PDS-MSPIK-TE-2025V01

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Foreign Workers Hospitalisation and Surgical Takaful Scheme**.

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

General Takaful

Date: 22/10/2025

1. **What is Foreign Workers Hospitalisation and Surgical Takaful Scheme?**
   Foreign Worker Hospitalisation & Surgical Takaful Scheme (SKHPPA/SPIKPA) is a yearly renewable hospital and surgical Takaful scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.
   Who is eligible?
   Eligible persons for Takaful under this Certificate are those present and future full-time foreign worker employees of Participants, from the age of eighteen (18) to sixty (60), who are actively engaged at their usual work on the date the persons are eligible to join this Takaful Scheme.

   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 139.60** annually, you will receive the following Foreign Workers Hospitalisation and Surgical Takaful Scheme **coverage**:	
This certificate **covers**:	This certificate **excludes**:
• Please refer to Benefits table below. **Note**: The description on the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the Takaful Certificate.	• Any hospitalization, surgery or charges caused by any one of the following occurrences: - Plastic/Cosmetic surgery. - Dental treatment or oral surgery. - Treatment or surgical operation for congenital abnormalities or deformities. - Pregnancy or miscarriage. - Suicide or self-inflicted injury while sane or insane. **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. You need to renew your Takaful certificate annually.	

Item	Benefits	Amount (RM)
1(a)	Daily Hospital Room & Board *(Maximum up to 30 days)*	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1(b)	Intensive Care Unit *(Maximum up to 15 days)*	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical Fees *(Excluding organ transplantation)*	
5	Anaesthetist Fees	
6	In-Hospital Physician Visits *(Maximum up to 30 days)*	
7	In-Hospital Specialist Consultation Visits *(Maximum up to 30 days)*	
8	Ambulance Fees/ Medical Report Fees	
Maximum Overall Annual Limit (Item 1-8) per Covered Person		**RM20,000.00**

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).

If you have any questions or require assistance on our Foreign Workers Hospitalisation and Surgical Takaful Scheme, you can:

Call us at 1-300-88-6688 (Etiqa Oneline)	Visit us at https://www.etiqa.com.my/corporates/employee-benefits	Email us at info@etiqa.com.my	Scan the QR code

3. Know Your Obligations

For this Foreign Workers Hospitalisation and Surgical Takaful Scheme, you must pay a takaful contribution of; Example: Foreign Workers Hospitalisation and Surgical Takaful Scheme Contribution Breakdown (e.g. Sum Covered: RM 20,000.00)		
Basic Contribution		***RM 105.00 (annually)***
TPCA (Third Party Claims Administrator) fee		***RM 15.00***
Total Takaful contribution you must pay is		***RM 120.00***
You also have to pay the following fees and charges:		
+ Service Tax (8% of contribution)		***RM 9.60***
+ Stamp Duty		***RM 10.00***
Total Contribution Payable		***RM 139.60***
Wakalah fee	Commission (Up to 10% of Contribution)	*Up to RM 12.00*
	Management Expenses (20% of contribution)	*RM 24.00*
	Total Wakalah fee (30% of Contribution)	*RM 36.00*

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) Importance of disclosure

- You must disclose all material facts of all the covered members such as their medical condition, occupation, and state their ages correctly.

b) Non-Consumer Takaful Contract

- Statement Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013 - Covered member is to disclose in the proposal form, fully and faithfully all the facts which he/she know or ought to know, otherwise the Certificate issued may be invalidated.

c) 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.*

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Name:
Date: