Costs

If **You** or **Your Authorised Rider** is charged for reckless and dangerous riding or careless or inconsiderate riding under the Road Transport Act 1987 or any other offence related to the said **Incident**, legal cost incurred will be paid up to a maximum of RM 2,000 to defend **You** or **Your Authorised Rider** provided always that such costs are incurred in Malaysia, the Republic of Singapore or Negara Brunei Darussalam, and provided that **Our** prior written consent had been secured.

Only legal cost will be paid and any penalty imposed on **You** or **Your Authorised Rider** will not be paid.

5: Rights of Recovery

We have a right to refuse to pay **You** any indemnity or **Your Authorised Rider** if either of **You** commit a breach of any **Certificate** conditions or where the claim falls outside the scope of cover provided by **Us** under this **Certificate**. However, if **We** are legally required to pay any judgment sum in respect of a claim under Section B of this **Certificate** because of laws in force in Malaysia, Republic of Singapore or Negara Brunei Darussalam, which **We** would otherwise not have to pay, **We** have the right to ask **You** or **Your Authorised Rider** to repay to **Us** the amount of that payment and any costs **We** have incurred in connection with the claim.

1b: What is Not Covered?

*In pursuance of the contract of employment –The **Pillion** is required to be carried to a destination in order to carry out the job as spelt out in his/her contract of employment.*

*Liability to **Pillion** other than:*
*a. **Pillion** carried for hire or reward;*
b. employees in the course of employment; or
*c. **Your** or **Your Authorised Rider's Household** member unless he/she is required to be carried on **Your Motorcycle** by reason of or in pursuance to a contract of employment;*
*may be covered separately for additional contribution under **Endorsement 108**. If **You** have covered such liability, **You** will need to refer to the full text of **Endorsement 108: Legal Liability to Pillion** as to what this **Endorsement** covers or excludes and the applicable conditions.*

- (v) liability caused by a **Pillion** travelling on or alighting from **Your Motorcycle**;
- (vi) any claims brought against **You** by any rider of **Your Motorcycle**, whether authorised or not;
- (vii) death or bodily injury to any person or damage to property caused or arising outside the limits of any carriageway or thoroughfare in connection with the loading onto and unloading from **Your Motorcycle**;
- (viii) any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam; and/or
- (ix) all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam.

Section C: No Claim Discount

This section spells out the reward system known as the “No Claim Discount”.

1. No Claim Discount (NCD)

If **You** have covered **Your Motorcycle** for a continuous period of 12 months and **You** or anyone else did not make any claim under this **Certificate** during that time, a NCD will be applied at each renewal. The applicable NCD will increase with each renewal if **You** continue to have claim free years as follows:

Claim Free Year of Takaful	NCD Entitlement
After 1 continuous claim free year	15%
After 2 continuous claim free years	20%
After 3 continuous claim free years and beyond	25%

2. One Claim and Your NCD is Down to Zero

If **You** or anybody else meet with an **Incident** which will give rise to a claim on this **Certificate**, the NCD entitlement that **You** have accumulated would drop to zero at the next renewal and **Your** NCD will start all over again. If a claim is received after the NCD has been applied, **We** shall be entitled to recover the NCD given from **You**.

3. Exception to this Rule

Your NCD will not be affected even if a claim is made if:

- **We** are of the opinion that **You** are not at fault for causing the loss;
- the offending vehicle is identifiable and is not a vehicle used for carriage of passengers for hire or reward (for example taxis, hire cars, public buses, stage buses, school buses and factory buses for hire);
- the offending vehicle is covered by a Malaysian licensed takaful operator/insurer; and
- there is no death or personal injury claim involved.

4. Your NCD is not Transferable

The NCD is personal to **You** which means that if **You** were to market **Your Motorcycle** and **We** agree to transfer this **Certificate** to the new owner, **Your** NCD cannot be transferred for the benefit of the new owner.

5. Non-utilisation of NCD

For every year that the NCD is not utilised by **You**, the NCD accumulated and applicable for this **Certificate** will be reversed in accordance with the scale set out in the table in clause C1 above.

Section D: General Exceptions - these apply to the whole Certificate

This section lists down circumstances under which this **Certificate** does not provide cover at the time of happening of the **Incident**. This is in addition to those already listed in Sections A1b (see pages 8 and 9) and B1b (see pages 11 and 12).

1. Unlicensed Riders

There is no cover under this **Certificate** if **You** or **Your Authorised Rider** do not have a valid licence to ride **Your Motorcycle**. This will not apply if **You** or **Your Authorised Rider** have an expired licence but are not disqualified from holding or obtaining such licence under any existing laws, by-laws and regulations.

2. Alcohol, Drugs and Other Intoxicating Substances

There is no cover under this **Certificate** if **You** or **Your Authorised Rider** is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that **You** or **Your Authorised Rider** are incapable of having proper control of **Your Motorcycle**.

You or Your Authorised Rider shall be deemed as incapable of having proper control of **Your Motorcycle** if after a toxicology or equivalent test, it is shown that the alcohol level in the breath, blood or urine of **You or Your Authorised Rider** is higher than the prescribed limit pursuant to Section 45G(1) of the Road Transport Act 1987 of 80mg of alcohol in 100ml of blood (or equivalent in respect of breath or urine) or other equivalent legislation that is in force at the material time.

3. Fraud and Exaggerated Claims

If any claim is in any part fraudulent or exaggerated, or if **You** or anyone acting on **Your** behalf, uses fraudulent means to get any benefit under this **Certificate**, the entire claim will not be paid or payable. If **We** are required to make payment of any such claim to a third party, **We** shall be entitled to recover the sum paid and any costs incurred from **You**.

