

Important Notes:

1. The contents of this brochure may be changed without prior notice.
2. This brochure is a summary of the terms and conditions of the plan. This brochure is not a legally binding contract or commitment.
3. Please download the marketing illustration which is available after you have requested for an online quotation prior to participating in the plan. The marketing illustration contains additional details on the terms and conditions of the plan. Please review the marketing illustration to satisfy yourself that the benefits fulfil your needs and that the contributions are affordable.
4. Should your application for the plan is accepted by us, a certificate will be sent to you to confirm commencement of the plan. Please refer to the certificate for the full, legally binding terms and conditions of the plan.
5. Should you choose to cancel this plan, for whatever reason, please notify us in writing within 15 days of receiving of the certificate. Upon such cancellation we will refund any contributions you have paid which were incurred in making this plan application. There will not be any surrender value if cancellation is made after the 15 days notice period.
6. Contributions will increase on the 1st day of the next certificate year, in accordance to your attained age. Please pay any contributions due within 31 days of the contributions due date. Contributions will be due regularly at intervals over the duration of the plan, as set out in the certificate. Failing to pay contributions when due will discontinue all your benefits under the plan.
7. Should you require additional information on Family Takaful, please refer to the *Insuranceinfo* booklet on 'Family Takaful'. The booklet is available at all our branches or by visiting www.insuranceinfo.com.my.

Etiqa Online 1300 13 8888
www.etiqa.com.my



Etiqa Family Takaful Berhad (266243-D)
 (Formerly known as Etiqa Takaful Berhad)
 (Licensed under Islamic Financial Services Act 2013
 and regulated by Bank Negara Malaysia)
 Dataran Maybank
 No. 1, Jalan Maarof,
 59000 Kuala Lumpur, Malaysia

i-Secure

We will keep you smiling

Takaful

Not just Takaful,
Etiqa Takaful

eTiqa
 Family 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 Etiqa Family Takaful Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

With i-Secure, your loved ones will be financially taken care of when you are no longer around.

i-Secure is a family takaful term plan that gives a lump sum payment to the beneficiary of the person covered, in the event of death, during the period of cover.

Help protect those you leave behind financially, by planning ahead with the following benefits:

Key Benefits



Death & TPD

Sum covered from RM100, 000, to as high as RM500, 000



Extensive Period of Coverage

Participate anytime between 21 years old to 45 years old, to be covered from 21 years old to 75 years old.



Smooth Participation

Just answer a few simple questions to complete your participation. No medical checkups required.

Major Exclusions:

To keep the benefits affordable, no benefit amount will be paid, due to the following causes:

Cause	Death Benefit	Total and Permanent Disability (TPD) Benefit
Suicide within one year of plan commencement	X	
Attempted suicide or intentional self-inflicted injuries		X
Participation in criminal act, illegal act, strike, terrorism, riot or civil commotion		X
Participation in a dangerous or hazardous activity, or non-commercial aviation		X
Consumption of alcohol or drugs		X
Provoking physical violence		X
Inhalation of poison, gas or fumes		X

Basis of Contract:

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

This plan also applies the Wakalah concept, whereby the participant appoints Etiqa Family Takaful Berhad to act on the participant's behalf to manage the plan. The Wakalah fee is paid to us to cover the costs of distributing and managing the plan. The Wakalah fee is a deduction of 30% from the contributions, and a fixed RM50 from the contributions per annum per certificate.

The contribution less the Wakalah fee will be paid into the PRF. Underwriting surplus arising within the PRF may be distributed according to the surplus policy approved by our Shariah committee. 50% of any distributed surplus will be shared amongst the participants with in force certificates, who have not made any claim within the financial year.

The remaining 50% is to be paid to us for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus.

The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated funds will be shared amongst the participants with in force certificates, and the remaining 15% to be paid to us, based on the contract of Mudarabah. Mudarabah is a mutual contract between us and the participant for the investment profit or losses. The segregated fund is paid on expiry of the certificate, or should the participant request at any time prior to expiry of the certificate, provided that the amount requested is at least RM500.

If the amount of any sum payable to you or any person entitled under this certificate is less than RM10, we shall credit such sum into a charitable fund, which will be utilized as Amal Jariah on behalf of the participants.