

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqua General Takaful Berhad ("Us / Our")</b>
Read this Product Disclosure Sheet before you decide to participate the <b>Mega PA Takaful – Essential</b> . Be sure to also read the general terms and conditions.	<b>Mega PA Takaful – Essential</b> <b>Date : 01/01/2018</b>

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

This product is a personal accident plan which provides a basic cover for death, permanent disability and also other benefits due to an accident.

**2. What are the Shariah concepts applicable?**

**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 agent</li> <li>Management expenses</li> </ul>	25% Up to 20%
Total Wakalah Fee	Up to 45%

**Tabarru'**

This plan also applies the Tabarru' concept, whereby the Participants agree to donate or contribute their contributions to the General Takaful Fund (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 Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the Participants, and 50% to us for operating and managing the Fund, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, the surplus is to be credited into a charitable fund which will be utilized as amal jariyah on behalf of the Participants.

**3. What are the covers / benefits provided?**

The covers / benefits are summarized below:

Benefits Section	Benefit Amount (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Section 1 – Death				
a) Per adult	100,000	300,000	500,000	1,000,000
b) Per child	25,000	50,000	50,000	50,000
Section 2 – Permanent disability (up to)				
a) Per adult	100,000	300,000	500,000	1,000,000
b) Per child	25,000	50,000	50,000	50,000
Section 3 – Double indemnity in the event of death or permanent disability whilst travelling on a public transport, or the public transport is being hijacked, or being a victim of murder or terrorism (up to)				
a) Per adult	100,000	300,000	500,000	1,000,000
b) Per child	25,000	50,000	50,000	50,000
Section 4 – Children education fund	Not covered	Not covered	10,000 per child	20,000 per child
Section 5 – Outstanding on credit card, house and/or hire purchase (up to)	5,000	7,000	8,000	10,000
Section 6 – Additional income for total and permanent disability	Not covered	Not covered	100,000	200,000
Section 7 – Temporary total disability (up to 24 weeks)	Not covered	Not covered	Not covered	1,000 per week
Section 8 – Temporary partial disability (up to 24 weeks)	Not covered	Not covered	Not covered	500 per week
Section 9 – Compassionate cash	2,000	3,000	4,000	5,000

Duration of cover is for one year. You need to renew your takaful certificate annually.

**Note:** Please refer to the takaful certificate for further details of the above benefits.

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

The total contribution that you have to pay may vary depending on your choice of plan, the age group and the number of covered person. We will give you a special discount as follows:

Number of covered person in a certificate	Discount Rate
2 to 3	5% of the contribution
4 to 6	7.5% of the contribution
More than 7	10% of the contribution

All contributions (if applicable) will be subjected to relevant charges or taxes, including Goods & Services Tax, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

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

Type	Amount
Goods and Services Tax (GST)	6% of the contribution
Stamp Duty	RM10.00

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

**Importance of disclosure**

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this takaful). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- In addition to answering the questions in the application form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of takaful has been entered into, varied or renewed with us any of the information given in the application form (or when you applied for this takaful) is inaccurate or has changed.

**Eligibility** – Only Malaysian citizen, permanent resident of Malaysia or residents legally employed in Malaysia and/or their spouse and children who are legally residing in Malaysia, with minimum age of 45 days to 65 years. This certificate is renewable on a yearly basis at our option up to eighty (80) years old. This certificate will cease when you attains age of eighty-one (81) years.

**Cash before cover** – The contribution due must be paid before the cover is effective.

**Claims** – All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the certificate. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

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

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

- Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- War, invasion, rebellion and terrorism act;
- Any pre-existing physical or mental defect or infirmity;
- Engaging in hazardous sports, occupations or activities;
- Intoxication by drugs; or
- Within the military, civil defence, law enforcement, fire-fighting or security services or organisations.

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

**8. Can I cancel my certificate?**

You may cancel your certificate by giving a written notice and returning your original Certificate of Takaful to us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim during the period of takaful.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**10. Where can I get further information?**

Should you require additional information about personal accident coverage, please refer to the insuranceinfo booklet available at all our branches, or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Etiqua General Takaful Berhad (1239197-A)**

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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**11. Other types of takaful cover available**

Please refer to our branches or agents for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**