PRODUCT DISCLOSURE SHEET

eTiQa General Takaful

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Tesla Ensure** add-on benefit package**.** Other customers have read this PDS and found it helpful, you should read this too.

Date: 01/01/2026

❶ What is Tesla Ensure?

Tesla Ensure is a motor takaful package that includes a selection of add-on benefits embedded in the Private Car Comprehensive Takaful certificate exclusively for Tesla Malaysia.

Applicable Shariah Contract

The applicable shariah contract under this product are Tabarru', Wakalah, Jualah and Qard. For definition of the shariah contract, please refer to takaful certificate.

❷ Know Your Coverages

The selection of add-ons benefits for Tesla Ensure are as follows:

Benefits	Coverage Limit
1) Waiver of Compulsory Excess for Unnamed Driver	Waiver of Compulsory Excess of RM400
2) Personal Accident for Driver	RM18,000 for driver only
3) Compassionate Benefit	RM1,000
4) Flood Relief Allowance	RM1,500
5) Special Relief Allowance due to Total Loss and Theft	RM1,500
6) EV Home Wall Charger	Up to RM12,000
Optional add-on benefits	
1) Key Care Cover	Up to RM3,000
2) Portable Charging Cable	Up to RM2,000
3) 24/7 Emergency and Unlimited Towing Mileage	Unlimited towing

Note: Details of coverage of the above add-on benefits can be obtained in the certificate schedule.

Your takaful certificate covers:
1. Third party bodily injury and death;
2. Third party property loss or damage; and
3. Loss or damage to your own vehicle due to accidental fire, theft, or accident.

Your motor takaful certificate excludes:
1. Your own death or bodily injury due to a motor accident;
2. Your liability against claims from passengers in your vehicle;
3. Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
4. Consequential loss, depreciation, wear and tear, rust and corrosion, mechanical or electronic breakdowns, failures or breakdown, equipment or computer malfunction.

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

If you have any questions or require assistance on your motor takaful coverage, you can:

Contact us at 1-300-13-8888 (Etiqa Oneline)	Visit us at https://www.etiqa.com.my/car	Email us at info@etiqa.com.my	Scan the QR code

❸ Know Your Obligations

For this Tesla Ensure add-on benefit package, total takaful contribution that you need to pay is as shown in your main Comprehensive Private Car Takaful Product Disclosure Sheet.

* IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the takaful cover annually.
B	The takaful will only be effective once you have paid the contribution (Cash Before Cover).
C	You must ensure that your vehicle is covered at the appropriate amount as it will affect the amount you can claim.
D	In the event of an accident, you should notify us the soonest possible. You may do so by: a. Please make a police report within 24 hours of the incident; b. Notification can be done in writing or via Claim Assist line 1300 88 1007; c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim; and d. You may send your car to any of the following approved repairer: i. Motor repair workshops which are on Our panel of approved workshops; or ii. Any other repairer that We have given You special permission to use. *Please refer to the certificate wording for further details on the Approved Repairer. *Please refer our website for the choice of repairers available. **Note:** This list is non-exhaustive. Please refer to the takaful certificate for the full list of terms and conditions.
E	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).

Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim.