

MOTOR

Commercial Vehicle Certificate

Types of Cover

Any one of the following will apply:

- Comprehensive : Section A & B of this Certificate apply
- Third Party Only : Only Section B applies

It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor Takaful.

All accidents must be reported to the Police within 24 hours

Dokumen Penting – Sila Simpan di tempat yang selamat

Ini Sijil anda. Sila baca dengan teliti dan simpan bersama-sama dengan dokumen-dokumen yang berkaitan dengan Sijil ini di tempat yang selamat supaya mudah dirujuk apabila perlu.

Important Documents – Please keep in a safe place

This is your Certificate. Please read it carefully and keep it in a safe place with all other documents concerning to this Certificate for easy reference in the future.

ALL ENDORSEMENTS, CLAUSES OR WARRANTIES THAT ARE SEPARATELY ATTACHED TO THIS CERTIFICATE SHALL ALSO APPLY.

INTRODUCTION

Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where Participants like **You** agree to assist each other financially in case of certain defined need. With this intention in mind, Participants pay their **Contributions** on the basis of **Tabarru'** (donation) to the **General Takaful Fund (Fund)** managed by Etiqa General Takaful Berhad (Takaful Operator). Payment of sum covered to Participants is payable from the **Fund** based on the concept of **Tabarru'**.

As the Takaful Operator, **We** are responsible for selecting Participants and to determine and collect the contributions. **We** are also responsible for investing the **Fund** and paying benefits to entitled Participants. All proceeds from investments will be credited into the **Fund**. The **Fund** is collectively owned by the Participants where **Tabarru'** portion of the **Contribution** is placed for the purpose of takaful. The relationship between **You** and **Us** is governed by the **Wakalah** (agency) contract.

The surplus from the **General Takaful Fund (Fund)** will be determined annually and will be payable for annual **Certificate**. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by **Our** Shariah Committee. The distributable surplus, if any, is fifty percent (50%) paid to **Us** for operating and managing the **Fund** based on the contract of **Ju'alah** (wage), and the remaining fifty percent (50%) is shared between Participants whose **Certificates** have not terminated and who have not made any claim within the financial year. In the event of any deficit from the **Fund**, there will be no surplus distribution for that financial year. Under such circumstance, the deficit will be first funded by the amount allocated for contingency purposes. If the **Fund** is still in deficit, a **Qard** (interest-free loan) will be arranged. The **Qard** will be carried forward to the following financial year and any surplus emerging thereafter will be used to pay off the **Qard**. If the surplus is less than Ringgit Malaysia Ten (RM10.00), **We** shall credit such sum into a charitable fund, which will be utilized as Amal Jariah on behalf of the Participants. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

Your application to join this takaful scheme as a Participant has been accepted based on the application You have signed and any other information provided to Us. If You did not fill in an Application Form, Our acceptance is based on the statement of fact and on any other information You gave Us. As a Participant, You will receive takaful cover for accident or incident as specified in the Schedule that may happen to You during the Period of Takaful according to the terms and conditions of this takaful contract.

This takaful contract is made up of the Application Form, this Certificate and the Schedule. You should read them together carefully to make sure that You get the cover You need.

This takaful scheme is governed by the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. A requirement of this act is the establishment of a Shariah Committee to advise Us to ensure We are not involved in any activity that is not approved by the Shariah."

Thank you for choosing this takaful scheme managed by Etiqa General Takaful Berhad.

Chief Executive Officer

OUR AGREEMENT

In consideration of You having applied to Us to cover Your Vehicle by a proposal and declaration which shall be the basis of this contract and having paid to Us the contribution stated in the Certificate Schedule in accordance with the laws of Malaysia, We will cover You against loss, damage or liability as described in this Certificate occurring during the Period of Takaful subject to the terms, conditions, endorsements, clauses or warranties forming part of this Certificate.

SECTION A - LOSS OR DAMAGE TO YOUR VEHICLE

1. We will cover You if Your Vehicle is damaged or lost in the following circumstances:

- a) by accidental collision or overturning,
- b) by collision or overturning caused by mechanical breakdown,
- c) by collision or overturning caused by wear and tear,
- d) by impact damage caused by falling objects provided no flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature is involved,
- e) by fire explosion or lightning,
- f) by burglary, housebreaking or theft,
- g) by malicious act,
- h) When in transit (including its loading and unloading) by:
 - i). road rail inland waterway
 - ii). direct sea route across the straits between the island of Penang and the mainland