4. Unlawful Purpose

There is no cover under this **Certificate** if **You or Your Authorised Rider** use **Your Motorcycle** for an unlawful purpose or to attempt an unlawful purpose i.e. in violation of the criminal law or a recognised law of the country where **Your Motorcycle** was being used.

5. Use for Racing etc.

There is no cover under this **Certificate** if **You** use or **You** allow **Your Authorised Rider** to use **Your Motorcycle**:

- a. to practise for or to take part in any motor sport, competition (other than treasure hunt), rally, pacemaking, reliability trial or speed test; or
- b. on any racetrack.

For an additional contribution, **Your Certificate** can be extended to cover the use of **Your Motorcycle** for reliability trial or competition if **You** obtain the prescribed extension cover {**Endorsement 24(c) or 24(d)**}.

6. Use Outside Malaysia

Unless **We** provide otherwise, this Takaful does not cover **You** in respect of claims arising whilst **Your Motorcycle** was being used or ridden outside Malaysia, the Republic of Singapore and Negara Brunei Darussalam. In Malaysia, **Our** liability under this **Certificate** is governed by the Road Transport Act 1987 and the terms and conditions of this **Certificate**, and **Our** liability outside Malaysia is governed by the terms and conditions of this **Certificate** only.

For an additional contribution, **Your Certificate** can be extended to cover the use of **Your Motorcycle** in Thailand or Kalimantan only if **You** participate the prescribed extension cover (**Endorsements 101 and 102**).

7. Failure to take Precaution

Additional damages will not be paid if after an **incident** or breakdown **You**:

- a. left **Your Motorcycle** unattended or failed to take proper precaution to prevent further loss or damage; or
- b. continue to ride **Your Motorcycle** in an unroadworthy condition before any repair is done.

Claims that arise will not be paid if, when using **Your Motorcycle**, **You** do not take reasonable precaution to keep **Your Motorcycle** secured. This includes but is not limited to leaving **Your Motorcycle** unattended with ignition key left in or on **Your Motorcycle**.

8. War Risk

There is no cover under this **Certificate** for any loss or liability (including any costs of defending any action) connected in any way directly or indirectly to:

- a. war, invasion, acts of foreign enemies, hostilities or warlike operation (whether war is declared or not), civil war, **Act of Terrorism**, mutiny, rebellion or revolution; or
- b. strike, riots or civil commotion assuming the proportion of or amounting to an uprising, insurrection or military or usurped power.

For an additional contribution, **Your Certificate** can be extended to cover strikes, riots and civil commotion (**Endorsement 25**).

9. Nuclear Risk

There is no cover under this **Certificate** for any accident, loss or damage to any property or any loss or liability arising therefrom (including consequential losses and costs of defending any actions) connected in any way with operations using the nuclear fission or fusion process, or handling of radioactive material. This includes, but is not limited to:

- a. the use of nuclear reactors such as atomic piles, particle accelerators or generators and similar devices;
- b. the use, handling or transportation of radioactive material in relation to any **Act of Terrorism**;
- c. the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion; or
- d. the use, handling or transportation of radioactive material.

10. Convulsions of Nature

There is no cover (unless specifically participated) for any loss, damage or liability caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.

For an additional contribution, **Your Certificate** can be extended to cover flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence etc. (**Endorsement 57**).

11. Contractual Liability

Any liability that arises by virtue of an agreement will not be paid by virtue of agreement but for which **We** would not have been liable in the absence of such agreement.

12. Unauthorised Rider

Any **Incident**, loss, damage or liability caused, sustained or incurred whilst **Your Motorcycle** will not be paid, in respect of which indemnity is provided by this **Certificate**, is being ridden by any person other than an **Authorised Rider** or person riding on **Your** order or with **Your** permission.

13. Any Communicable Disease

Any Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

14. Cyber and Data Exclusion

Notwithstanding any provision to the contrary within this **Certificate** or any endorsement thereto this **Certificate** excludes any:

- a. Cyber Loss;
- b. Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **Data**, including any amount pertaining to the value of such **Data**; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the **Certificate** or any endorsement thereto having a bearing on Cyber Loss or **Data**, replaces that wording.

Section E: Conditions - These apply to the whole Certificate

This section spells out the terms and conditions that **You** must observe to ensure this Takaful remains effective. Basically these conditions are of three types:

- What **You** must do
- What **You** must not do
- What **We** can do

Conditions Precedent to Certificate Liability

The following conditions are conditions precedent to **Our** liability to pay **You** any indemnity under this **Certificate** and have to be observed by **You** strictly. **We** can repudiate this **Certificate** and/or will not pay claims under the **Certificate** if **You** breach any of the relevant conditions. These conditions also apply to **Your Authorised Rider** and any legal representative who seek indemnity under this **Certificate**.

1. Duty of Disclosure

The duty of disclosure is different for a Consumer Takaful Contract and for a Non-Consumer Takaful Contract. They are separately outlined below:

A. Consumer Takaful Contract

Where **You** have applied for this Takaful wholly for purposes unrelated to **Your** trade, business or profession, **You** had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when **You** applied for this Takaful) i.e. **You** should have answered the questions fully and accurately. Failure to have taken 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 in accordance with Schedule 9 of the Islamic Financial Services Act 2013. **You** were also required to disclose any other matter that **You** knew 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.

B. Non-Consumer Takaful Contract

Where **You** have applied for this Takaful for purposes related to **Your** trade, business or profession, **You** had a duty to disclose any matter that **You** know to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied, and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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.

