

Long Term Fire Takaful

The home takaful plan for public servants



Takaful

*Not just Takaful,
Etiqa Takaful*

eTiqa
General Takaful

Underwritten by Etiqa General Takaful Berhad (Co. Reg. No.: 201701025031)

Secure and protect your home for your loved ones

Long Term Fire Takaful is a plan to cover your home in the event of a loss or damage caused by fire, lightning and explosion.

Key Features

Key benefits to cover loss or damage caused by the following events:

- a) Fire
- b) Lightning
- c) Explosion caused by gas used for domestic purposes
- d) Flood coverage **NEW**

Optional add-on coverage:

- a) Bursting or overflowing of water tanks, apparatus or pipes
 - b) Storm and tempest
 - c) Earthquake and volcanic eruption
 - d) Subsidence and landslip
 - e) Damage by falling trees or branches and objects
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Note:

- 1) Total duration of cover is linked to your house financing tenure.
- 2) Please contact us for more details on benefits, terms and conditions.
- 3) Only eligible for Government Housing Financing Scheme (LPPSA) applicants.

Basis of Contract

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 (Fund). The participant also agree to authorise us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant.

Tabarru'

This plan also applies the Tabarru' concept, whereby the participants agree to donate or contribute their contributions to the 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 whose certificates have not terminated and who have not made any claims within the financial year, 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, the surplus is to be credited into a charitable fund which will be utilized as 'amal jariah' on behalf of the participant.

Long Term Fire Takaful Exclusions

The certificate does not cover certain losses, such as:

- a. Bursting or overflowing of water tanks, apparatus or pipes;
- b. Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance;
- c. Earthquake and volcanic eruption;
- d. Subsidence and landslip;
- e. Burning of property by order of any Public Authority;
- f. War, civil war or similar risks;
- g. Any act of terrorism; or
- h. Radioactivity contamination, nuclear radiation or similar risks.

Note:

Please contact us for more details on benefits, terms and conditions.

Long Term Fire Takaful Important Notes

Please make sure that the Total Sum Covered of the building reflects the true current value so that you will be adequately compensated when you have to make a claim.

A grace period of 60 days shall be given from the effective date of cover for the payment of contribution.

This brochure is intended for reference only and shall not constitute as a contract.

Etiqa General Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

All contributions (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to retain any receipt that you receive as proof of contribution.

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