

# Takaful

i-DoubleSecure

**It's never too early  
to start thinking  
of your loved ones.**



**Takaful**

*Not just Takaful,  
Etiqa Takaful*

**eTiqa**

Family Takaful

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Family Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). I Member of PIDM

## Protect yourself to protect your loved ones.

Protecting yourself with the i-DoubleSecure plan allows you to provide your loved ones with a lump sum cash payment in the event of your untimely death or total and permanent disability; with additional benefits in the event of accident.

In Malaysia, there were **374 deaths per day** in year 2012

(Source: *Vital Statistics Malaysia 2012, Department of Statistics, Malaysia, November 2013*), and **1 out of 11 males aged 35 may die before reaching their 55<sup>th</sup> birthday** (Source: *Abridged Life Table Malaysia 2010 – 2013, Department of Statistics, Malaysia, November 2013*).

## Key Benefits

### Death Benefit

In the event of death, your loved ones will receive 100% of the basic Sum Covered plus the share of any accumulated surplus distributions from the Participants' Risk Fund. However, should death occur in the 1<sup>st</sup> certificate year, total contributions paid will be refunded.

For accidental death, an additional 100% of the basic Sum Covered will be payable. However, no additional benefits are paid on accidental death occurring after the certificate anniversary following your 69<sup>th</sup> birthday.

### Total Permanent Disability (TPD) Benefit

In the event of TPD, you and your loved ones will receive 100% of basic Sum Covered plus the share of any accumulated surplus distributions from the Participants' Risk Fund.

For accidental TPD, an additional 100% of the basic Sum Covered will be payable. However, no benefits are paid on TPD after the certificate anniversary following your 64<sup>th</sup> birthday.

### Flexible Coverage

You have three Sum Coverages to choose from, specifically, RM50,000, RM100,000 and RM200,000.

## Basis of Contract

This plan applies the Tabarru' concept, whereby the Participant agrees to donate or contribute a specified portion from the contribution paid to the Participants' Risk Fund (PRF) for the purpose of mutual aid and assistance to the Participants in case of need.

This plan also applies the Wakalah concept, whereby the Participant nominates Etiqa Family Takaful Berhad to act on the Participant's behalf to manage the plan. The Wakalah fee is paid to us to cover the costs of distributing and managing the plan.

The Wakalah fee is a fixed deduction of RM60 per annum per certificate, plus 25% of the total contribution in the first certificate year and 6% thereafter.

The contribution less the Wakalah fee will be paid into the PRF. Underwriting surplus arising within the PRF, may be distributed according to the surplus policy approved by our Shariah committee. 50% of any distributed surplus will be shared amongst the participants with in-force certificates, who have not made any claim within the financial year. The remaining 50% is paid to Etiqa Family Takaful Berhad for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus. Please refer to the Marketing Illustration for more information.

## Eligibility

You are eligible to participate if you are at least 17 years of age and younger than 55 years, subject to the fulfilment of our criteria for a minimum level of health.

## Exclusions

To keep the benefits under this plan affordable, various exclusions apply to the benefits payable: Death due to suicide whilst sane in the 1st year after commencement, the contribution is refunded.

Payment in full amount of the Sum Covered if suicide is committed after 1 year from the issue date or the date of the latest reinstatement of the certificate.

For TPD benefits or the additional benefits due to accidents, no benefits are payable on occurrence of the following direct or indirect events or conditions:

1. Intentional self-inflicted injury or attempted suicide, whilst sane;
2. Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
3. Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
4. Participation in dangerous or hazardous sport or activities;
5. Aviation other than on a regular route with a commercial airline;
6. Physical and violent provocation;
7. Inhalation of poison, gas or fumes; or
8. Radioactive contamination.

The above list is not exhaustive. Please refer to the Takaful certificate for the full list of exclusions. Should you require further details on the information above, please refer to Product Disclosure Sheet or contact Etiqa Online at 1300 13 8888.

## Important Notes

1. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. You should satisfy yourself that the plan will best serve your needs and that the contribution prescribed for this plan is an amount you can afford.
3. You are given a grace period of 31 days from the contribution due date for payment of contributions. You should continue paying your contributions regularly until the expiry of your plan to ensure that you remain eligible for benefits. Failing to do so may terminate your plan prematurely.
4. You have the right to cancel this plan, by sending written instruction to us within 15 days after you have received the certificate. Should you choose to cancel within the 15 days, we will then refund the contribution received.
5. This plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
6. Should you require additional information, please refer to the *Insuranceinfo* booklet on 'Family Takaful'. The booklet is available at all our branches, or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**Etiqua Oneline 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



**Etiqua Family Takaful Berhad** (199301011506)  
(Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia)

Dataran Maybank, No. 1, Jalan Maarof,  
59000 Kuala Lumpur, Malaysia  
T +603 2297 3888 F +603 2297 3800

**eTiQa**  
  
**Family Takaful**