



PRODUCT DISCLOSURE SHEET	Etiga General Takaful Berhad (“Us/Our”)
Read this Product Disclosure Sheet before you decide to participate in the Takaful Group Personal Accident . Be sure to also read the general terms and conditions.	Takaful Group Personal Accident Date : <u>01/07/2020</u>

1. What is this product about?

This product provides takaful cover in the event of injuries, disability, or death caused by an accident.

2. What are the Shariah concept applicable?

Wakalah

This product applies the Wakalah concept, whereby the Participants and/or covered person appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participant and/or covered person also agree to authorise us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation we will remain liable and responsible for all such rights, duties and obligations towards the participant and/or covered person. As an agent, We are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to Agent	25% of Contribution
• Management Expenses	20% of Contribution
Total Wakalah Fee	45% of Contribution

Tabarru’

This plan also applies the Tabarru’ concept, whereby the Participants and/or covered person agree to donate or contribute their contributions to the General Takaful Fund (Fund) for the purpose of mutual aid and assistance to the Participants and/or covered person, 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 whose certificates have not terminated and who have not made any claims within the financial year, 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?

The following are the Group Personal Accident benefits:

- Death
 - Permanent Disablement
 - Temporary Total Disablement - (Optional)
 - Temporary Partial Disablement - (Optional)
 - Medical - (Optional)
 - Funeral - (Optional)
- } Only applicable to Participants who are gainfully employed

Note: The above list is non-exhaustive. Please refer to the scale of benefits for death and disablement in the takaful schedule.

Duration of cover is for one year. You need to renew your takaful cover annually.

4. How much contribution do I have to pay?

The total annual contribution varies depending on sum covered, benefits and declaration made to the Company.

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

Type	Amount (RM)
Sales and Service Tax (SST)	6% of the contribution
Stamp Duty	10.00

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

Importance of disclosure

Non-Consumer Takaful Contract

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of takaful, refusal or reduction of your claims(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.
- 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.

Terms and Conditions - we reserve the right to amend the terms, exclusions and conditions of this certificate by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of takaful.

Compensation

We will pay for compensation on death or permanent disablement in accordance with the 'Scale of Benefits' attached to the Takaful Certificate. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Schedule. You cannot make multiple claims on medical expenses.

Contribution Warranty – the contribution due must be paid to us or our authorized intermediary within sixty (60) days from the inception date of this certificate/endorsement/renewal certificate.

Claims – If an accident occurs which give rise to a claim, you must notify us within 30 days from the date of accident.

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 takaful certificate?

- Any acts of war or terrorism;
- Ionizing radiations or radioactive contamination;
- Whilst engaging in police, arm forces, naval, military operations and air force service or operations;
- Whilst traveling in an aircraft as a member of the crew other than as a fare-paying passenger in a fully licensed aircraft operated by a recognised airline;
- Professional sports activities of any kind;
- Engaging in hazardous occupation or sports activities;
- Any form of martial arts;
- Pre-existing condition;
- Commit any wilful, criminal, illegal or intentional acts or neglect;
- Suicide or attempted suicide, provoked homicide or assault;
- Self - inflicted injury, depression, mental or nervous disorders;
- Alcohol or drug consumption;
- Pregnancy, childbirth, miscarriage or abortion; or
- AIDS or the presence of any HIV.

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

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice and returning your original Certificate of Takaful to us and we will refund the contribution for the unexpired portion of the period of takaful on pro-rated basis provided you have not made any claim during the period of takaful.

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 correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about Takaful Group Personal Accident, please refer to the Insuranceinfo booklet available at all our branches.

Alternatively, you may also contact us at:

Etika General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 19, Tower C, Dataran Maybank

No. 1, Jalan Maarof,

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etika Online: 1300 13 8888

E-mail: info@etika.com.my

Homepage: www.etika.com.my

11. Other types of similar cover available

Please refer to our branches and agents for the similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE GROUP PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/07/2020.