

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Comprehensive General Liability Takaful**.

Other customers have read this PDS and found it helpful, **you should read this too.**

Date: **29/07/2026**

1. What is Comprehensive General Liability Takaful?

The Comprehensive General Liability Takaful indemnified you against all sums which you become legally liable to pay as damages in respect of bodily injury (including death or disease) to third parties and or loss of or damage to property of third parties happening in connection with your business and occurring within the Territorial Limit.

Applicable Shariah concept

The applicable shariah contract under this product are Tabarru', Wakalah, Ju'alah and Qard. For definition of the Shariah contract, please refer to Takaful Certificate.

2. Know Your Coverages / Benefits

As an illustration, for RM 5,000 ¹ annually, you will receive the following Comprehensive General Liability Takaful coverage:	
This certificate covers :	This certificate excludes :
- you against all sums which you are legally liable to pay as damages in respect of: - bodily injury (including death or disease) to third parties; and - loss of or damage to property of third parties arising from your business and occurring within the Territorial Limits. - The duration of coverage is one (1) year or as per project period.	- Your employees. - Property damage to property owned by you, occupied or rented to you or in your care, custody and control. - Bodily injury or property damage where takaful certificate is required under the Road Transport Act 1987, Malaysia (motor certificate). - Use or operation of Watercraft or Aircraft. - Liquidated damage, penalty, or performance warranties or liability under a warranty for the fitness or quality of your products. - Product Liability - Property damage to underground services unless prior to commencement of any work, you have made an enquiry in writing of all underground services and received where practicable a written response. - Exposure/Claim pay out to sanctioned countries (as per Sanction Limitation and Exclusion Clause) Note: This list is non-exhaustive. Please refer to Takaful Certificate for the full list of exclusions.
The duration of coverage is for one year or per project period. You need to renew your Takaful certificate annually.	

The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Takaful Berhad or PIDM (visit www.pidm.gov.my).

¹ Annual contribution is subject to individual assessment.

If you have any questions or require assistance on our Comprehensive General Liability Takaful, you can:

 Call us at 1-300-13-8888 (Etiqa Online)	 Visit us at https://etiqa.com.my/download-documents/enterprise-business	 Email us at info@etiqa.com.my	 Scan the QR code
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3. Know Your Obligations

For this Comprehensive General Liability Takaful, the contribution may vary depending on the risk assessment and may include the following, as illustrated below:		
Gross Contribution		RM 5,000.00
Service Tax (8%)		RM 400.00
Stamp Duty		RM 10.00
Wakalah fee	Commission (Up to 15% of Contribution)	RM 750.00
	Management Expenses (Total Wakalah Fee less Commission paid to Intermediary)	RM 1,500.00
	Total Wakalah fee (45% of Contribution)	RM 2,250.00

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.

4. Other Key Terms

a) Non-Consumer Takaful Contract

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
- 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.

- b) 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.

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

5. Can I cancel my certificate?

Yes. You may cancel your certificate by giving a written notice 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.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Etiqa General Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS).

☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS).

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name: _____

Date: _____