

PRODUCT DISCLOSURE SHEET

Dear Customer,

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



Date: 01/06/2026

1 What is RiderCare PA Takaful?

RiderCare PA Takaful is a personal accident plan which provides for death, permanent disability and also compassionate cash 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.

2 Know Your Coverages

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

No.	Benefits	Benefit Amount (RM)			
		Plan 1	Plan 2	Plan 3	Plan 4
1.	Accidental death	5,000	10,000	15,000	20,000
2.	Accidental permanent disability	5,000	10,000	15,000	20,000
3.	Compassionate cash	500	500	500	500

Note:

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

- Driving or riding without valid driving license or under the influence of alcohol and drugs;
- Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- War, invasion, rebellion and terrorism act;
- Any pre-existing physical or mental defect or infirmity; or
- Engaging in hazardous sports, occupations or activities

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
(Etiga Online)



Visit us at <https://www.etiga.com.my/personal-accident>



Email us at
info@etiga.com.my



Scan the QR code

3 Know Your Obligations

For this RiderCare PA Takaful, the total contribution payable may vary depending on your choice of plan. You must pay an annual contribution of:

Plan	Plan 1	Plan 2	Plan 3	Plan 4
Basic Contribution	RM 13.00	RM 26.00	RM 38.00	RM 51.00

You also have to pay the following fees and charges:

Commission Paid To The Intermediary (Of Basic Contribution)	25% or RM 3.25	25% or RM 6.50	25% or RM 9.50	25% or RM 12.75
Service Tax (Of Basic Contribution)	8% or RM 1.04	8% or RM 2.08	8% or RM 3.04	8% or RM 4.08
Total Wakalah Fee (Of Basic Contribution)	60% or RM 7.80	60% or RM 15.60	60% or RM 22.80	60% or RM 30.60
Stamp Duty	RM 10.00	RM 10.00	RM 10.00	RM 10.00
Total Contribution Payable	RM 24.04	RM 38.08	RM 51.04	RM 65.08

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.

4 Other Key Terms

- You must provide complete and accurate information during the application. You must disclose all material facts such as your occupation and personal pursuits.
- The takaful coverage only be effective once you have paid the contribution (Cash Before Cover).
- 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 us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim during the period of takaful