2. Accidents and Claims Procedures

If **Your Motorcycle** is involved in any **Incident** that could lead to a claim under this **Certificate**, **You** must do the following:

- a. Notify **Our** claims department of the **Incident** and get a Claim Form. **You** must notify **Us** of the **Incident** as soon as possible but in any event:
 - Within seven (7) days if **You** are not physically disabled or hospitalised following the **Incident**;
or
 - Within thirty (30) days or as soon as practicable if **You** are physically disabled and hospitalised as a result of the **Incident**.

We may allow a longer notification period if **You** can provide specific proof and justification for the delay.

- b. Report the **Incident** to the police as required by law and do all that is required to assist the police authorities to secure a conviction against the offender.
- c. Complete the Claim Form in full and return it to **Us** within twenty-one (21) days from the date of **Your** notification as per (a) above. **You** are required to answer all the questions in detail in all applicable sections and provide **Us** with all the necessary documents to support **Your** claim. **We** will not be held responsible if there is any delay on **Your** part to submit the Claim Form duly completed together with all the necessary documents.

A longer claims submission period may be allowed by **Us** subject to specific proof and justification by **You** for the delay.

- d. If there are any claims made against **You** by a third party, **You** must immediately notify **Us** of the same and **You** must send to **Us** any notification of claim, notice of impending prosecution or inquest, summons, writ or any letters from the solicitors of the third party as soon as **You** receive such documents, but in any event within fourteen (14) days from the date of receipt of any of the documents.
- e. Send **Your Motorcycle** to an **Approved Repairer** so that **We** can inspect **Your Motorcycle** before **We** give approval to proceed with repairs or take reasonable action to safeguard **Your Motorcycle** from further loss or damage. **We** can refuse to pay any claim under Section A of this **Certificate** if **You** breach this condition.
- f. **You** must obtain **Our** consent in writing before **You** repair **Your Motorcycle** or incur any expenses in connection with a claim under this **Certificate**.

You must not do any of the following:

- Admit any responsibility for any **Incident**; or
- Negotiate or settle any claims made against **You** by a third party, unless **We** write and inform **You** that **You** can.

We will decide whether to negotiate, defend or settle, in **Your** name, **Your Authorised Rider's** name and/or on **Your** behalf, any claims made against **You** or **Your Authorised Rider** by a third party. If in **Our** assessment the third party claim made against **You** or **Your Authorised Rider** for property damage will exceed the limit of liability of RM3 million, the full amount of **Our** liability will be paid to **You** or the third party and hand over the further conduct of any defence, settlement or proceeding to **You** completely. After doing so **We** will not be liable under this **Certificate** to make any more payments to **You** or any claimant or any other person arising from the same **Incident**.

*The conditions above also apply to anyone else who wishes to claim under the terms and conditions of this **Certificate**. "Anyone else" may refer to personal representative or administrator/estate of the Participant.*

3. Cancellation

Either **You** or **We** may cancel this **Certificate** at any time during the **Period of Takaful**.

a. Cancellation by **You**:

- **You** can cancel this **Certificate** at any time by returning the **Certificate of Takaful (CT)** to **Us** or, if the **CT** has been lost or destroyed, **You** must provide **Us** with a duly certified Statutory Declaration (SD) to confirm this.
- After returning the **CT** or SD **You** will be entitled to a refund of contribution if no claim was incurred prior to cancellation. **Your** refund will be the difference between the total contribution and **Our** customary short-period rates calculated for the time **We** were on risk until the date **We** received the **CT** or SD:

Period of Takaful	Refund of Contribution
Not exceeding 1 week	87.5% of the total contribution
Not exceeding 1 month	75.0% of the total contribution
Not exceeding 2 months	62.5% of the total contribution

Not exceeding 3 months	50.0% of the total contribution
Not exceeding 4 months	37.5% of the total contribution
Not exceeding 6 months	25.0% of the total contribution
Not exceeding 8 months	12.5% of the total contribution
Exceeding 8 months	No refund of contribution allowed

- The **Certificate** will automatically lapse once **You** market or dispose off **Your Motorcycle** because **Your** permissible Takaful interest in the **Motorcycle** will cease. If **You** want to transfer the **Certificate** to the new participant, **You** have to get **Our** prior consent.

b. Cancellation by **Us**:

- **We** may also cancel this **Certificate** by giving **You** fourteen (14) days notice in writing (provided it is necessary, reasonable and justifiable) by registered post to **Your** last address or by electronic mail known to **Us**.
- After returning the **CT** or **SD** **You** will be entitled to a refund contribution for the unexpired period calculated on a pro-rata basis from the date **We** receive the **CT** or **SD** from **You** to the expiry date of the **Certificate**.

There will not be any refund of contribution for any cancellation of **Certificate** (either by **You** or by **Us**) if **You** have paid the **Minimum Contribution** only or if a claim has been made on this **Certificate**.

4. **If there is More Than One Takaful/Insurance Covering the Same Motorcycle**

- You** must inform **Us** in writing if **You** have taken out any other Takaful/Insurance in respect of **Your Motorcycle** during the **Period of Takaful**.
- If a claim arises under this **Certificate** and such a loss is also claimable under the other Takaful certificate(s)/Insurance Policy(s) taken by **You**, **We** will only contribute **Our** rateable proportion of the whole loss. **We** will not be liable to pay the claim first and then seek recovery from the other co-Takaful operators/Insurers who is/are also liable for the loss.

