

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in RAHMAH PA TAKAFUL . Be sure to also read the general terms and conditions.	RAHMAH PA TAKAFUL Date: 01/03/2024

1. What is this product about?

This product is a personal accident plan which provides coverage to the covered person in the event of death, accidental permanent disability and funeral allowance benefits.

2. What are the Shariah concepts applicable?

Wakalah

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize 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. As an agent, we are entitled to receive a wakalah fee as a service charge.

Tabarru'

This plan also applies the tabarru' (contribution) 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 based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee 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 RM10.00, it will be credited to charitable fund which will be utilized as 'amal jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

3. What are the covers / benefits provided?

The covers / benefits are summarised below:

Benefits		Sum Covered (RM) - Per Person	
		Plan 1	Plan 2
Section 1	Accidental Death	80,000	40,000
Section 2	Accidental Permanent Disability	80,000	40,000
Section 3	Funeral Allowance	1,000	1,000

Note:

- Duration of cover is for one year and this is a yearly renewable takaful certificate.
- The aggregate of all percentages payable under Section 1 and Section 2 in respect of anyone Accident or Certificate year shall not exceed RM80,000 (Plan 1) or RM40,000 (Plan 2) of the sum covered. If we have paid a total of RM80,000 (Plan 1) or RM40,000 (Plan 2), the coverage under the certificate will be terminated.
- Please refer to the takaful certificate for further details of the above benefits.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on your choice of plan as shown below:

Scheme	Basic Yearly Contribution (RM)	
	Plan 1	Plan 2
Myself	75.36	45.28

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

5. What are the fees and charges that I have to pay?

Type	Amount
Wakalah Fee	45% of contribution which includes: <ul style="list-style-type: none"> 25% discount to the participant 20% management expenses
Service Tax	8% of the contribution
Stamp Duty	RM10.00

Note: Stamp duty payment for contribution not exceeding RM150 is exempted until 31/12/2025. However, RM10.00 stamp duty shall be payable starting from 1/1/2026.

6. What are some of the key terms and conditions that I should be aware of?

Importance of disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form (or when you apply for this takaful). You must answer the questions fully and accurately.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- c. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- d. In addition to answering the questions in the application form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- e. You also have a duty to tell us immediately if at any time after your contract of takaful has been entered into, varied or renewed with us any of the information given in the application form (or when you applied for this takaful) is inaccurate or has changed.

Eligibility – The covered person must be a Malaysian citizen, aged between sixteen (16) years and sixty-five (65) years at the date of inception of the certificate with renewal option up to the last day of seventy (70) years of age.

Cash before cover – The contribution due must be paid before the cover is effective.

Claims – All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the certificate. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of terms and conditions.

7. What are the major exclusions under this certificate?

- a. Communicable or infectious diseases;
- b. Pre-existing conditions;
- c. Influence of alcohol or drugs;
- d. Self-inflicted injury or attempted suicide;
- e. Engaging in hazardous sports or activities; or
- f. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism.

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

8. Can I cancel my certificate?

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.

9. What do I need to do if there are changes to my contact details?

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.

10. Where can I get further information?

If you have any enquiries, please contact us at:

Etiqa General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia.

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

Etiqa Online: 1300 13 8888

11. Other types of takaful cover available

Please refer to us for other cover offered.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ, UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.