

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad
Read this Product Disclosure Sheet before you decide to take out the <b>Foreign Workers Takaful Guarantee (TG)</b> . Be sure to also read the general terms and conditions.	<b>Foreign Workers Takaful Guarantee (TG)</b> <b>Date: 01/01/2018</b>

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

You need to lodge this guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the agent.

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

This Takaful guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

**3. How much Contribution should we pay?**

The total Contribution that you have to pay may vary depending on underwriting requirements and subject to minimum Contribution of RM50.00 per Takaful Guarantee issued.

**4. What are fees and charges that I have to pay?**

Type	Amount
Commissions paid to the Takaful agent	Up to 10% of Contribution
Stamp Duty	RM 10.00
Goods and Services Tax (GST)	6% of RM72.00 Contribution

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

- Importance of disclosure – you must disclose all material facts fully & faithfully, otherwise your Certificate may be invalidated.
- You must ensure that the particulars of your foreign workers are fully completed and correct.
- You must inform us the immigration office, which you are applying for the work permit

**6. Can I cancel my Certificate?**

- No, if the Takaful Guarantee (TG) has already been lodged to the Immigration Department.
- Yes, if the Certificate is not lodged with the Immigration Department and the original TG must be returned to us for cancellation, the Contribution shall be refunded less the stamp duty.

**7. 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 correspondences reach you in a timely manner.

**8. Where can I get further information?**

Should you require additional information about foreign worker compensation scheme, please contact us at:

**Etiqua General Takaful Berhad (1239197-A)**  
**Head, Customer Service**  
**Level 4, Tower C, Dataran Maybank**  
**No. 1, Jalan Maarof**  
**59000 Kuala Lumpur, Malaysia**  
**Telephone Number : 1300 13 8888 or +603 2780 4500**  
**Facsimile Number : 03 2785 3093**  
**E-mail: [cmu@etiqua.com.my](mailto:cmu@etiqua.com.my)**

**9. Other types of Foreign Workers General Takaful cover available**

- Foreign Workers Compensation Scheme
- Foreign Workers Hospitalisation and Surgical Scheme

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL COMPANY DIRECTLY FOR MORE INFORMATION.**