5. **Subrogation**

We are entitled to take over all rights and remedies that **You** may have against any third party who caused the loss. **We** shall have the absolute discretion in the conduct of any proceedings, at **Our** own costs, against the third party and in the settlement of any such claim and **You** shall give **Us** such information and assistance as **We** may require from time to time including assigning all rights to take action in **Your** name. **You** must however give **Us** **Your** full cooperation to protect these rights and provide all assistance and take such steps as **We** require.

6. **Dispute Resolution**

If there are differences or disputes on any matters relating to this **Certificate** involving amounts exceeding RM250,000, an Arbitrator shall be jointly appointed by **You** and **Us** in writing to resolve the differences or disputes. If no agreement is reached on who is to be the Arbitrator within one month of being required to do so then **You** and **We** shall be entitled to appoint an Arbitrator each. Both Arbitrators shall then proceed to hear the difference or dispute together with an Umpire to be jointly appointed by them. If the Arbitrators cannot agree on an Umpire within thirty (30) days, then the Kuala Lumpur Regional Centre for Arbitration shall appoint an Umpire.

If the disputed sum is less than RM250,000, **You** may refer the matter to the **Ombudsman for Financial Services** to resolve the dispute.

7. **Other Matters**

We will only be liable to pay **You** any indemnity under this **Certificate** if **You**:

- Comply with all the terms and conditions of this **Certificate**. These conditions are also applicable to **Your Authorised Rider** and any legal representative who seek protection under this **Certificate**;
- Maintain **Your Motorcycle** in a reasonably efficient and roadworthy condition. **You** must get **Our** consent if **You** make any modification that will enhance or in any way affect the performance of **Your Motorcycle**;
- Take reasonable care to avoid any situation that could result in a claim. This **Certificate** will not cover

You if **You** or **Your Authorised Rider** are reckless i.e. where **You** recognise a serious risk but deliberately do not take steps to prevent it. This includes but is not limited to leaving **Your Motorcycle** unattended with ignition key left in or on **Your Motorcycle**; and

d. Make **Your Motorcycle** available to **Us** for inspection at all reasonable times upon request.

8. Prevalent Certificate Wording

For avoidance of doubt, the English version of this **Certificate** wording will prevail over the Bahasa Malaysia version at all times.

9. Communicable Disease

- a. This certificate, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of takaful. Consequently, and notwithstanding any other provision of this certificate to the contrary, this certificate does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, arising out of, resulting from, attributable to, or in connection with (regardless occurring concurrently or in any sequence) with a Communicable Disease or the fear of threat (whether actual or perceived) of a Communicable Disease.
- b. For the purpose of this endorsement, loss, damage, liability, claim, cost, or expense of whatsoever nature or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test: -
 - i. for a Communicable Disease, or
 - ii. any property covered hereunder that is affected by such Communicable Disease.

10. Changes in Taxation, Regulations and Legislation

We may vary the terms of this Certificate if there are changes in taxation, regulations or legislation that affect this Certificate. We shall notify You in writing when the terms in this Certificate need to be changed.

Section F: Definitions of words highlighted in the Certificate

*This section explains what **We** mean by the words printed in bold in this **Certificate**.*

In this **Certificate**, **Schedule** and **Certificate of Takaful**, unless the context otherwise requires, the following words shall have the meanings as defined below.

1. Accessories

This refers to the standard factory-fitted tools of the **Motorcycle** including spare tyres and may include radio/cassette player/compact disc player and the like if specified in the **Schedule**.

2. Act of Terrorism

This refers to an act by any person(s) or group that uses force or violence and/or the threat of force or violence, whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s) and done for political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

3. Adjuster

This refers to a person or entity registered under the Islamic Financial Services Act 2013 who is appointed by **Us** to investigate the cause and circumstances of a loss and to determine the amount of loss.

4. Authorised Rider

This refers to any person who rides **Your Motorcycle** with **Your** consent or permission provided he or she holds a valid licence of the relevant type and is not disqualified to ride by law or for any other reason.

5. Certificate of Takaful

This certificate is a prescribed form that **We** are required to issue to **You** under the Road Transport Act 1987 and it outlines the particulars of any conditions subject to which the **Certificate** is issued.

6. Cheating

This follows the meaning as defined under Section 415 of the Penal Code which is as follows:

Whoever by deceiving any person, whether or not such deception was the sole or main inducement:

- a. fraudulently or dishonestly induces the person so deceived to deliver any property to any person, or to consent that any person shall retain any property; or
- b. intentionally induces the person so deceived to do or omit to do anything which he would not do or omit to do if he were not so deceived and which act or omission causes or is likely to cause damage or harm to any person in body, mind, reputation, or property, is said to "cheat".

7. Communicable Disease

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not,
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property covered hereunder.

8. Criminal Breach of Trust

This follows the meaning as defined under Section 405 of the Penal Code which is as follows:

Whoever, being in any manner entrusted with property, or with any dominion over property either solely or jointly with any other person, dishonestly misappropriates, or converts to his own use, that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied, which he has made touching the discharge of such trust, or wilfully suffers any other person so to do, commits "criminal breach of trust".

9. Cyber and Data Exclusion

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- a. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- b. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means: -

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Participant or any other party.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

10. Endorsement

This refers to the document that **We** issue to **You** to confirm any changes or extensions of the coverage to the basic **Certificate**.

11. Excess

This refers to the amount that must be borne by **You** first for each claim. The amount of the excess is shown in the **Schedule**. **You** have to pay the excess irrespective of who is at fault in the **Incident**.

12. General Takaful Fund (Fund)

The Participants' account where **Tabarru'** portion of the contribution is placed for the purpose of Takaful. The **Fund** is collectively owned by the Participants and the Sum Covered shown in the Takaful **Schedule** is payable from the **Fund**.