2. Basis of Settlement

- a) **We** will at **Our** option:
 - i). pay the cost of repairs to **Your** Vehicle, or
 - ii). pay in cash the amount of the loss or damage to **Your** Vehicle, or
 - iii). reinstate or replace **Your** Vehicle
- b) The maximum amount **We** will pay is the market value of **Your** Vehicle at the time of the loss or the sum covered in the Certificate whichever is the lower figure.
- c) If **Your** Vehicle shall at the time of happening of any loss or damage be covered for a sum covered in the Certificate lesser than its market value then, **You** shall bear the difference on Your own and the rateable proportion of the loss accordingly. Provided always that this shall not apply unless the market value at the time of the loss exceeds the covered value by 10% or more.
- d) The market value of **Your** Vehicle would be determined in the event of a dispute by the Head Office of the Franchise-holder and this value would be equal to the cost of purchasing a replacement vehicle of the same make, model and age of **Your** Vehicle at the time of loss.
- e) In the event no Franchise-holder is available for the make of **Your** Vehicle, the market value of the vehicle would be determined by a Loss Adjuster registered under the Islamic Financial Services Act 2013 and its subsequent legislation, agreed to by both **You** and **Us**.
- f) The valuation done by the relevant Head Office of the Franchise-holder or Loss Adjuster registered under the Islamic Financial Services Act 2013 and its subsequent legislation will be conclusive evidence in respect of the market value of Your Vehicle in any legal proceedings against Us.
- g) The maximum amount **We** will pay for the cost of repairs to **Your** Vehicle shall be the expenses necessarily incurred to restore the damaged Vehicle to its pre-accident condition (or as near its pre-accident condition as is reasonably possible). If new franchise parts are used, **You** will

have to bear the betterment portion of the franchise parts replaced in accordance with the following scale:

Age of Vehicle/ Years	Rate for Betterment (Not to exceed following %)
Less than 5 years	0
5	15
6	20
7	25
8	30
9	35
10 and above	40

The following basis shall be used in determining the **Age of Vehicles**:

- New vehicles - Date of Registration
- Local second-hand/ used vehicles - Date of Original Registration
- Imported second-hand/ used vehicles - Year of Manufacture
- Imported reconditioned vehicles - Year of Manufacture

The application of betterment shall be at Our discretion. The Scale of Betterment represents the maximum rates of betterment that can be applied.

3. Transportation of Damaged Vehicle

We will pay **You** up to a maximum of RM200.00 as Towing Charges for taking **Your** Vehicle to either the nearest Repairer or towing the vehicle by returning it to **Your** address as shown on the Schedule or towing it to a secure place for it to be garaged, provided **Your** Vehicle has been damaged by circumstances described in this section.

4. Exceptions to Section A We will NOT pay for

- a) consequential losses of any nature
- b) the loss of use of **Your** Vehicle
- c) depreciation, wear and tear, rust and corrosion, metal fatigue, mechanical or electrical or electronic breakdowns, equipment or computer malfunction, failures or breakages to **Your** Vehicle except breakage of windscreen, window or sunroof including lamination/tinting film, if any
- d) damage caused by over-loading or strain
- e) damage caused by explosion of any boiler forming part of or attached to or on **Your** Vehicle
- f) damage to **Your** Vehicle's tyres unless **Your** Vehicle is damaged at the same time
- g) any loss or damage caused by or attributed to the act of cheating/criminal breach of trust by any person within the meaning of the definition of the offence of cheating/criminal breach of trust set out in the Penal Code
- h) the Excess stated in the Schedule
- i) the failure or inability of any equipment or any computer program to recognise or correctly to interpret or process any date as the true or correct date or to continue to function correctly beyond that date

SECTION B - LIABILITY TO THIRD PARTIES

1. We will pay the amount which You or Your authorised driver are legally liable to pay (including claimants' cost and expenses) for accident caused by or arising out of the use of Your Vehicle or in connection with the loading or unloading therefrom for:

- a) death or bodily injury to any person except those specifically excluded under Exceptions to Section B
- b) damage to property as a result of an accident arising out of the use of Your Vehicle provided Your authorised driver also complies with all the terms and conditions of the Certificate that You are subject to.

2. Limits of Our Liability

Our total liability under Section B1(a) is unlimited
 Our total liability under Section B1(b) is limited to RM3 million



In respect of any one claim or series of claims arising out of one event

3. Towing Disabled Vehicle

We will cover the liabilities as specified in Section B1(a) and Section B1(b) above if Your Vehicle is used for towing any one disabled Motor Vehicle. Provided that:

- a) such towed vehicle is not towed for reward
- b) we are not liable for loss or damage to such towed vehicle or property being conveyed thereon

4. Cover For Legal Representatives

Following the death of any person covered under this Certificate We will indemnify that person's legal representatives for liability covered under this Section, provided such legal representatives comply with all the terms and conditions of the Certificate.

5. Legal Costs

We will pay legal costs incurred up to a maximum of RM2,000.00 for defence of any charge including the charge of causing death by driving the Motor Vehicle (other than murder) if Our prior written agreement had been secured.

EXCEPTIONS TO SECTION B

We will NOT pay for:

- a) death or bodily injury to any person or damage to property caused or arising outside the limits of any carriageway or thoroughfare in connection with the loading onto and unloading from Your Vehicle.
- b) death or bodily injury to any person where such death or injury arises out of and in the course of the employment of such person by You or by Your authorised driver.
- c) death or bodily injury to any person being carried in or upon or entering or getting on to or alighting from Your Vehicle (unless he/she is required to be carried in or on Your Vehicle by reason of or in pursuance of his/her contract of employment with You and/or Your authorised driver and/or his/her employer).
- d) damage to property belonging to or in the custody of or control of or held in trust by You and/or Your authorised driver and/or any member of Your and/or Your authorised driver's household.
- e) damage to any bridge, weigh bridge or viaduct or to any road or anything beneath by vibration or by the weight of Your Vehicle or of the load carried by Your Vehicle.

- f) damage to property caused by or arising out of the explosion of a boiler forming part of attached to or on Your Vehicle.
- g) death or bodily injury caused by or arising out of the explosion of a boiler forming part of attached to or on Your Vehicle except so far as is necessary to meet the requirements of the legislation.
- h) any claims brought against any person in any country in courts outside Malaysia, the Republic of Singapore or Negara Brunei Darussalam.
- i) all legal costs and expenses which are not incurred in or recoverable in Malaysia, the Republic of Singapore or Negara Brunei Darussalam.

NO-CLAIM-DISCOUNT

If no claim is made or arises from **Your Certificate** and provided **Your Vehicle** is covered with **Us** for a continuous period of twelve (12) months in each of the following instances, **You** are entitled to a No-Claim-Discount on renewal of **Your Certificate** as follows:

Period of Takaful	Discount
▪ After the first year of takaful	15%
▪ After the second year of takaful	20%
▪ After the third or more years of takaful	25%

If **We** agree to a transfer of interest in this Certificate the period during which the interest was in **Your** name, shall not accrue to the benefit of the new owner.

If more than one Motor Vehicle is described in the Schedule, the No Claim Discount shall be applied as if a separate Certificate had been issued in respect of each such Motor Vehicle.

AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVER

1. **Your** rights or that of any other person to recover indemnity by virtue of the Legislation or Agreement executed between the Minister of Transport for the Government of Malaysia and the Motor Insurers' Bureau of West Malaysia on March 30, 1992 or the Agreement executed between the Government of Singapore and the Motor Insurers' Bureau of Singapore on February 22, 1975 shall not be affected in any way.
2. However, in the event that **We** are liable to pay any monies as a result of the said Legislation or Agreement which **We** would not otherwise have been liable to pay, **You** shall repay to **Us** such monies paid by **Us**.
3. In the event that an Own damage claim has been paid and a Third Party Property Damage claim has also been made, **You** are required to surrender and/or return any sums paid to **You** back to **Us**, failing which **We** are entitled to recover the said sums paid and any consequent costs fees or expenses incurred.

GENERAL EXCEPTIONS - THESE APPLY TO THE WHOLE CERTIFICATE

We will NOT pay for any liability under the following circumstances:-

1. If **You** or any person with **Your** consent are not licensed to drive the vehicle except if **You** or any person with **Your** consent has held and is not disqualified from holding or obtaining such a licence to drive **Your Vehicle** under any required laws, by-laws and regulations.
2. If **You** or **Your** authorised driver drive **Your Vehicle** whilst under the influence of drink or drug to such an extent as to be incapable of having control of **Your Vehicle**.
3.
 - a) Any loss, damage or liability caused by **Your Vehicle** being used for an unlawful purpose or being used otherwise than in accordance with the Limitations as to Use by **You** or by some other person with **Your** consent.
 - b) Any accident loss damage or liability caused, sustained or incurred whilst **Your Vehicle**, in respect of which indemnity is provided by this Certificate, is being driven by any person other than an Authorised Driver or a person driving on **Your** order or with **Your** permission.
4. If any loss, damage or liability is caused by invasion, war (whether war be declared or not), warlike operation, acts of foreign enemies, hostilities, civil war, acts of terrorism, strike, riot, civil commotion, mutiny, rebellion, revolution, insurrection, military or usurped power or by any direct or indirect consequences of any of the said occurrences.
5. If the loss, damage or liability is directly or indirectly caused by or contributed to by or arising from flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsion of nature is involved.
6. If **Your Vehicle** is used for or is being tested in preparation for any motor sport or competition (other than treasure hunts). This includes (but is not limited to) reliability trials, hill-climbing tests and rallies.
7. If in the event of any accident or breakdown, **Your Vehicle** is left unattended without proper precautions being taken to prevent further loss or damage and if **Your Vehicle** is driven in an unroadworthy condition before the necessary repairs are effected, any extension of the damage or any further damage to **Your Vehicle** shall be excluded from the cover granted by this Certificate.
8. For any accident loss damage or liability caused sustained or incurred outside of Malaysia, the Republic of Singapore and Negara Brunei Darussalam. For liability in Malaysia, the limitation of the Act will apply.
9. If any liability attaches by virtue of an agreement but for which **We** would not have been liable in the absence of such agreement.
10.
 - a) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - b) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self- sustaining process of nuclear fission.
11. Any accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons and materials.
12. Any Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

13. **Cyber and Data Exclusion:**

Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto this Certificate excludes any:

- a. Cyber Loss;
- b. Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the Certificate or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

If a law or laws are named in a section of the Certificate entitled "Avoidance of certain terms and right of recovery" or in the Certificate Schedule under the heading of "Legislation" all references to specific Sections of such laws are deemed to be deleted so that the references to such law or laws are left to apply to each law in its entirety.

CONDITIONS - THESE APPLY TO THE WHOLE CERTIFICATE

1. **Duty of Disclosure**

Where You have applied for this takaful wholly for purposes related to Your trade, business or profession, You had 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 claim(s), change of terms or termination of Your contract of takaful.

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.

