PDS/FDBCP/TE/2026V01

eTiQa General Takaful

PRODUCT DISCLOSURE SHEET - SME BIZCARE PLUS TAKAFUL (DETAILS OF COVERAGES)

Dear <Sir/Madam customer name>

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **SME Bizcare Plus Takaful.**

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

Date: 17/03/2026

1. What is SME Bizcare Plus Takaful?

This is a takaful product plan that protects you from losses or problems (i.e. caused by fire, lightning and other perils stated in the certificate) that happen while running your business at a specific location. You can choose how much coverage you need based on your business needs.

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

Classes	Coverages
Section A	
1. **Fire and/or Lightning or Extended Perils**	Covers any damage or loss to your property (including Stock-in-trade) caused by fire or lightning. This certificate also covers: 1) Damage to your covered property caused by terrorism or sabotage. 2) Inconvenience allowance 3) Other risks (for an extra pay), such as ∘ Aircraft damage ∘ Earthquakes and volcanoes ∘ Storms, floods, explosions ∘ Impact damage ∘ Pipe bursts, tank overflows, bush fires ∘ Landslides ∘ Riots, strikes, malicious damage ∘ Damage by falling trees or branches
Section B	
1. **Restricted All Risks**	Covers loss or damage to the contents of your property (excluding stock-in-trade). caused by theft and accidental damage. However, it does not cover damage caused by fire or the risks listed under Section A. (Note: Stock-in-trade is not covered under this section. Please arrange for coverage under Section A and C)
Section C (Miscellaneous)	
1. **Burglary**	Covers loss of property (including Stock-in-trade) due to theft involving break-in, robbery, or hold-up at your premises.
2. **Money**	Covers loss of money while being transported or kept in your premises, due to theft or other accidental causes (as long as they are not excluded in the certificate)
3. **Fidelity Guarantee**	Covers financial losses due to fraud or dishonesty committed by your employees.
4. **Plate Glass**	Covers accidental breakage of glass windows or panels in the building.
5. **Public Liability**	Covers compensation you must pay if someone (like a customer or visitor) is injured or their property is damaged due to your or your employee's negligence during business operations.
6. **Employer's Liability**	Covers compensation to employees if they get injured or sick because of their job.
7. **Group Personal Accident**	Covers your employees if they suffer accidental injury, death or become permanently disabled from sudden and visible events (like falls or crashes).

No.	Classes of Takaful	Sum Covered / Limit (RM)				Excess (RM)
Section A - **Fire and/or Lightning or Extended Perils** - **Terrorism and Sabotage Extension** - **Inconvenience Allowance**		Up to Sum Covered declared Limited to 10% of total Sum Covered or maximum 1 million (in aggregate) 2,500.00				As per Fire Tariff
Section B – Restricted All Risks		Full Value of Sum Covered as per Fire Interest Covered for Contents				10% of loss or min 1,000.00 each and every loss whichever is higher
Section C – Miscellaneous		**Silver Plan**	**Gold Plan**	**Platinum Plan**	**Diamond Plan**	
1	**Burglary -** First Loss Sum Covered	25,000	50,000	100,000	Determined by sum covered	5% of loss or min 750.00 each and every loss whichever is higher
2	**Money:-**					Nil.
	Limit any one event :-					
	- In Premises during office hours	5,000	10,000	15,000		
	- In Premises after office hours (Locked safe)	5,000	10,000	15,000		
	- In Premises after office hours (Locked drawer, cabinet, cash register)	1,000	2,000	3,000		
	- In Transit	5,000	10,000	15,000		
	- Personal Accident cover for 2 unnamed staff	10,000	10,000	10,000		
3	**Fidelity Guarantee**	10,000	10,000	10,000		Nil.
4	**Plate Glass**	5,000	10,000	15,000		Nil.
5	**Public Liability**	250,000	500,000	1,000,000		5% of loss or minimum 1,000 each and every loss whichever is higher (for Third Party Property Damage only)
6	**Employers Liability**	250,000	500,000	1,000,000		Nil
7	**Group Personal Accident**	25,000	50,000	100,000		Nil

The total amount you need to pay for the takaful may change based on the coverage you choose and the takaful company's assessment. It must be paid within 60 days, not including service tax and stamp duty.

Sections	Annual Contribution (RM)			
Section A – Fire and/or Lightning or Extended Perils	Please refer to the Quotation for the estimated total contribution payable.			
Section B – Restricted All Risks	Please refer to the Quotation for the estimated total contribution payable.			
Section C – Miscellaneous	**Silver Plan**	**Gold Plan**	**Platinum Plan**	**Diamond Plan**
	Please refer to the Quotation for the estimated total contribution payable.			

Type		Amount (RM)
Wakalah Fee	Section A – (Fire and/or Lightning or Extended Perils)	• Commission: 15% of the contribution • Management Expenses: Total Wakalah Fee less commission paid to the Intermediary • Total Wakalah Fee : 40% of contribution
	Section B - (Restricted All Risks) Section C - (Miscellaneous)	• Commission: 15% of the contribution • Management Expenses: Total Wakalah Fee less commission paid to the Intermediary • Total Wakalah Fee : 35% of contribution
Sales and Service Tax (if applicable)		8% of the contribution
Stamp duty		10.00