13. Household

This refers to all members of **Your** or **Your Authorised Rider's** immediate family i.e. spouse, children including legally adopted children, parents, brother(s) and sister(s) staying under one roof with **You** in the case of **Your** immediate family, or with **Your Authorised Rider**, in the case of his immediate family.

14. Incident

Any event which could lead to a claim under this **Certificate**.

15. Ju'alah

Ju'alah means reward contract in which one of the parties offers specified reward(s) to anyone who will achieve a determined result in a known or unknown period. In relation to this **Certificate**, it refers to the reward given to **Us** agreed upfront by **You** and **Us** for good management of the **Fund**.

16. Limitations as to Use

According to **Your Certificate of Takaful (CT)**, **Your Motorcycle** can only be used for "Social, domestic and pleasure purposes and for the Participant's business". The **CT** also states that "The **Certificate** does not cover use for hire or reward, racing, pacemaking, reliability, trial speed-testing, the carriage of goods other than samples in connection with any trade or business".

17. Market Value

This refers to the reasonable cost to buy another **Motorcycle** of the same make, model, age and general condition similar to **Your Motorcycle** at the time of loss. The **Market Value** of **Your Motorcycle** at the time of loss would be determined according to the terms of the option that **You** had chosen at the time **You** participated this **Certificate**. If **You** had opted for a **Market Valuation System** to determine **Your Sum Covered** then the **Market Value** would be based on that valuation system as described in clause 18 below. However, if **You** had not opted for a **Market Valuation System** then the **Market Value** of **Your Motorcycle** in the event of dispute would be determined by the Head Office of the **Motorcycle** franchise-holder and this value should be equal to the cost of acquiring a replacement motorcycle of the same make, model and age of **Your Motorcycle** at the time of loss. If this valuation is not available or appears in **Our** opinion to be unduly low or high then valuation will be determined by an **Adjuster** registered under the Islamic Financial Services Act 2013, agreed by both **You** and **Us**.

18. Market Valuation System

This refers to the motor vehicle **Market Valuation System** approved by Persatuan Insurans Am Malaysia (PIAM) to determine the **Market Value** of **Your Motorcycle** at the time **You** participated/renewed this **Certificate** as well as at the time of the loss. **You** can opt to use the valuation recommended by this system as the **Sum Covered** to avoid the consequences of under-coverage as described in Section A2e. Alternatively, **You** may choose to determine the **Sum Covered Yourself** but **You** would be subject to Section A2e if **You** are under-covered.

19. Minimum Contribution

The minimal contribution described in the **Schedule**.

20. Motorcycle

This refers to the motor vehicle described in the **Schedule** and includes the manufacturer's standard options and **Accessories** fitted to it and any other non-standard options or descriptions that are specifically listed in the **Schedule**.

21. Ombudsman for Financial Services (OFS)

This is an independent body that provides a free and efficient avenue to help settle financial disputes between **You** and **Us** under this **Certificate** as an alternative to the courts.

22. Period of Takaful

The period shown in the **Schedule** when the cover provided by this **Certificate** is operative. Cover is only valid from the inception date of the Takaful **Certificate** or from when **You** and **We** agree that cover should commence.

- 23. Pillion**
Pillion means a **Pillion** rider who is a person seated in the **Pillion** seat of a **Motorcycle**.
- 24. Qard**
In the context of this **Certificate**, it means an interest-free loan which is given by **Us** to the **General Takaful Fund** when it becomes insufficient to fulfil its Takaful obligation provided that the insufficiency is not due to **Our** mismanagement or negligence. The loan will be repaid by the future surpluses from the **General Takaful Fund**. If the insufficiency is due to **Our** mismanagement or negligence, **We** will make the outright transfer for the insufficiency.
- 25. Certificate**
Certificate includes the **Schedule**, the **Certificate of Takaful** and all **Endorsements** specifically listed in the **Schedule**.
- 26. Approved Repairer**
This refers to any of the following:
a. motorcycle repair workshops which are on **Our** panel of approved workshops; or
b. motorcycle repair workshops approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
c. any other repairer that **We** have given **You** special permission to use. The circumstances under which a special permission may be granted by Us includes:
(i) no **Approved Repairer** described in (a) and (b) above is available at the location of **Your Car**, and **We** are unable to assist **You** in accessing the nearest workshop on **Our** panel or the nearest workshop approved by PIAM under PARS;
(ii) repairs that require special expertise from specific repairers which cannot be provided by an **Approved Repairer**; and
(iii) franchise repairers.
- 27. Road**
Section 2 of the Road Transport Act 1987 defines "Road" as "any public road and any other road to which the public has access and includes bridges, tunnels, lay-bys, ferry facilities, interchanges, roundabouts, traffic islands, road dividers, all traffic lanes, sidetables, median strips, overpasses, underpasses, approaches, entrance and exit ramps, toll plazas, service areas, and other structures and fixtures to fully effect its use".
- 28. Schedule**
This document shows **Your** name and address, the **Period of Takaful**, the sections of this **Certificate** which apply, the contribution **You** have paid, the **Motorcycle** which is covered, the **Sum Covered** and details of any extensions or **Endorsements**.
- 29. Sum Covered**
This is the maximum that **You** will be paid for a claim under Section A. This amount is shown in the **Schedule**. The **Sum Covered** must be sufficient to cover the cost to replace **Your Motorcycle** in the event of an **Incident** that completely destroys it.
- 30. Tabarru'**
Contribution, donation or gift. In the context of this **Certificate**, it means contribution for the purpose of Takaful. This portion is placed in the **General Takaful Fund**.
- 31. 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 the context of this **Certificate**, it means that **You** have appointed **Us** to invest and manage the **General Takaful Fund** on **Your** behalf. **You** have also authorized **Us** to delegate its rights, duties and obligations to any third party as it deems fit. In the event of such delegation, **We** will remain liable and responsible for all such rights, duties and obligations towards **You**.
- 32. We, Our, Us**
This refers to the licensed Takaful Company that is issuing **You** this **Certificate** representing the Participants of the General Takaful Fund.
- 33. You, Your, Yourself**
This refers to the certificateholder or person described in the **Schedule** as the Participant".

