

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa General Takaful Berhad ("We/Us/Our")</b>
Read this Product Disclosure Sheet before you decide to participate in the <b>Takaful Flexi PA</b> . Be sure to also read the general terms and conditions.	<b>Takaful Flexi PA</b> <b>Date : 01/09/2018</b>

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

This product is a personal accident plan which provides cover for death, total permanent disability and hospital confinement allowance due to 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, we are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	25%
• Management expenses	Up to 20%
<b>Total Wakalah Fee</b>	<b>Up to 45%</b>

**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 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 charity fund which will be utilized as 'amal jariah' on behalf of the participant.

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

The following are the Takaful Flexi PA benefits:

Benefits	Benefit Amount (RM)
<b>1. Accidental death</b> If bodily injury from an accident results in death within 52 weeks from the date of the accident, we shall: <ol style="list-style-type: none"> <li>upon authorization, fully settle your outstanding private car hire purchase loan and pay the remaining benefit amount, if any, to your nominee or estate; or</li> <li>if there is no authorization to settle any outstanding hire purchase loan, pay the full benefit amount to your nominee or estate.</li> </ol>	50,000
<b>2. Permanent total disability</b> If bodily injury which result in the following within 52 weeks from the date of accident: <ol style="list-style-type: none"> <li>Permanent total paralysis;</li> <li>Permanent total bedridden;</li> <li>Permanent total loss of sight of both eyes; or</li> <li>Permanent total loss or permanent total loss of use of both hands, or both legs, or both limbs or combination of these.</li> </ol>	50,000
<b>3. Hospital confinement allowance</b>	50 per night, up to 5,000

Duration of cover is for one (1) year. You need to renew your certificate annually.

**Note:** Please refer to the takaful certificate for more information on the above benefits.

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

- The annual contribution is RM60.00. Contribution payment can be made via cash, credit card or cheque.
- All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia 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 (RM)
Sales and Services Tax	6% of the contribution
Stamp Duty	10.00

**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.

- d. In addition in 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.
- e. 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.

**Terms and Conditions** – We reserve the right to amend the terms, exclusions and conditions of this certificate by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of takaful.

**Cash Before Cover** – The contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

**Claims** – If an accident occurs which give rise to a claim, you must notify us within 30 days from the date of accident.

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

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

- a. Commit any wilful, criminal, illegal or intentional acts, or neglect;
- b. Self-inflicted injury;
- c. Alcohol or drug consumption;
- d. Pregnancy, childbirth, miscarriage or abortion;
- e. AIDS or the presence of any HIV;
- f. Any acts of war;
- g. Ionizing radiations or radioactive contamination; or
- h. Not holding a valid driving license (for motor vehicle accident).

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

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

You may cancel your certificate at any time by giving written notice to us. Upon cancellation, we will refund the contribution for the unexpired portion of the period of takaful on pro-rated basis provided you have not made 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 Takaful, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

Alternatively, you may also contact us at:

**Etiqa 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 similar general takaful cover available**

Please refer to our agents or us 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 AGENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/09/2018.