

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad (“Us / Our / We”)
Read this Product Disclosure Sheet before you decide to participate the <b>Takaful Buddy PA - Crime Shield</b> . Be sure to also read the general terms and conditions.	<b>Takaful Buddy PA - Crime Shield</b> <b>Date : 01/11/2020</b>

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

This product is a personal accident plan which provides benefits in the event of loss or injury due to crime, in addition to a basic benefit for death and permanent disability due to an accident.

**2. What are the Shariah concepts applicable?**

**Wakalah**

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

Item	(% of contribution)
<ul style="list-style-type: none"> <li>• Discount to the participant</li> <li>• Management expenses</li> </ul>	25% 20%
<b>Total Wakalah Fee</b>	<b>45%</b>

**Tabarru'**

This plan also applies the tabarru' (contribution) 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 based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee 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, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

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

The covers / benefits are summarised below:

Benefits Section	Benefit Amount (RM)			
	Basic Plan	Good Plan	Better Plan	Best Plan
Section 1 – Death				
a) Per adult	50,000	100,000	200,000	300,000
b) Per child	10,000	20,000	20,000	25,000
Section 2 – Permanent disability (up to)				
a) Per adult	50,000	100,000	200,000	300,000
b) Per child	10,000	20,000	20,000	25,000
Section 3 – Domestic violence compassionate cash	Not covered	Not covered	Not covered	1,000
Section 4 – ATM cash withdrawal (up to)	500	700	1,000	1,200
Section 5 – Snatch theft (up to)	500	500	800	1,000
Section 6 – Kidnap/Abduction (up to)	Not covered	5,000	5,000	5,000
Section 7 – Recovery expenses (up to)	500	750	1,000	1,250
Section 8 – Medical in hospital expenses for room and board (maximum 60 days per any one accident, up to)	150 per day	150 per day	200 per day	200 per day
Section 9 – Medical in hospital expenses for other than room and board (up to)				
a) Per adult	500	800	1,000	1,500
b) Per child	150	250	400	500
Section 10 – Medical outpatient expenses (up to)				
a) Per adult	500	500	500	700
b) Per child	100	100	150	200
Section 11 – Road ambulance fee (up to)	500	500	500	500

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

**Note:** Please refer to the takaful certificate for further details of the above benefits.

**4. How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on your choice of plan, the age group and the number of covered person.

Covered Person	Annual Contribution (RM)			
	Basic Plan	Good Plan	Better Plan	Best Plan
Per Adult	112.94	192.87	337.97	496.06
Per Child	30.57	45.09	57.45	69.87

We will give you a special discount as follows:

Number of covered person in a certificate	Discount Rate
2 to 3	5% of the contribution
4 to 6	7.5% of the contribution
More than 7	10% of the contribution

All contributions(if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian 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** – Only Malaysian citizen, permanent resident of Malaysia or residents legally employed in Malaysia and/or their spouse and children who are legally residing in Malaysia, with minimum age of 45 days to 65 years. This certificate is renewable on a yearly basis at our option up to 80 years. This certificate will cease when you attains age of 81 years.

**Cash before cover** – The contribution due must be paid to us or our authorised agent before the cover is effective.

**Claims** – 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.

**7. What are the major exclusions under this certificate?**

- 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;
- Engaging in hazardous sports, occupations or activities;
- Intoxication by drugs and alcohol; or
- Within the military, civil defence, law enforcement, fire-fighting or security services or organisations.

**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 by giving a written notice to 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.

**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 on personal accident takaful, please refer to the insurance info booklet, available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us via e-mail at [info@etiqa.com.my](mailto: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](http://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](mailto: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](mailto: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](mailto: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 takaful cover available**

Please refer to us or our agents for other 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 PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. 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 01/11/2020.