

## PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful certificate that best meet your needs. You should read your takaful certificate carefully for full details on your coverage.

FIND OUT MORE:



### Step 1 Is this takaful certificate right for you?

- This takaful certificate covers hospitalisation and surgical expenses until age 85.
- Your takaful contributions will be pooled with other takaful participants' contributions to pay claims. If the total claims paid out from the pool of fund is high, the takaful contribution for all takaful participants in the same pool may increase, including your takaful contributions **even if you did not make a claim.**

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: RM<amount>
- Surgical Fees: As charged. Subject to overall annual limit.

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: RM<amount>
- Overall Lifetime Limit: No limit

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes) within the first 120 days from the issue date or latest reinstatement date of the certificate
- Participation in any criminal or illegal act, strike, riot, terrorism, or civil commotion

This is not a complete list. Please read your takaful certificate carefully for full details on what is and is not covered.

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

### Step 3 Can you afford the increase in takaful contribution over time?

Takaful Contribution Projection Table

Age	Current takaful contribution upon attained age (RM)	Estimated takaful contribution		Over the long term, you can reduce takaful contribution payable by choosing plans with:
		Based on medical inflation of <b>&lt;7%<sup>1</sup></b> per annum (RM)	Based on medical inflation of <b>&lt;10%<sup>2</sup></b> per annum (RM)	
<b>&lt;Entry age (N)&gt;</b>	<b>&lt;XX&gt;</b>			(a) A higher deductible. (b) A lower overall annual limit/hospital room & board limit.
<b>&lt;N+5 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	
<b>&lt;N+10 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	
<b>&lt;N+15 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	
<b>&lt;N+20 years&gt;</b>	<b>&lt;XX&gt;</b>	<b>&lt;YY&gt;</b>	<b>&lt;YY&gt;</b>	

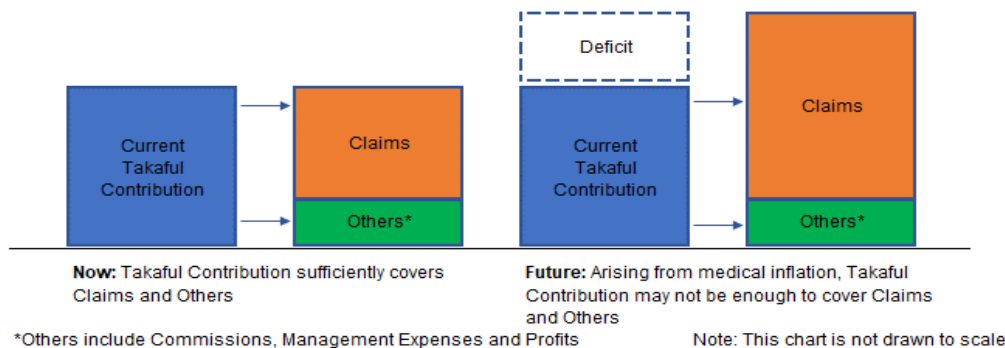
• The projection above is solely for **illustration purposes only**.

• Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.

• The bulk of your takaful contributions will go to paying claims. On average, for every RM1.00 of takaful contribution paid, RM<0.72><sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to takaful agent/intermediary, management expenses and profits of the takaful operators.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years <2020 to 2023>.

<sup>2</sup> This is based on insurance and takaful industry average data from years <2021 to 2023>. The actual experience of the plan you participated in may differ from the industry average.



#### Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- If you decide you do not want this takaful certificate within 15 calendar days after the takaful certificate has been delivered to you, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days from the issue date or latest reinstatement date of the takaful certificate except for accidental injuries.
- The Wakalah fees<sup>3</sup> you have to pay are RM<total Wakalah fee within commission paying years> or <total Wakalah fee% within commission paying years> of total takaful contributions over <number of commission paying years> years, of which commission to takaful agent/intermediary is RM<total commission within commission paying years> or <total commission % within commission paying years> and management expenses is RM<total management expenses within commission paying years> or <total management expenses % within commission paying years>.

This is not a complete list. Please read your takaful certificate carefully for full details on the key terms and conditions.

<sup>3</sup> These figures are based on the current takaful contribution upon attained age.

#### Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	MEDIC eDGE Takaful <Plan Type>	Option 1 Takaful Medical Plus <Plan Type>	Option 2 Takafulink Medical Plus <Plan Type>
Annual Contribution	RM<Annual contribution amount>	RM<Annual contribution amount> <i>The annual contribution is [higher/lower] by RM&lt;amount of annual contribution difference&gt;</i>	RM<Annual contribution amount> <i>The annual contribution is [higher/lower] by RM&lt;amount of annual contribution difference&gt;</i>
Type	Cashless facility 'We pay direct to hospitals'	Cashless facility 'We pay direct to hospitals'	Cashless facility 'We pay direct to hospitals'
Coverage Term	Until age 85 'Renewal is guaranteed but takaful contribution rates are not guaranteed'	Up to <expiry age> 'Renewal and takaful contribution rates are not guaranteed'	Until age 88 'Renewal is guaranteed but takaful contribution rates are not guaranteed'
Deductible	RM<deductible amount> deductible	RM<deductible amount> deductible	RM<deductible amount> deductible
Hospital Room & Board	RM<Room & Board amount> per day	RM<Room & Board amount> per day	RM<Room & Board amount> per day
Surgical Fees	As charged	As charged	As charged
Overall Annual Limit	RM<overall annual limit amount>	RM<overall annual limit amount>	RM<overall annual limit amount>
Overall Lifetime Limit	No limit	No limit	No limit
<p>• <b>Deductible:</b> Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).</p> <p>• <b>Overall Annual Limit:</b> Maximum amount you can claim in a certificate year.</p> <p>• <b>Overall Lifetime Limit:</b> Maximum amount you can claim throughout your lifetime.</p>			

This table does not capture all of the features of products compared. Please contact your takaful agent/intermediary, Etiqa Online at 1-300-13-8888, or e-mail to info@etiqa.com.my for more information on the differences in features of these products.

#### Customer's Acknowledgement\*

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

- ☐ I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

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

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Name:

Date: