

PRODUCT DISCLOSURE SHEET	Etika General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Long Term Fire Takaful . Be sure to also read the general terms and conditions.	Long Term Fire Takaful Date : 28/03/2025

1. What is this product about?

This product provides you with coverage for your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2. What are the Shariah concepts applicable?

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 agrees 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 RM10.00, the surplus is to be credited into a charitable fund which will be utilized as 'amal jariah' on behalf of the participant.

3. What are the covers/benefits provided?

The coverages/benefit are summarized 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

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 Etika Government Business Unit for more information.

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 takaful contribution that you have to pay is based on your sum covered and the package selected.

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

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

Type	Amount
Wakalah Fee	30% of the contribution
Service Tax	8% of the contribution

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

Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purpose 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 our 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 in 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.

Market Value

- a. You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should cover the cost of rebuilding and replacement of your property in the event of loss or damage.
- b. To assist you in determining the sum covered, you may use the estimated building cost calculator provided by Malaysian Takaful Association (MTA) via the following link: <https://bcc.malaysiantakaful.com.my/>. Please note that you are advised to seek independent professional advice if the property had been extensively renovated and/or have unique/non-standard design.

Average - If your covered building hereby shall, at the time of loss, be of greater value than the sum covered, then you shall be considered as being your own takaful operator for any difference, and shall bear a rateable proportion of the loss accordingly

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?

This 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.

8. Can I cancel my certificate?

You may cancel your certificate by giving a written notice to the home financing provider. Upon confirmation by the home financing provider, you are entitled to a refund contribution based on the current unexpired period of takaful.

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

It is important that you inform your home financing provider or inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner.

10. Where can I get further information?

If you have any enquiries, please contact us at:

Etika Government Business Unit

No.15 & 15A
Jalan P8G1, Presint 8
62000 Putrajaya
Wilayah Persekutuan
Telephone Number: +603 8861 6862 / 6772 / 6362 / 6172
Facsimile Number: +603 8861 6782
Email: nonmotor.gta@etika.com.my

Or you can contact:

Etika General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Level 7, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etika Online: 1300 13 8888
E-mail: info@etika.com.my
Homepage: www.etika.com.my

11. Other types of similar Takaful cover available.

Houseowner Takaful.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE HOME FINANCING PROVIDER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 28/03/2025.