2. **Accidents and Claims Procedures**

a) We must be notified in writing or by phone in either case with particulars of the vehicles involved, date of accident and, if possible, a brief description of the circumstances of the accident within the specific time frame as follows after an event which may become the subject of a claim under this Certificate:

- i). Within seven (7) days if you are not physically disabled or hospitalised following the event.
- ii). Within thirty (30) days or as soon as practicable if you are physically disabled and hospitalised as a result of the event.
- iii). Other than i) and ii), a longer notification period may be allowed subject to specific proof by You.

b) In the event that Your Vehicle is collided into by a Third Party vehicle, You may refer the claim for cost of repairs to Us. Your NCD entitlement will continue unaffected if We decide that You are not at fault. Such determination of fault shall be at Our entire discretion. Provided always that such Third Party vehicle is covered, identifiable and/or not a vehicle used for carriage of passengers for hire or reward (for example taxis, hire cars, public buses, stage buses, school buses and factory buses for hire), not a vehicle covered by non-Malaysian Takaful Company/insurers and there is no personal injury claim involved.

c) All accidents must be reported to the Police as required by the Law.

d) Every communication, writ, summons and/or process from other parties must be sent to Us immediately. You must also tell Us if You know of any impending prosecution, inquest or fatal inquiry without delay. In case of theft or other act which may give rise to a claim under this Certificate, You must without undue delay make a report to the Police and co-operate with Us in securing the conviction of the offender.

e) No negotiation, admission or repudiation of any claim may be entered into without Our prior written consent.

f) We shall have full discretion in the conduct, defence and/or settlement of any claim.

g) No repairs may be authorised to Your Vehicle without Our prior written consent.

h) In the event Your Vehicle is involved in an accident and gives rise to a claim, Your Vehicle must be removed to a PIAM Approved Repairer for repairs. Failure to remove Your Vehicle to a PIAM Approved Repairer would be a breach of this condition and We shall have the right to decline liability under Section A of the Certificate.

i) In any event giving rise to a claim or series of claims under Section B(1)(b) of this Certificate, We may pay to You the full amount of Our liability under Section B(1)(b) and relinquish the conduct of any defence, settlement or proceeding and We shall not be responsible for any damage alleged to have been caused to You in consequence of any alleged action or omission by Us in connection with such defence settlement or proceeding or by Us relinquishing such conduct nor shall We be liable for any cost or expenses how whatsoever incurred by You or any claimant or any person after We have relinquished such conduct.

3. **Cancellation**

a) You may cancel this Certificate at any time by notifying Us in writing.

b) We may also cancel this Certificate by giving You 14 days written notice (provided it is necessary, reasonable and justifiable) by registered post to Your last known address or by electronic mail.

c) You shall within seven days from the date of the cancellation under paragraph (a) or (b) above, surrender the Certificate of Takaful to Us or, if it has been lost or destroyed or it is not received by You, to provide Us with a statutory declaration to that effect.

d) In case of cancellation requested by You (provided no claim has arisen during the then current Period of Takaful), You shall be entitled to a pro-rata refund contribution for the unexpired period calculated from the date of receipt by Us of the Certificate or the statutory declaration in the event that the Certificate is lost or destroyed or not received by You subject to RM10.00 deduction as a cancellation fee.

e) In case of cancellation by Us, You shall be entitled to a pro-rata refund of the unexpired contribution calculated from the date of receipt by Us of the Certificate or the statutory declaration in the event that the Certificate is lost or destroyed or not received by You.

f) No refund of contribution for any cancellation of Certificate if contribution is charged on minimum contribution.

4. **Other Insurance / Takaful**

You must give Us written notice if You have any other insurance/takaful covering Your Vehicle. If at the time any claim arises under this Certificate, there is any other existing Certificate/Certificate covering the same loss, damage or liability, We shall only pay Our rateable proportion of any loss, damage, compensation, costs or expenses. However, nothing in this Condition shall impose on Us any liability from which We would not have been subject to.

5. **Subrogation**

We shall be entitled if We so desire to take over conduct at our own expense in Your name the defence or settlement of any claim or to prosecute in your name for our benefit any claim for indemnity or damages or otherwise. We shall have absolute discretion in the conduct of any proceedings and in the settlement of any claim and You shall give all such information and assistance as We may require.

6. Arbitration Clause

All differences arising out of this Certificate shall be referred to an Arbitrator who shall be appointed in writing by You and Us. In the event that You and We are unable to agree on who is to be the Arbitrator within one month of being required in writing to do so then You and We shall be entitled to appoint an Arbitrator each who shall proceed to hear the differences together with an Umpire to be appointed by both Arbitrators. However, this is provided that any disclaimer of liability by Us for any claim hereunder must be referred to an Arbitrator within twelve calendar months from date of Our disclaimer to You.

7. Other Matters

This Certificate will only be operative if:

- a) Any person claiming protection has complied with all its Terms, Conditions, Endorsements, Clauses or Warranties.
- b) You have taken all reasonable precautions to maintain Your Vehicle in an efficient roadworthy condition.
- c) You have taken all reasonable precautions to safeguard Your Vehicle from loss or damage.
- d) You must grant Us free access at all reasonable times to examine Your Vehicle.

