

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

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

This product is a basic personal accident plan which provides a basic cover for death, permanent disability and also compassionate cash due to 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>Commission paid to the agent</li> <li>Management expenses</li> </ul>	25%
<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 in Ringgit Malaysia (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
1. Accidental death	5,000	10,000	15,000	20,000
2. Accidental permanent disability	5,000	10,000	15,000	20,000
3. Compassionate cash	500	500	500	500

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

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

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

The contribution that you have to pay may vary depending on the plan selected as below:

Basic Annual Contribution (RM)			
Plan 1	Plan 2	Plan 3	Plan 4
13.00	26.00	38.00	51.00

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.

- d. 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.
- e. 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 with minimum age of 16 years old to 65 years old. This policy is renewable on a yearly basis at our option up to 70 years old. This policy will cease when you attain age of 71 years old.

**Cash Before Cover** – The contribution due must be paid before the cover is effective.

**Sedentary Work or Off-Duty Cover** – If you are employed or engaged under any of the following mentioned occupations, the cover under the certificate shall only be provided if:

- a) you are employed to do sedentary or desk-bound duties only; or
- b) you are off-duty and or safely return to mainland at the time of the accident and the bodily injury does not arise in the course of your employment or any activity related to your employment.

**List of occupations:**

- a. military, civil defence, law enforcement, fire-fighter or security guard or officer;
- b. air crew, ship crew, oil-rig crew, diver or fisherman;
- c. mining, logging, sawmilling, woodworking or underground works;
- d. demolition, blasting or quarry;
- e. activities or work involving scaffolding, gondolas, ropes or cables; or
- f. dealing with explosives, poisonous or hazardous gases, liquids or substances.

**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 certificate for the full list of terms and conditions.

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

This certificate does not cover death or disablement caused by the following events:

- a. Driving or riding without valid driving license or under the influence of alcohol and drugs;
- b. Committing or attempting to commit any unlawful act, suicide or self-inflicted injury;
- c. War, invasion, rebellion and terrorism act;
- d. Any pre-existing physical or mental defect or infirmity; or
- e. Engaging in hazardous sports, occupations or activities.

**Note:** This list is non-exhaustive. Please refer to the 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 subject to a minimum retained contribution of Ringgit Malaysia Twenty-Five (RM25.00), 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 or personal 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. It is also important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

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

Should you require additional information about Personal Accident Takaful, please refer to the insuranceinfo 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 at:

**Etiqa General Takaful Berhad (201701025031)**

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

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**11. Other types of Personal Accident takaful cover available.**

Please refer to our agents or our branches 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 DISCUSS WITH OUR AGENT OR CONTACT OUR BRANCHES FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/11/2020.