

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

1. What is this product about?

The i-Secure is a regular contribution Family Takaful term protection plan. The plan will pay the sum covered should the person covered unfortunately die or become totally and permanently disabled before the certificate expires.

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 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?

No.	Coverage/Benefit	Benefit Payable (RM)
1.	Death	<p>On death of the person covered, the benefit payable is a lump sum of the sum covered of RM<Sum Covered>.</p> <p>On death of the person covered in the 1st certificate year due to a non-accidental event, the benefit payable will be the refund of the total contribution paid.</p> <p>Any death benefit payable will include any accumulated surplus, less any prior payments made under the TPD benefit. The certificate will be terminated on payment of the death benefit, with no other benefits payable thereafter.</p>
2.	Total & Permanent Disability (TPD)	<p>On TPD prior to the person covered's 64th birthday, the benefit payable is the sum covered of RM<Sum Covered>.</p> <p>On TPD of the person covered in the 1st certificate year due to a non-accidental event, the benefit payable will be the refund of the total contribution paid.</p> <p>In order for Us to assess TPD, the disability must be uninterrupted for at least 6 months from the TPD date, except in cases of Presumptive TPD* for which We will immediately assess TPD.</p> <p>The maximum payable TPD benefit on all certificates with Us is limited to RM2 million. For non-Presumptive TPD benefit that exceeds RM1 million, it will be paid by two</p>

		<p>instalments:</p> <ol style="list-style-type: none"> 1) The first instalment under the certificate will be determined such that the total first payment on all certificates is RM1 million; and 2) The second instalment will be the balance of the admitted liability and will be made 12 months after the first instalment. <p>*Presumptive TPD is the amputation of two limbs, permanent loss of sight in both eyes, or the amputation of one limb and permanent loss of sight in one eye.</p> <p>Any TPD benefit payable will include any accumulated surplus, less any prior payments made under the TPD benefit.</p>
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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 contribution that you have to pay is **RM<Contribution><Contribution Mode>**, for the 1st certificate year.

The contribution indicated is based on your attained age (age next birthday) at the commencement date. The contribution will increase on the 1st day of the next certificate year, in accordance to your attained age. Contribution rates are not guaranteed and We reserve the right to revise the contribution rate by giving 3 months prior notice.

All contributions (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysian 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 paid to Us to cover the costs of distributing and managing the plan. The Wakalah fee is a deduction of 30% from the contributions, and a fixed RM50 from the contributions per annum per certificate.

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

- 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.
- Payment of a contribution must be received within the 31 days grace period from the date that the contribution is due. If a contribution due is not received within the grace period, your certificate will be terminated.

Note: This list is not exhaustive. Please refer to the marketing brochure and marketing illustration for further information, and 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. Contribution is refunded on suicide whilst sane within 1 year from the issue date or the latest reinstatement date, whichever is later. On suicide whilst sane, after 1 year from the issue date or the latest reinstatement date, whichever is later, the full amount of the sum covered is payable.

And for TPD benefits, 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 marketing brochure and marketing illustration for further information, and the certificate for the detailed terms and conditions.

8. Can I cancel my certificate?

You have the right to cancel the certificate by giving a 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 returned to 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 accumulated distributed 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 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; or call Us at 03 – 2297 3888; or Etiqa Oneline at 1300 13 8888, or visit www.etiqa.com.my.

10. Where can I get further information?

If you have any enquiries, or require further information, please contact Etiqa Oneline by calling 1-300-13-8888, or write to Etiqa Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or 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 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 OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at [<Issue Date>](#).