

Takaful

Takaful Private Car Driver  
and Passenger

**On the road protection  
for driver and  
passengers.**



**Takaful**

*Not just Takaful,  
Etika Takaful*

**eTiqa**

**General Takaful**

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

# On the road protection for driver and passengers.

These days, driving has become an integral part of our daily lives. Whether we're dropping the kids off at school, or driving back to our 'kampung' for the weekend, we spend a lot of time commuting on the road. And more often than not, when we're on these journeys, we're travelling with precious cargo on board – our loved ones. From our family to colleagues and friends, their lives become our responsibility the moment we get behind the wheel. We try to drive carefully, for their safety and ours. But accidents are often unavoidable, and can catch us by surprise.

That's where the Takaful Private Car Driver and Passenger plan comes in. It is designed to protect you and your precious passenger(s) against loss of life and disability due to accidents while travelling in your private vehicle, allowing you to travel with added peace of mind.

## Shariah Concept

### Tabarru'

This plan also applies the Tabarru' concept, whereby the Participants agree to donate or contribute their contributions to the General Takaful Fund for the purpose of mutual aid and assistance to the Participants in case of need. At the end of each financial year, any distributable surplus in the General Takaful Fund, less repayment of historic deficits and allowance for a contingency provision, is distributed 50% among the Participants, and 50% to us as a performance fee. If the surplus is less than RM10, it will be credited into a charitable fund which will be utilised as 'amal jariah' on behalf of Participant.

### Wakalah

This product applies the Wakalah concept, whereby the Participants appoint us to act on their behalf to invest and manage the General Takaful fund. As an agent, the Takaful Operator is entitled to receive a Wakalah fee as a service charge. The Wakalah fee is as follows:

Item	(% of Contribution)
<ul style="list-style-type: none"><li>• Commission paid to the Takaful agent</li><li>• Management expenses</li></ul>	10% up to 20%
<b>Total Wakalah Fee</b>	up to 30%

Note: For more details on Shariah concept, please refer to the Product Disclosure Sheet (PDS) or Takaful Certificate.

## Key Benefits

- **Accidental Death**

For accidental death whilst travelling in the Person Covered's vehicle, coverage is up to RM50,000 per Person Covered/passenger(s).

- **Permanent Disablement**

Coverage is up to RM50,000 in the event of Permanent Disablement per Person Covered/passenger(s) due to an accident.

- **Medical Expenses**

Reimbursement for necessary medical costs incurred such as surgical, hospital and nursing fees if the Person Covered/passenger(s) injured during an accident. The benefit will be payable if it occurs within 52 weeks from the date of the accident.

- **Funeral Expenses**

Coverage of RM1,000 for funeral expenses benefit per Person Covered/passenger(s) due to an accident.

## Eligibility

Driver age of 18 years old to 70 years old are eligible to apply. This plan covers passengers from as young as 5 years old to 70 years old.



## Plans and Benefits (per Person Covered)

Choose one of three plans that suits your needs:

No	Benefits Description	Sum Covered (RM)		
		Plan 1	Plan 2	Plan 3
1	Accidental Death	15,000	30,000	50,000
2	Permanent Disablement	up to 15,000	up to 30,000	up to 50,000
3	Medical Expenses	up to 500	up to 1,000	up to 1,500
4	Funeral Expenses	1000	1000	1000

## Special Limitations

No	Passenger(s) Age	Entitlement of Benefit/per person
1	Above 15 to 70 years old	100%
2	Between 5 to 15 years old	50%
3	Below 5 years old	Not covered

## Contribution

No	Car Seating Capacity	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	5-seater including driver	60.00	120.00	200.00
2	7-seater including driver	84.00	168.00	280.00
3	Any additional per seater	12.00	24.00	40.00

Note: All contributions, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. Additional RM10 stamp duty will be applicable for each certificate.

## FAQ

### 1. How to apply and renew?

Contact your Etiqa servicing agent or search for the nearest Etiqa Branch in your area at [www.etiqa.com.my](http://www.etiqa.com.my). You may call Etiqa Online at **1300 13 8888** for more details.

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

- Wakalah fee up to 30% of the total contribution which includes, 10% commission payable to the Takaful agents and up to 20% of management expenses payable to Takaful Operator.
- Stamp Duty - RM10 (in addition to the contribution)
- All contributions, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.

### 3. How do I make a claim?

All claims must be notified to us as soon as possible but not later than 30 days after any event which may entitle the Person Covered to claim under this certificate. Send to us all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by the Person Covered at his own expense. Any medical examination required by us to verify the claim shall be at our expense.

#### 4. How can I cancel my certificate?

You may cancel your certificate by giving a written notice to us and upon cancellation, you are entitled to a partial refund of the contribution.

Note: Subject to no claims has been made.

#### 5. What are the Major Exclusions under this certificate?

- a. Commit any unlawful act;
- b. Suicide, self-inflicted injury, insanity or attempt threat;
- c. Pregnancy or childbirth;
- d. Provoke murder or assault;
- e. Affected by drug or alcohol;
- f. AIDS or the presence of any HIV;
- g. Any pre-existing physical defect or infirmity;
- h. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism;
- i. Vehicle is not used in compliance with all conditions set by official regulatory authorities; or
- j. Vehicle used for racing, road rallies or usage for hire.

This list is non-exhaustive. Please refer to the Takaful Certificate for a full list of exclusions. Should you require further details on the information above, or wish to participate in this plan, please request a Product Disclosure Sheet (PDS) from our Etiqa General Takaful agent or contact Etiqa Online at **1300 13 8888**.

### Important Notes

1. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. Before participating in this plan, you should satisfy yourself that the plan will best serve your needs and the contribution prescribed for this plan is an amount you can afford.
3. Duration of cover is one year and you need to renew your certificate annually.
4. Should you require additional information, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful', which is available at our branches. Alternatively, you may obtain a copy from our Etiqa General Takaful agent or visit **[www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)**.

**Etiqa Online 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



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Underwritten by:

**Etiqa General Takaful Berhad** (201701025031)  
(Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

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