

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad (“We / Us / Our”)
Read this Product Disclosure Sheet before you decide to participate in the i-Travel Ezy . Be sure to also read the general terms and conditions.	i-Travel Ezy Date : 01/03/2020

1. What is this product about?

This product provides cash benefit in the event of a domestic flight delayed by more than thirty (30) minutes.

2. What are the Shariah concepts applicable?

Wakalah

This product applies the Wakalah concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). As an agent, we are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Discount to the participant	25%
• Management expenses	20%
Total Wakalah Fee	45%

Tabarru'

This plan also applies the Tabarru' concept, whereby the participants agree to donate or contribute their contributions to the Fund for the purpose of mutual aid and assistance to the participants, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the participants, and 50% to us for operating and managing the Fund, 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. If the surplus is less than RM10.00, the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the participant.

3. What are the coverages / benefits provided?

Cash benefit of Ringgit Malaysia Sixty (RM60.00) for domestic flight delay suffered by each covered person during the period of takaful stated in the certificate of cover.

4. How much contribution do I have to pay?

The total contribution that you have to pay will be Ringgit Malaysia Twenty Four and Fifty Three Cents (RM 24.53).

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.

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

Type	Amount
Services Tax	6% of the contribution
Stamp Duty	RM10.00

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

Importance of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this takaful). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- In addition to answering the questions in the Application Form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of takaful has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this takaful) is inaccurate or has changed.

Eligibility - The covered person must be a Malaysian, permanent resident of Malaysia or residents legally employed in Malaysia, holding a valid Malaysian bank account.

Claims - The benefit payment of claims must be in respect of a delay of a domestic flight which occurred within the geographical area during the period of takaful and is subject to and conditional upon the participant giving all necessary information that we require.

Cash Before Cover (CBC) - The contribution due must be paid to us or our authorised agent before the effective date of the takaful.

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

7. What are the major exclusions under this certificate?

- Travel delay arising from strike or industrial action which commenced or was announced before participate of this certificate;
- The flight is cancelled by the scheduled carrier;
- If the participant is aware before the certificate was issued of any reason that may cause the flight to be delayed; or
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property under the order of any government or public or local authority.

8. Can I cancel my certificate?

You may cancel your certificate by giving written notice at least three (3) days before scheduled departure time to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is the later. Upon termination of the certificate, you are entitled to a refund of the contribution together with the stamp duty paid for this certificate.

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.

10. Where can I get further information?

Should you require additional information on personal accident takaful, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us via e-mail at info@etiqa.com.my, by calling Etiqa Online 1300 13 8888 or +603 2297 3888, by facsimile to +603 2297 3800, or by post to Etiqa General Takaful Berhad (201701025031), (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia), Level 13, Tower B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur or visit our homepage at www.etiqa.com.my.

If you have a complaint, dispute or feedback in connection with this application, please contact our complaints unit via e-mail at complaint_cmu@etiqa.com.my, by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2297 1919, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.

If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at bnmtelelink@bnm.gov.my, by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur.

If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services via e-mail at enquiry@ofs.org.my, by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

11. Other types of similar takaful cover available

Please refer to us or our agents for other similar types of cover available.

**IMPORTANT NOTE:
YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/03/2020.