

PRODUCT DISCLOSURE SHEET	Etiqa Family Takaful Berhad ("Takaful Operator"/"We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to take up the Etiqa Critical Care Takaful Plus plan. Be sure to also read the general terms and conditions.	Etiqa Critical Care Takaful Plus
	<Date>

1. What is this product about?

Etiqa Critical Care Takaful Plus is a Takaful plan that provides critical illnesses benefits up to age 70. In addition, it also provides additional cancer care benefit and communicable disease cash allowance.

2. What are the Shariah concepts applicable?

a) Tabarru'

This plan applies the Tabarru' (donation) concept, whereby the participant agrees to donate or contribute a specified portion from the contribution paid into the Participants' Risk Fund (PRF) for the purpose of mutual aid and assistance to the participants in case of need.

b) Wakalah

This plan also applies the Wakalah (agency) concept, whereby the participant appoints Us to act on behalf of the participant to invest and manage the Participants' Risk Fund (PRF). Wakalah fee is deducted from the contribution of each certificate. The participant also agrees 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 PRF, 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.

c) Participants' Risk Fund (PRF)

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). Surplus arising within the PRF makes allowance for contingency provisions and will be distributed according to the surplus policy approved by Our Shariah committee. 50% of any distributed surplus will be shared amongst the participants with in force certificates and who have not made any claim within the financial year. The remaining 50% to be paid to Us for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis.

3. What are the covers / benefits provided?

No.	Coverage / Benefit	Benefit Description
1	Critical Illness Benefit	<p>When the person covered is diagnosed with any of the covered critical illnesses (except Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications) within the coverage term and survives at least 30 days from the date of diagnosis, a lump sum of the following is payable:</p> <ol style="list-style-type: none"> 1) Sum covered of RM<sum covered>; and 2) PRF surplus (if any). <p>For Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness or Diabetes Mellitus Complications, the following will be payable:</p> <ol style="list-style-type: none"> 1) 10% of sum covered of RM<sum covered>; or 2) RM25,000; <p>whichever is lower.</p> <p>Note:</p> <ol style="list-style-type: none"> a) The certificate will be terminated on the payment of the critical illness benefit (except Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications), with no other benefits payable thereafter. b) For Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications, each covered illness is claimable once. The payment(s) will reduce the sum covered

		<p>accordingly, and the certificate will continue to be in force.</p> <p>c) Please refer to Appendix 1 for list of covered critical illnesses.</p>
2	Cancer Care Benefit	<p>When the person covered is diagnosed with Cancer and survives at least 30 days from the date of diagnosis, an additional 50% of sum covered will be payable.</p> <p>Note:</p> <p>a) Cancer is one of the covered critical illnesses under the Critical Illness Benefit.</p> <p>b) Please refer to the certificate for detail definition of Cancer.</p> <p>c) The payment of this benefit will not reduce the sum covered of the certificate.</p>
3	Communicable Disease Cash Allowance	<p>A lump sum cash benefit of RM300 is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below:</p> <ol style="list-style-type: none"> 1. COVID-19; 2. Dengue; or 3. Any communicable diseases that require quarantine by law. <p>This benefit is claimable up to 2 times throughout the certificate term, subject to once per certificate in a certificate year and RM3,000 per person.</p>

Reminder: Please refer to the marketing illustration for the sum covered, term of coverage and contribution payment term details of your certificate. 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).

4. How much contribution do I have to pay?

The estimated first year contribution that you have to pay is RM <contribution>. The certificate term and contribution paying term is <term> years.

The contribution indicated is based on your attained age (age next birthday) at the commencement date, and it varies in accordance to your attained age at the prevailing certificate years. Contribution rates are not guaranteed and We reserve the right to revise the contribution rates by giving 3-months prior notice.

All contribution (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 contribution.

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

The Wakalah fee is a deduction of 25% from the contributions per annum per certificate. The total Wakalah fee you have to pay is RM <total wakalah amount> or <total wakalah percentage>% of total contribution over <certificate term> years. There is no commission charged on this product, hence the entire Wakalah fee is paid to Us to cover for the management expenses of the plan.

