PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Domestic Servant Takaful** personal accident plan**.** Other customers have read this PDS and found it helpful, you should read this **Takaful** too.

eTiQa General Takaful

Date: 01/06/2026

❶ What is Domestic Servant Takaful?

Domestic Servant Takaful is a personal accident which provides compensation for the maid due to accident.

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

For a duration of annual cover, you will receive the following takaful coverages:

No.	Benefits	Benefit Amount (RM)
1.	Personal accident a) Accidental death b) Permanent disablement c) Medical expenses (subject to an excess of RM200 each and every loss)	 20,000 20,000 up to 2,000
2.	Repatriation expenses	up to 5,000
3.	Hospital and surgical expenses	up to 2,500

Note:
1. Please refer to the takaful certificate for further details of the above benefits.
2. Duration of cover is for one (1) year. You need to renew the takaful cover annually.
3. 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).

Your takaful certificate excludes:
1. Commit any unlawful act;
2. Intoxication by alcohol or drugs;
3. Complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
4. Participation in any dangerous or hazardous sport or hobby;
5. Engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not as a member of the crew;
6. Sexual assault by the Participant or any member of his household;
7. Any actions for compensation brought in the Courts of Law of any territory outside Malaysia; or
8. 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 for the full list of exclusions.

If you have any questions or require assistance on our personal accident takaful product, you can:

Contact us at 1-300-13-8888 (Etiqa Oneline)

Visit us at https://www.etiqa.com.my/personal-accident

Email us at info@etiqa.com.my

Scan the QR code

❸ Know Your Obligations

For this Domestic Servant Takaful, you pay an annual contribution of:	
Basic Contribution	RM 50.00
You also have to pay the following fees and charges:	
Commission Paid To Intermediary	25% of basic contribution or RM 12.50
Service Tax	8% of basic contribution or RM 4.00
Total Wakalah Fee	60% of basic contribution or RM 30.00
Stamp Duty	RM 10.00
Total Contribution Payable	RM 64.00
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 receive as proof of payment of contributions.	

❹ Other Key Terms

1. You must provide complete and accurate information during the application.
2. The takaful coverage only be effective once you have paid the contribution (Cash Before Cover).
3. 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.

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 pro-rata basis of the contribution provided you have not made a claim during the period of takaful.