Section G: Endorsements - applicable only if the Endorsement number is printed in the Schedule

The following is a list of additional terms and conditions (known as **Endorsements**) that **We** may impose on **You** or optional covers available that **You** may want to add to **Your** basic **Certificate** by paying additional contribution. Note that only **Endorsements** with their numbers specifically printed in the **Schedule** shall apply to this **Certificate**.

Endorsement 3(p): Third Party Only Takaful (please see page 2 - "What is Covered?")

The cover that You have chosen for Your Motorcycle is limited to 'Third Party' Takaful only. This means that any loss or damage to Your Motorcycle will not be paid. For that reason Section A is deleted and only Section B coverage has been participated and is available to You.

Endorsement 3(q): Third Party, Fire and Theft Takaful (please see page 2 - "What is Covered?")

The cover that **You** have chosen for **Your Motorcycle** is called 'Third Party, Fire and Theft' Takaful. This means that the cover provided to **Your Motorcycle** under Section A is limited to any loss or damage caused by fire, explosion, lightning, burglary, housebreaking or theft only. For that reason all the remaining covers under Section A1a are deleted and Section B coverage has been participated and is available to **You**.

Endorsement 14: Transfer of Interest

In consideration of the additional contribution that **You** paid **Us** for this endorsement, **We** agree to transfer the interest in this **Certificate** on [state date] to [state name of transferee and NRIC no./Business Registration No.] of [state address] carrying on or engaging in the business or profession of _____ whose application and declaration dated [state date] shall be the basis of this contract.

Subject otherwise to the terms and conditions of this **Policy**.

Endorsement 15: Hire Financing

We note that **Your Motorcycle** is under a Hire Financing agreement with the Financing company named in the **Schedule** as the Financiers. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Financiers as long as they remain as the Financier of **Your Motorcycle** at the time of the **Incident**. The receipt from the Financiers will fully discharge **Us** from any further claims or liability in respect of such loss or damage. For all other purposes **You** are the principal party under this **Certificate** and not an agent or trustee for the Financiers and that **You** have not assigned **Your** rights, benefits and claims under this **Certificate** to the Financiers. **You** cannot assign **Your** rights, benefits and claims under this **Certificate** to anybody without **Our** written consent.

Endorsement 15(a): Employer's Financing

We note that **Your Motorcycle** was bought under an Employer's Financing agreement. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Employer named in the **Schedule** as long as the financing remains outstanding at the time of the **Incident** giving rise to a claim. The receipt from the Employer will fully discharge **Us** from any further claims or liability in respect of the **Incident**.

Other than the above, **Our/Your** rights and liabilities under this **Certificate** are not affected.

Endorsement 18: Fleet Rated Risks – Cancellation of ‘No Claim Discount’

By virtue of the benefit of the Fleet Discount received, the No Claim Discount clause of this **Certificate** is cancelled.

Subject otherwise to the terms and conditions of this **Certificate**.

Endorsement 24(c): Reliability Trials, Competitions etc.

Pursuant to the additional contribution that **You** paid, the Takaful provided under this **Certificate** shall cover **Your Motorcycle** while it is being used for [state either reliability trials, competition] to be held at [state place/location] on [state date] organized by [state name of organizer] including officially conducted practice for the event.

Endorsement 24(d): Reliability Trials, Competitions etc. (Third Party Cover Only)

Pursuant to the additional contribution that **You** paid, the Takaful provided under Section B of this **Certificate** shall cover legal liability while **Your Motorcycle** is being used for [state either reliability trials, competition] to be held at [state place/location] on [state date] organized by [state name of organizer] including officially conducted practice for the event.

Endorsement 25: Strike, Riot and Civil Commotion

Pursuant to the additional contribution that **You** paid, the Takaful provided under Section A of this **Certificate** shall cover loss or damage to **Your Motorcycle** caused by:

- a. the willful act of any striker or locked out worker to further a strike or to resist a lock out;
- b. the act of any person taking part together with others in disturbance of the public peace (whether in connection with a strike or lock out or not); and
- c. the action of any lawfully constituted authority in preventing, suppressing or attempting to prevent or suppress any of these acts or in minimising the consequences of them.

This endorsement does not cover:

- a. civil war, war, invasion or acts of foreign enemy hostilities or warlike operations (whether war is declared or not);
- b. revolution, rebellion or civil disturbance amounting to a popular uprising; and
- c. **Act of Terrorism.**

It also does not cover any loss, damage or liability directly or indirectly, proximately or remotely caused by or contributed to or traceable to or arising out of or in connection with the above stated exceptions.

Endorsement 57: Inclusion of Special Perils

Pursuant to the additional contribution that **You** paid, the Takaful provided under Section A of this **Certificate** will cover loss or damage to **Your Motorcycle** caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature.

Endorsement 87: Agreed Value Clause

The Agreed Value shown in the **Schedule** is the maximum amount that will be paid for **Your Motorcycle**, less any **Excess** (if applicable) if **Your Motorcycle** is stolen or totally destroyed.

We and **You** have agreed at the commencement of this **Certificate** to use this value as the basis of settlement provided **We** are liable to pay for such loss or destruction under the terms and conditions of this **Certificate**. The **Market Value** of **Your Motorcycle** at the time of the loss will not be taken into account.

Endorsement 95: Leasing Agreement

We note that **Your Motorcycle** is under a Leasing Agreement with the Leasing company named in the **Schedule** as the Lessors. **You** unconditionally agree that the payment of any claim under Section A by **Us** by way of a cash payment shall be made to the Lessors as long as the Leasing Agreement remains valid at the time of the **Incident**. The receipt from the Lessors will fully discharge **Us** from any further claims or liability in respect of such loss or damage. For all other purposes, **You** are the principal party under this **Certificate** and not as an agent or trustee for the Lessors and **You** have not assigned **Your** rights, benefits and claims under this Certificate to the Lessors. You cannot assign Your rights, benefits and claims under this Certificate without Our written consent.

Endorsement 97: Separate Cover for Accessories fixed to Your Motorcycle

Pursuant to the additional contribution that **You** paid , the Takaful provided under Section A of this **Certificate** shall cover the non-standard **Accessories** specified in the **Schedule**. The maximum amount that will be paid under this endorsement is the amount mentioned in the said **Schedule** under the heading '**Endorsement 97**'.

If **Your** claim is for the **Accessories** only and no other damages, **We** will not deduct any **Excess** and **You** will not lose **Your** No Claim Discount entitlement.

This cover is terminated on the date **Your** claim is settled under this endorsement. To restore this cover **You** must pay the additional contribution to **Us**.

Endorsement 101: Extension of Cover to the Kingdom of Thailand

Pursuant to the additional contribution that **You** paid , the Takaful provided under Section A and Section B1a(ii) of this **Certificate** shall cover **Your Motorcycle** while it is being used in the Kingdom of Thailand from the inception date on [state date] to midnight (Malaysian Standard Time) on [state date]. The limit of liability that **We** provide under Section B1a(ii) will be up a maximum of RM100,000 only.

This endorsement does not cover legal liability under Section B1a(i) while **Your Motorcycle** is being used in the Kingdom of Thailand.

Endorsement 102: Extension of Cover to Kalimantan

In consideration of the payment of additional contribution by **You** to **Us**, the geographical area of this **Certificate** is extended to include Kalimantan with effect from _____ a.m. / p.m. on [state date] to midnight (Malaysian Standard Time) on [state date] subject to the limit of liability of RM50,000 under Section B1a(i) and B1a(ii).

Subject otherwise to the terms and conditions of this **Certificate**.

Endorsement 108: Legal Liability to Pillion

In consideration of the additional contribution that **You** paid **Us** for this endorsement, **You** or **Your Authorised Rider's** liability will be paid to any person being carried upon or getting onto or alighting from **Your Motorcycle** except for:

- a. death or bodily injury to any **Pillion** being carried for hire or reward;
- b. death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by **You** or by **Your Authorised Rider**;
- c. damage to property belonging to or in the custody of or control of or held in trust by **You** or **Your Authorised Rider** and/or any member of **You** or **Your Authorised Rider's Household**;
- d. liability to any person who is a member of **You** and/or **Your Authorised Rider's Household** who is a **Pillion** on your **Motorcycle** unless he/she is required to be carried on **Your Motorcycle** by reason of or in pursuance of his/her contract of employment with **You** or **Your Authorised Rider** and/or his/her employer;
- e. liability caused by a **Pillion** travelling on or alighting from **Your Motorcycle**;
- f. any claims brought against **You** by any rider of **Your Motorcycle**, whether authorised or not;
- g. death or bodily injury to any person or damage to property caused or arising outside the limits of any carriageway or thoroughfare in connection with the loading onto and unloading from **Your Motorcycle**;
- h. any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam; and/or
- i. all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore and Negara Brunei Darussalam.

Condition of Cover

If at the time of **Incident** giving rise to a claim under this endorsement, **Your Motorcycle** is carrying **Pillion** in excess of the stated maximum number permitted by law, **Our** liability shall be limited to the number of **Pillion** specified for the vehicle as registered at the Road Transport Department.

If the number of **Pillion** carried at the time of the happening of an **Incident** is more than the maximum number permitted in the vehicle by law, **We** will not pay their claim in full. Any payment **We** make to any claimant under this endorsement will be rateably reduced in the proportion of the legally permitted maximum number of lawful **Pillion** over the actual number of **Pillion(s)** carried, at the time of the **Incident**. The difference between the sum paid by **Us** and the claim to be paid to each **Pillion** claimant shall be borne by **You** or **Your Authorised Rider**.

The proportion **We** pay shall be calculated in accordance with the following formula:

$$\frac{\text{Number of Pillion permitted by law}}{\text{Actual number of Pillion(s) carried at time of Incident}} \times \text{Total Claim Awarded}$$

Endorsement 109: Extension of Cover for Ferry Transit to and/or from Sabah and the Federal Territory of Labuan

Pursuant to the additional contribution that **You** paid , the Takaful provided under Section A of this **Certificate** shall cover loss or damage to **Your Motorcycle** when in transit to and/or from Sabah and Federal Territory of Labuan.

You must bear the first 1% of the **Sum Covered** or RM500 (whichever is higher) for each and every claim arising out of one transit for every claim payable under this endorsement. **We** have the right to deduct this amount in addition to the **Excess** mentioned in the **Schedule** of this **Certificate**.