8. Distribution of Surplus

The Participant agrees to participate in this General Takaful scheme based on the principle of Takaful and to pay the contribution on the basis of Tabarru' (donation) for the purpose of helping each other participants who have suffered tragedy and with this condition, the Participant is entitled to the Takaful cover as expressed in the terms and conditions of this Takaful contract.

The Participant further agrees that the Participant's contribution be credited into the General Takaful Fund (Fund) and to appoint Etiqa General Takaful Berhad (ETB) to invest and manage the Fund according to the principle of Shariah. The Participant also permits ETB to make payment of claims/Takaful benefits, Retakaful, provisions and create reserves based on the guidelines and policies laid down by the authorities, and ETB to be paid a Wakalah Fee based on the following rates:

Commission (maximum)	:	10% of Contribution
Management Expenses (maximum)	:	20% of Contribution

At the end of each financial year, the Fund calculates an amount from the difference between contribution and other income, and Wakalah Fees, payment of benefits, Retakaful and provisions for reserve based on guidelines laid down by the relevant authorities. If the calculated amount is a surplus and not deficit, 10% of the calculated surplus is retained by the Fund as to ensure its long term viability and the remainder (90% of the calculated surplus) is considered distributable surplus. The 10% of calculated surplus is subject to review on an annual basis.

The Participant agrees that ETB will receive 50% of distributable surplus as incentive for being responsible in operating and managing the Fund based on the contract of Ju'alah, while the balance 50% will be reserved for distribution amongst participants subject to the terms of this contract.

The surplus will only be payable to Participants who have not cancelled their Certificates or made any claim prior to the expiry date of their Certificate. The Participant further agrees that if the surplus is less than RM10.00 (Ringgit Malaysia Ten), the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

9. Communicable Disease:

- a. This certificate, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of takaful. Consequently, and notwithstanding any other provision of this certificate to the contrary, this certificate does not cover any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, arising out of, resulting from, attributable to, or in connection with (regardless occurring concurrently or in any sequence) with a Communicable Disease or the fear of threat (whether actual or perceived) of a Communicable Disease.
- b. For the purpose of this endorsement, loss, damage, liability, claim, cost, or expense of whatsoever nature or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test: -
 - i. for a Communicable Disease, or
 - ii. any property covered hereunder that is affected by such Communicable Disease.

DEFINITION OF WORDS HIGHLIGHTED IN THE CERTIFICATE

1. **We/Us/Our** refer to the Etiqa General Takaful Berhad.
2. **You/Your/Yourself** refer to the Certificate Holder and/or covered.
3. **Your Vehicle** refers to the vehicle, and its accessories, including those described in the Certificate Schedule.
4. **Accessories** refer to the standard tools of a motor vehicle including air-conditioners and spare tyres and may include radio/cassette player/compact disc player and the like if specified in the schedule.
5. **Repairer** refers to a motor repair workshop under PIAM Approved Repairers Scheme.
6. **Your household** refers to all members of Your immediate family (i.e. Spouse, Children including legally adopted Children, Parents, Brother and Sister).
7. **Cheating** as defined in the Penal Code is as follows:
Whoever by deceiving any person, whether or not such deception was the sole or main inducement:
 - a) fraudulently or dishonestly induces the person so deceived to deliver any property to any person, or to consent that any person shall retain any property; or
 - b) intentionally induces the person so deceived to do or omit to do anything which he would not do or omit to do if he were not so deceived and which act or omission causes or is likely to cause damage or harm to any person in body, mind, reputation, or property, is said to "cheat".
8. **Communicable Disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not,
 - b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

9. Criminal breach of trust as defined in the Penal Code is as follows:

Whoever, being in any manner entrusted with property, or with any dominion over property either solely or jointly with any other person, dishonestly misappropriates, or converts to his own use, that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged, or of any legal contract, express or implied, which he has made touching the discharge of such trust, or wilfully suffers any other person so to do, commits "criminal breach of trust".

10. Cyber and Data Exclusion:

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- a) Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- b) Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means: -

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Participant or any other party.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

11. Acts of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public/ any section of the public, in fear.

12. Geographical area: Malaysia, Republic of Singapore and Negara Brunei Darussalam.

13. Legislation: Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules 1960 (Republic of Singapore) Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Rights of Recovery") is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

14. Authorised Driver: As described in the Certificate of Takaful.

15. Limitations as to Use: As described in the Certificate of Takaful.

16. General Takaful Fund ("Fund"): means the Participants' account where Tabarru' portion of the Contribution is placed for the purpose of Takaful. The Fund is collectively owned by the Participants and the Sum Covered shown in the Takaful Schedule is payable from the Fund.

17. Ju'alah: is a wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to this Certificate, it refers to the reward given to the Takaful Operator (Etiqa General Takaful Berhad) agreed upfront by the Participant and the Takaful Operator for good management of the Fund.

18. Qard: in the context of this Certificate, it means an interest-free loan which is given by the Takaful Operator (Etiqa General Takaful Berhad) to the General Takaful Fund when it becomes insufficient to fulfil its Takaful obligation provided that the insufficiency is not due to Etiqa General Takaful Berhad's mismanagement or negligence. The loan will be repaid by the future surpluses from the General Takaful Fund. If the insufficiency is due to Etiqa General Takaful Berhad's mismanagement or negligence, Etiqa General Takaful Berhad will make the outright transfer for the insufficiency.