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

- a) Importance of Disclosure – To help Us making the right decision in accepting the risk and determining the rates and terms of your certificate, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the certificate, a claim not being paid, or terms and conditions of the certificate being changed.
- b) Grace Period – The additional period of time that is provided for you to pay the contribution due. The grace period under this certificate is 31 days from the date the contribution is due. Your certificate will be lapsed, if a contribution due is not received within the grace period.
- c) Free Look Period - You have the right to cancel the certificate with written instruction to Us within 15 days after the certificate has been received by you. We will then refund you the total contributions received. For request of cancellation of the principal person covered's certificate within the free look period, We shall terminate this certificate and refund the total contributions received under the family package. The certificate will be deemed to be received by Us on the date it is personally delivered, the date of posting if sent to Us by registered post, or on the date of transmission if electronically transmitted.
- d) Family Package – Termination of the principal person covered's certificate will also cease the coverage of other family members' certificate under the family package.

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

7. What are the major exclusions under this plan?

To keep the benefits under the plan affordable, various exclusions apply to the benefits payable.

- a) The certificate shall not cover any critical illness due to:
 - i) Pre-existing condition;

- ii) Intentional self-inflicted injury while sane;
 - iii) Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
 - iv) AIDS, AIDS related complex or infection by the HIV except those being covered.
- b) The certificate shall not cover any critical illness diagnosed:
- i) Within 30 days from the issue date of certificate; and
 - ii) Within 60 days from the issue date of certificate for Cancer, Coronary Heart Disease Requiring Surgery, Heart Attack and Other Serious Coronary Artery Disease.
- c) This certificate does not cover any communicable disease due to any of the following:
- i) the symptoms of any of the communicable diseases are manifested prior to or within the first 60 days of continuous cover from the certificate issue date.
 - ii) the communicable diseases arise directly or indirectly from any pre-existing conditions;
 - iii) the history of drug, substance or alcohol abuse of the person covered;
 - iv) war (whether declared or not), revolution, attack by a foreign country, or invasion; or
 - v) the presence of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) infection.

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

8. Can I cancel my certificate?

If the written cancellation notice is received after the 15-day free look period, there will be no refund of contribution and no surrender value payable under the certificate, you may be entitled to the PRF surplus, if any.

For request of cancellation of principal person covered's certificate under a family package, We shall terminate all the certificates under the family package with no refund of contribution and no surrender value payable, you may be entitled to the PRF surplus, if any.

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 (including the nominee) to ensure that all correspondence reaches you in a timely manner. Please e-mail at info@etiqa.com.my, or by calling Etiqa Online at 1300-13-8888.

10. Where can I get further information?

If you have any enquiries, or require further information, please contact Etiqa Online by calling 1300-13-8888, or write to Etiqa Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03 – 2297 3888, or visit www.etiqa.com.my. Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar types of Takaful cover available.

Please refer to Our website at www.etiqa.com.my for other similar types of cover available.

Appendix 1: List of Covered Critical Illnesses

1	Alzheimer's Disease/ Severe Dementia	15	End-stage Lung Disease	29	Muscular Dystrophy
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	16	Full-Blown AIDS	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	17	Fulminant Viral Hepatitis	31	Paralysis of Limbs
4	Benign Brain Tumor – of Specified Severity	18	Heart Attack – of Specified Severity	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
5	Blindness – Permanent and Irreversible	19	Heart Valve Surgery	33	Primary Pulmonary Arterial Hypertension – of Specified Severity

6	Brain Surgery	20	HIV Infection due to Blood Transfusion	34	Serious Coronary Artery Disease
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	21	Kidney Failure – Requiring Dialysis or Kidney Transplant	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
8	Cardiomyopathy – of Specified Severity	22	Loss of Independent Existence	36	Surgery to Aorta
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	23	Loss of Speech	37	Systemic Lupus Erythematosus with Severe Kidney Complications
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living	38	Terminal Illness
11	Coronary Artery By-pass Surgery	25	Major Organ/ Bone Marrow Transplant	39	Third Degree Burns – of Specified Severity
12	Deafness – Permanent and Irreversible	26	Medullary Cystic Disease	40	Early Cancer
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms	41	Severe Mental Illness
14	End-stage Liver Failure	28	Multiple Sclerosis	42	Diabetes Mellitus Complications

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at [<issue date>](#).