Endorsement 113: Reference to Motor Vehicle Market Valuation System

This refers to the motor vehicle **Market Valuation System** approved by Persatuan Insurans Am Malaysia (PIAM) to determine the **Sum Covered** of **Your Motorcycle** at the time **You** participated/renewed this **Certificate** as well as the **Market Value** at the time of the loss.

When a claim is made, the **Market Value** of **Your Motorcycle** would be determined by the (name of motor vehicle **Market Valuation System**) and this value would be accepted as the cost of acquiring a replacement motorcycle of the same make, model and age of **Your Motorcycle** at the time of loss.

If no **Market Value** is available from the (name of motor vehicle **Market Valuation System**) for **Your Motorcycle**, the **Market Value** of the **Motorcycle** would be determined by an **Adjuster** agreed to by both **You** and **Us**.

The valuation done by the (name of motor vehicle **Market Valuation System**) or **Adjuster** will be conclusive evidence in respect of the **Market Value** of **Your Motorcycle** in any legal proceedings against **Us**.

Subject otherwise to the terms and conditions of this **Certificate**.

Basic Personal Accident (Non-Tariff)

In consideration of the additional contribution that **You** paid **Us** for this endorsement, it is hereby declared and agreed that if **You** sustain any bodily injury or death that is caused solely and directly by violent accidental external and visible means whilst boarding, alighting, riding, repairing and changing tires at the roadside of the Named Motorcycle, payment of benefits will be paid as follows:

- a) In respect of accidental death benefits, **We** will pay the amount as stated in the Schedule and compassionate cash of RM500 to **Your** next of kin.
- b) In respect of bodily injury that does not result in death within 12 months from the occurrence of the accident but result in any of the following losses within the said 12 months, whichever occurs first, **We** will pay up to the amount as stated in the Schedule for:
 - i) Total Permanent Disablement
 - ii) Total Paralysis / Permanently Bedridden
 - iii) Loss of one / both hands
 - iv) Loss of one / both feet
 - v) Loss of one / both eyes

'Loss' with reference to hand or foot means complete through or above the wrist or ankle joint, and with reference to eyes means the entire and irrecoverable loss of sight.

This benefit does not provide coverage under any of the following circumstances:

1. Loss caused directly or indirectly, wholly or partly;
 - a) by bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound);
 - b) by any kind of disease or sickness;
 - c) by medical or surgical treatment;
 - d) childbirth, miscarriage, pregnancy or any complications thereof;
2. Any bodily injury which shall result in hernia.
3. Intentional self-inflicted injuries, insanity, suicide or any attempt thereat (sane or insane).
4. Death or disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
5. Any pre-existing conditions or physical defect or infirmity, fits of any kind.
6. While **You** are participating in a brawl or strike, riot, civil commotion or demonstration.

Any claim under this benefit shall not affect **Your** NCD entitlement and no Excess will apply. The cover is limited to one (1) occurrence in each Period of Takaful and reinstatement of this cover is not allowed.

CERTIFICATE INFORMATION STATEMENT

1. In case of any changes to **Your** address, please inform **Us** immediately.
2. If **You** have any enquiries other than claims, please contact **Us** at:

Etiqa General Takaful Berhad
Level 13, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Maybank Group Customer Care: 1300 88 6688
E-mail: info@etiqa.com.my
3. In the event of claims under the **Certificate**, please call **Our** Claims Assist at 1300 88 1007.

COMPLAINT PROCEDURES

If **You** feel that **Our** service to **You** needs improvement, please let **Us** have **Your** feedback by contacting **Us** by post at:

Complaint Management Unit
Etiqa General Takaful Berhad
Level 6, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia;

Or by telephone number 1300 13 8888 or +603 2780 4500 (Overseas)
Facsimile Number: +603 2297 1919
E-mail: complaint_cmu@etiqa.com.my

We assure **You** that **Your** feedback will be looked into.

The **Ombudsman for Financial Services** (OFS) and Bank Negara Malaysia's Laman Informasi, Nasihat & Khidmat (BNMLINK) provide alternative avenues for members of the public to seek redress against unfair market practices.

PROCEDURE FOR COMPLAINT TO OFS

The **Ombudsman for Financial Services** (OFS) may be contacted by the claimant or Participant, in the event that the claimant or Participant is dissatisfied with **Our** decision to a dispute, or **Our** failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

Email: enquiry@ofs.org.my
or
Facsimile Number: +603 2272 1577
or
Postal address:

Chief Executive Officer
Ombudsman for Financial Services
Level 14, Main Block
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000, Kuala Lumpur

Alternatively, the claimant or Participant may file the dispute in person at the OFS office. The OFS must be contacted within six (6) months from the date of the final decision from **Us** to the dispute of the claimant or Participant.

For further details on the OFS, please obtain the information pamphlets from **Us** or visit the OFS website at www.ofs.org.my.

Engagement of the OFS is subject to the terms of reference pursuant to Section 138 of the Islamic Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Participant's right to take legal action against **Us** should they be dissatisfied with the outcome by the OFS.

PROCEDURE FOR COMPLAINT TO BNMLINK

Any Participant or claimant who is not satisfied with the conduct of the takaful operator may write to BNMLINK, giving details of the complaint, the name of the takaful operator and the certificate number or the claim number.

Copies of the correspondence (if any) between the Participant or the claimant and the takaful operator may be sent to facilitate tracing the case file kept by the takaful operator.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur, Malaysia
Telephone Number: 1300 88 5465
Facsimile Number: +603 2174 1515
E-mail: bnmlink@bnm.gov.my