19. Tabarru: means contribution, donation or gift. In the context of this Certificate, it means Contribution for the purpose of Takaful. This portion is placed in the General Takaful Fund.

20. Wakalah: refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of this Certificate, it means that the Participant has appointed Etiqa General Takaful Berhad to invest and manage the General Takaful Fund on his/ her behalf. The Participant has also authorized Etiqa General Takaful Berhad to delegate its rights, duties and obligations to any third party as it deems fit. In the event of such delegation, Etiqa General Takaful Berhad will remain liable and responsible for all such rights, duties and obligations towards the Participant.

ENDORSEMENT

These Endorsements are not applicable unless they are specified in the Schedule or attached thereto.

ENDORSEMENT 1 EXCESS ALL CLAIMS

You are responsible for the first RM (as per Certificate Schedule) of each and every claim payable (including costs and expenses and expenditure incurred by Us in the conduct, defence and settlement of any claim) under *Section A / **Section A 1(e) & (f) of this Certificate in addition to any other excess that may be applicable. If the expenses incurred by Us includes the amount for which **You** are responsible, such amount shall be repaid to Us. Subject otherwise to the Terms and Conditions of this Certificate.

Note: * *Applicable to Comprehensive Certificate*

** *Applicable to Third Party Fire and Theft Certificate*

N.B. - The amount of Excess mentioned herein shall be held to apply in addition to any other Excess that may be applicable to this Certificate.

ENDORSEMENT 3 (p) THIRD PARTY ONLY

The cover provided for in this Certificate is limited to Third Party only i.e. Section B (LIABILITY TO THIRD PARTIES).

Section A (LOSS OR DAMAGE TO **YOUR** VEHICLE) is cancelled.

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 3 (q) THIRD PARTY FIRE AND THEFT

The cover provided for in this Certificate is limited to Third Party Fire and Theft only.

Section A (LOSS OR DAMAGE TO YOUR VEHICLE) of this Certificate will cover **You** if **Your** vehicle is damaged or lost by fire, explosion, lightning, burglary, housebreaking or theft and Section B (LIABILITY TO THIRD PARTIES).

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 15 HIRE PURCHASE

We have noted and agreed that (as per Certificate Schedule) (hereinafter referred to as the Owners) are the Owners of **Your** Vehicle under a Hire Purchase Agreement made between the Owners and **You**. Any payment for the loss or damage to **Your** Vehicle (which loss or damage is not made good by repair reinstatement or replacement) under Section A of this Certificate will be paid to the Owners so long as they are the Owners of **Your** Vehicle. Their receipt shall be a full and final discharge to Us in respect of such loss or damage. This Certificate is issued to **You** as the principal party and not as agent or trustee neither for the Owners nor as an assignment by **You** to the Owners of **Your** rights, benefits and claims under this Certificate. **You** shall not assign **Your** rights, benefits and claims under this Certificate without prior written consent from Us.

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 15(a) EMPLOYERS' LOAN

We have noted and agreed that (as per Certificate Schedule) are interested in any moneys payable to **You** vide this Certificate in respect of loss or damage to **Your** Vehicle (which loss or damage is not made good by repair reinstatement or replacement) and such moneys shall be payable to (as per Certificate Schedule) until notice is given to Us that they have no financial interest in **Your** Vehicle, and their receipt shall be a full and final discharge of Our liability in respect of such loss or damage. Except by this Endorsement, nothing herein shall modify or affect **Our/Your** rights and liabilities under this Certificate. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 19 PASSENGER RISK

We agree that Exception (c) of Section B of this Certificate is cancelled. Provided that in the event of an accident occurring whilst the Motor Vehicle is carrying more than (as per Certificate Schedule) persons (in addition to the attendant/conductor if any and the driver) **You** shall repay Us a rateable proportion of the total amount payable by Us. Provided however that in totalling the number of persons concerned for the purposes of the preceding proviso such adjustments shall be made as are permitted under any legislation applying to the carriage of children in the Motor Vehicle. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 25 STRIKE RIOT AND CIVIL COMMOTION

We have noted and agreed that the words "strike, riot and civil commotion" in General Exception 4 of this Certificate shall not apply to any accident loss damage or liability directly caused by

1. the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
2. the wilful act of any striker or locked out worker done in furtherance of a strike or in resistance to a lockout or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act

Provided that the indemnity given by reason of this Endorsement shall not apply to any accident loss damage or liability (except so far as is necessary to meet the requirements of the Legislation) directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with:

- a) war, invasion, the act of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war
- b) mutiny, civil commotion, assuming the proportions of or amounting to a popular rising military rising rebellion, revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

In the event of any claim hereunder **You** shall prove that the accident loss damage or liability arose independently of and was in no way connected to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof We shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 30 REPLACEMENT PARTS

In the event that spare parts or accessories for the repairs of **Your** Vehicle are not available in Malaysia, or if **We** exercise **Our** option to pay in cash for the loss or damage, then **Our** liability for such spare parts/accessories shall be:

