

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad
Read this Product Disclosure Sheet before you decide to take out the Public Liability Takaful. Be sure to also read the general terms and conditions.	Public Liability Takaful Date : 01/08/2020

1. What is this product about?

This cover is to protect Participant against third party liability claim including cost and expenses occurring during the period of indemnity and caused by an occurrence in connection with Participant's business.

2 What are the Shariah concepts applicable?

Tabarru'

This product applies the Tabarru' concept, whereby the participants agree to pay their contributions to the general takaful fund for the purpose of mutual aid and assistance to any other participants in case of need.

Wakalah

This product also applies the wakalah concept, whereby the participants nominate the takaful operator to act on their behalf to invest and manage the general takaful fund. As an agent, the takaful operator is entitled to receive a 'wakalah fee' as a service charge.

Note: Please refer to the takaful certificate contract for more information.

3. What are the covers / benefits provided?

This cover will indemnify Participant up to limit of indemnity:-

- when Insured is legally liable to pay as damages for
 - a) Bodily Injury or
 - b) Property Damage
 - c) All costs and expenses of litigation recoverable by any claimant against Participant incurred with the consent of the Company
- arising in connection with the Trade or Business of and happening anywhere within the situation of the risk expressed in the Certificate provided that the compensation above does not exceed the amount of Liability specified in the schedule of the Certificate.

4 How much contribution do I have to pay?

The total contribution that Participant have to pay may vary depending on the underwriting requirements of the Takaful Operator. The following factors will affect the contribution:-

- Location of Risk
- Limit of Indemnity
- Business Activity type
- Loss history

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

Type	Amount
Commissions paid to the takaful agent	Up to 25% of the contribution
Service Tax	6%
Stamp duty	RM10.00

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

- Important of disclosure – Participant must give all the facts in the application form fully and faithfully.
- An appropriate limit of indemnity is taken up.
- Excesses – being the amount which is to be borne by the Participant in the event of a claim
- This takaful is subjected to 60 days Contribution Warranty, i.e. contribution due must be paid and received by Takaful Operator within sixty (60) days from inception. Failing which, certificate is automatically cancelled and 60 days pro rate contribution shall be entitled to Takaful Operator.

7. What are the major exclusions under this cover?

It does not cover certain losses such as:

- Liability assumed by agreement
- Liability to pay compensation in respect of injury or illness to any person under contract of service or apprenticeship
- Liability in respect of loss or damage to own property or property under the care, custody and control of the Participant
- Liability caused by vibration
- Liability caused by breach of professional duty
- Liability cause directly or indirectly by seepage, pollution or water pollution, contamination, defective sanitary arrangements, chemical effluent fumes or other noxious gas

Note: This list is non-exhaustive. Please refer to the sample covering contract for the full list of exclusions under this certificate.

8 Can I cancel my cover?

You may cancel your certificate by giving written notice to us.

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 the takaful, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my or www.etiqa.com.my.

If you have any enquiries, please contact us at:

Etiqa General Takaful Berhad (1239197-A)
(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
Tel : 03 2297 3888 Fax : 03 2297 3800
Email : info@etiqa.com.my
Homepage : www.etiqa.com.my

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR LIABILITY IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE COVERING CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.