

Long Term Fire Takaful

# The home takaful plan for civil servants



Takaful

*Not just Takaful,  
Etiqua 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 Etiqua General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

# Secure and protect your home for your loved ones

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

## Key Benefits

To cover loss or damage caused by the following events below:

Benefit Type	Basic Package	Advance Package
Fire, Lightning, and Explosion caused by gas used for domestic purposes	Covered	Covered
Aircraft and aerial devices or articles dropped therefrom	Covered	Covered
Impact damage by road vehicles or animals	Covered	Covered
Bursting or overflowing of water tanks, apparatus or pipes	Covered	Covered
Theft by actual forcible and violent breaking into and out of the house	Covered	Covered
Hurricane, Cyclone, Typhoon, Windstorm	Covered	Covered
Earthquake or Volcanic Eruption	Covered	Covered
Flood	Covered	Covered
Subsidence and landslip	Not covered	Covered
Damage by falling trees or branches and objects	Not covered	Covered

**Note:**

- 1) The period of coverage is based on the financing period as agreed between you and the home financing provider, i.e. Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA). Please refer to the Etiqa Government Business Unit for more information.
- 2) The new benefits package is for financing approval on 9 May 2025 under LPPSA.

## Basis of Contract

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### **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 reward 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 | Major Exclusions

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The certificate does not cover certain losses, such as:

- a. Burning of property by order of any public authority;
- b. War, civil war or similar risks;
- c. Any act of terrorism;
- d. Radioactivity contamination, nuclear radiation or similar risks.

**Note:**

*This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions.*

## Long Term Fire Takaful | Important Notes

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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.



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



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