- a) the price quoted in the latest catalogue or price list issued by the manufacturer or their agent, or in the event no such catalogue exists the price at manufacture's work plus reasonable cost of transport (except air freight) and
- b) reasonable cost of fitting such spare parts/ accessories. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 38 MOBILE CRANES

We agree that in respect of the Motor Vehicle (as per Certificate Schedule) **We** shall not be liable:

- a) Under Section A of this Certificate in respect of loss or damage resulting from overturning arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto except for loss or damage arising directly from fire external explosion self - ignition or lightning or burglary housebreaking or theft.
- b) Under Section B of this Certificate except so far as is necessary to meet the requirements of the Legislation in respect of liability incurred by **You** arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto. N.B.1 Omit paragraph (a) for:
 - i). Third Party Certificate.
 - ii). Comprehensive Certificate where an additional contribution has been paid for inclusion of damage by overturningN.B.2 Where a contribution reduction is allowed for exclusion of damage when in use as a tool of trade, omit from paragraph (a) the words "resulting from overturning" and "except for loss or theft".
N.B.3 Where additional contribution has been paid for the inclusion of Third Party risks while in use as a tool of trade, omit paragraph (b) for Comprehensive Certificate and for Third Party Certificate omit Endorsement entirely.

ENDORSEMENT 38A INCLUSION OF ACCIDENTAL DAMAGE TO THE BOOM

In consideration of the payment of additional contribution by **You** to **Us**, the following is deemed to be covered under Section A of this Certificate: "Accidental and Unforeseen Damage to the Boom of the Crane while in use as a tool of trade".

We will NOT pay for the damage to the boom:

- a) caused by mechanical breakdown
- b) caused by wear and tear

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 39 EXCLUSION OF THIRD PARTY WORKING RISKS

We agree that **We** shall not be liable under Section B of this Certificate in respect of liability incurred by **You** arising out of the operations as a tool of the Motor Vehicle or of any plant forming part of such Motor Vehicle or attached thereto except so far as is necessary to meet the requirements of the Legislation.

ENDORSEMENT 57 INCLUSION OF SPECIAL PERILS

In consideration of the payment of additional contribution by **You** to **Us** the following peril(s) is/are deemed to be covered under Section A of this Certificate: Flood, Typhoon, Hurricane, Storm, Tempest, Volcanic Eruption, Earthquake, Landslide, Landslip, Subsidence or Sinking of the soil/ Earth or other convulsion of nature is involved.

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 89 BREAKAGE OF GLASS IN WINDSCREEN, WINDOW or SUNROOF

In consideration of the payment of additional contribution by **You** to **Us**, **We** will pay the cost of replacing/or repairing any glass in the windscreen, window or sunroof including lamination/tinting film, if any, of **Your** Vehicle following breakage of such glass up to an amount not exceeding RM (As per Certificate schedule).

Provided no claim is made for any further damage to **Your** Vehicle, any claim under this endorsement shall not affect **Your** No Claim Discount and **You** shall not be liable for any excess as stated in the Certificate. This benefit shall automatically be terminated upon replacement of any glass in the windscreen, window or sunroof unless the cover is reinstated by payment of a further additional contribution.

You may however, subject always to **Our** agreement whether obtained before or after repair, exercise an option to repair the damaged windscreen, window or sunroof of **Your** Vehicle. In the event **You** opt to repair, **We** will continue to provide this benefit to **You** during currency of this period for the amount as stated above:

- a) Less any claim paid by Us for the repair; or
- b) For the reinstated original amount provided **You** have paid to Us a further additional contribution for reinstatement.

However, in the event of a dispute on the option to repair or replace, **Our** decision shall be final.

Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 95 LEASING ENDORSEMENT

We have noted and agreed that:

1. (As per Certificate Schedule) (hereinafter referred to as the Lessors) are the owners of **Your** Vehicle which is the subject of a Leasing Agreement made between the Lessors and Yourself of the other part.
2. Any payment made in respect of loss or damage (which loss or damage is not made good by repair reinstatement or replacement) pursuant to any legal liability on **Our** part to **You** under Section A of this Certificate shall be made to the Lessors as long as they are owners of **Your** Vehicle and their receipt shall be a full and final discharge to Us in respect of such loss or damage.
3. Regardless of any provision in the Leasing Agreement this Certificate is issued to **You** as the principal party and not as agent or trustee for the Lessors. You cannot assign to the Lessors (whether legal or equitable) **Your** rights benefits and claims under this Certificate.
4. Nothing herein shall be construed as creating and vesting any right in the Owner/Lessor to sue Us in any capacity whatsoever for any breach of **Our** obligations. Subject otherwise to the Terms and Conditions of this Certificate

ENDORSEMENT 97 VEHICLE ACCESSORIES ENDORSEMENT

In consideration of the payment of additional contribution by **You** to **Us** the following accessories are separately covered under Section A:

Description

As per Certificate Schedule

Your Estimated Value

As per Certificate Schedule

Any claim made under this endorsement shall not affect **Your** No Claim Discount entitlement and **You** shall not be liable for any specified excess as stated in the Certificate. Upon settlement of any claims under this endorsement, this benefit shall automatically be terminated unless reinstated by payment of a further additional contribution. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 97A – GAS CONVERSION KIT AND TANK

