

PRODUCT DISCLOSURE SHEET	Etiqua Family Takaful Berhad ("Takaful Operator"/"We"/"Us"/"Our")
<p><b>Please read this Product Disclosure Sheet before you decide to participate in &lt;i-DoubleSecure&gt;. Please be sure to also read the general terms and conditions.</b></p>	<b>i-DoubleSecure</b>
	<b>&lt;Date&gt;</b>

**1. What is this product about?**

The i-DoubleSecure is a Family Takaful protection plan. The plan will pay the sum covered should the person covered unfortunately die or become totally and permanently disabled ("TPD") before the certificate expires. An additional 100% of sum covered will be paid if death or TPD is due to an accident.

**2. What are the Shariah concepts applicable?**

The obligation to pay contributions and receive benefits, are on the basis of Tabarru'. Tabarru' enables a Participant to fulfill an obligation of mutual help and joint guarantee.

We are appointed as the Takaful operator, under a Wakalah structure. A Wakalah structure is an agency relationship between two parties. The Wakalah fee is paid to Us to cover the costs of distributing and managing the plan.

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). Underwriting surplus arising within the PRF, may 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, 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.

The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated funds will be shared amongst the participants with in-force certificates, and the remaining 15% to be paid to Us, based on the contract of Mudarabah. Mudarabah is a mutual contract between Us and the participant for the investment profit or losses. The segregated fund is paid together with the benefits, on expiry of the certificate, or should the participant requests at any time prior to expiry of the certificate, provided that the amount requested is at least RM 500.

**3. What are the covers / benefits provided?**

On death or TPD of the person covered, the benefit is the sum covered of RM<SUM COVERED> plus the share of any accumulated surplus distributions from the PRF. On death in the first certificate year from a non-accidental event, the benefit is the contributions paid only.

Where death or TPD of the person covered is due to accident, an additional benefit of 100% of the sum covered is payable. No additional benefits are paid on accidental death occurring after the certificate anniversary following the 69<sup>th</sup> birthday.

No benefits are paid on TPD after the certificate anniversary following the 64<sup>th</sup> birthday.

*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](http://www.pidm.gov.my)).*

**4. How much contribution do I have to pay?**

The estimated contribution that you have to pay is RM <Contribution><contribution mode>.

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

The Wakalah fee is paid to Us to cover the costs of distributing and managing the plan. The Wakalah fee is a deduction of RM 60 per annum per certificate from contributions, and 25% of the total contribution received in the first certificate year and 6% thereafter.

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

Failure to answer the questions or declarations in the application in full, or incorrectly providing information or making declarations, may result in termination of the certificate, a claim not being paid, or the terms and conditions of the certificate being changed.

For TPD benefits, the maximum payable on TPD on all certificates is limited to RM2million. The payment on TPD will be a single amount, except if the total TPD benefits on all certificates exceed RM1million. In this case, settlement will be by two instalments, the first instalment will be determined such that the total first payment on all certificates is RM1million, and the second instalment will be the balance. The second instalment will be made 12 months after the first and subject to continued proof of TPD.

Note: This list is not exhaustive. Please refer to the certificate for the detailed terms and conditions.

## 7. What are the major exclusions under this certificate?

To keep the benefits under the plan affordable, various exclusions apply to the benefits payable. In the first year after commencement, on suicide whilst sane the contribution is refunded. Thereafter, on suicide whilst sane, the full amount of the sum covered is payable.

And for TPD benefits or the additional benefits due to accident, no benefits are payable on occurrence of the following direct or indirect events or conditions:

- 1) Intentional self-inflicted injury or attempted suicide, whilst sane;
- 2) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
- 3) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- 4) Participation in dangerous or hazardous sport or activities;
- 5) Aviation other than on a regular route with a commercial airline;
- 6) Physical and violent provocation;
- 7) Inhalation of poison, gas or fumes; or
- 8) Radioactive contamination.

Note: This list is not exhaustive. Please refer to the certificate for the detailed terms and conditions.

## 8. Can I cancel my certificate?

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 the contribution received. The certificate will be deemed to be received by Us on the date it is personally delivered, or on the date of posting if sent to Us by registered post, or on the date of transmission if electronically transmitted.

If We receive any written termination notice from you after 15 days from when the certificate was received by you, You are entitled to the surrender value from the PRF, and any accumulated distributed surplus.

## 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 correspondence reaches you in a timely manner. Please write to Our postal address at Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or send to facsimile number 03 – 2297 3800, or e-mail address [info@etiqa.com.my](mailto:info@etiqa.com.my); or call Us at 03 – 2297 3888; or Etiqa Online at 1300 13 8888, or visit [www.etiqa.com.my](http://www.etiqa.com.my).

## 10. Where can I get further information?

If you have any other enquiries, please write and send to Our postal address at Etiqa Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or facsimile number 03 – 2297 3800; or

e-mail address [info@etiqa.com.my](mailto:info@etiqa.com.my); or call Us at 03 – 2297 3888; or Etiqa Online at 1300 13 8888, or visit [www.etiqa.com.my](http://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 distributor for similar types of cover available.

**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 AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as at <Issue Date>.