In consideration of the payment of additional contribution by **You** to **Us** the Gas Conversion Kit and Tank is separately covered under Section A:

Your Estimated Value

As per Certificate Schedule

Any claim made under this endorsement shall not affect **Your** No Claim Discount entitlement and **You** shall not be liable for any specified excess as stated in the Certificate. Upon settlement of any claims under this endorsement, this benefit shall automatically be terminated unless reinstated by payment of a further additional contribution. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 106 TAKAFUL COMPANY'S AUTHORISED WORKSHOP

Conditions 2(h) of this Certificate is hereby amended to read as follows:

In the event **Your** Vehicle is involved in an accident and gives rise to a claim, **Your** Vehicle must be removed to a PIAM Approved Repairers Scheme (PARS) workshop selected and approved by Us for repairs. Failure to remove **Your** Vehicle to an approved workshop would be a breach of this endorsement and **We** shall have the right to decline liability under Section A of the Certificate.

ENDORSEMENT 109 EXTENSION OF COVER FOR FERRY TRANSIT TO AND/OR FROM SABAH AND THE FEDERAL TERRITORY OF LABUAN

We will cover **You** under Section A of this Certificate if **Your** Vehicle is damage or lost when in transit to and/or from Sabah and Federal Territory of Labuan In the event of any claim arising from this extension, **You** are responsible in respect of each and every event for an excess of 1% of Sum Covered or RM500 (whichever is higher) in additional to the Excess stated in the schedule. Subject otherwise to the Terms and Conditions of this Certificate.

ENDORSEMENT 112 COMPENSATION FOR ASSESSED REPAIR TIME (CART)

In Consideration of the payment of additional contribution by **You** to **Us**, We will pay compensation at the rate of (As per Certificate Schedule) per day up to (As per Certificate Schedule) days or the number of days assessed as required for repair of such Motor Vehicle whichever is lesser following a loss damage covered under Section A of this Certificate. No excess shall be applicable for this endorsement. Such compensation shall not be payable in the event the loss or damage is confined only to breakage of any glass in the windscreen, window or sunroof of **Your** Vehicle.

Provided that:

- a) such benefit shall be payable based on the loss adjuster's assessment of the days required for actual repair but exclude any delays howsoever caused whether the claim for loss or damage to **Your** Vehicle covered under Section A is either lodged with Us or against a Third Party. In any dispute, the assessed repair time determined by Us shall be final
- b) the benefit is payable for partial loss (excluding theft and total loss) of the covered vehicle
You can make more than one claim under this Certificate endorsement provided the total number of days in accumulation that **You** can claim does not exceed the cover purchased. Any claim under this endorsement shall not affect the No-Claim-Discount. No refund shall be allowed for cancellation of this endorsement unless the cancellation is effected together with the cancellation of the Certificate. Subject otherwise to the Terms and Conditions of this Certificate.

WARRANTY NO. 1 WARRANTY ON OVERLOADING OF VEHICLE

Warranted that **We** shall not be liable under Section A of this Certificate in the event that at the time of accident giving rise to a claim under this Certificate **Your** Vehicle carries a load in excess of the permitted weight and/or number of passengers as specified in the registration book of **Your** Vehicle. Provided always that this warranty shall not apply unless overloading exceeds by 10% of the permitted weight (for goods carrying vehicles).

Subject otherwise to the Terms and Conditions of this Certificate.

Notes: For the purpose of calculating the number of persons where children are carried, such adjustments shall be made as are permitted under any legislation applying to the carriage of children in the motor vehicle.

COMMERCIAL PA

In consideration of the additional contribution that **You** paid **Us** for this endorsement, it is hereby declared and agreed that, if **Your Authorized Driver** and/or **Attendant** sustain any bodily injury or death that is caused solely or directly by violent, accidental, external and visible means whilst driving or riding as passenger(s), boarding or alighting from the named **Vehicle** described in the Schedule, payment of benefits will be paid as per follows:

- a. In respect of any accidental death benefits payable under the Table of Benefits as stated below in relation to the coverage to **Your Authorized Driver** and/or **Attendant**, it shall be paid in accordance to Schedule 10 of the Islamic Financial Services Act 2013.
- b. In respect of any benefits payable (except any accidental death benefits) under the Table of Benefits as stated below in relation to the coverage to **Your Authorized Driver** and/or **Attendant** it shall be paid to **Your Authorized Driver** and/or **Attendant** in connection with the same accident.
- c. On the happening of an accident giving rise to a claim under Benefit 1 or 100% of Benefit 2, this **Certificate** shall thereafter cease to apply.
- d. Death or loss or disablement must occur independently of any other cause within 12 months from the date of accident.
- e. Our total liability in respect of death and permanent disablement to **Your Authorized Driver** and/or **Attendant** during any one accident shall not exceed 100% of the benefit as per specified in the Schedule.

Benefit	Sum Covered
1. Accidental Death	RM50,000
2. Permanent Disablement	
• Loss of both hands or both feet or sight of both eyes	RM50,000
• Loss of one hand and one foot	RM50,000
• Loss of either hand or foot and sight of one eye	RM50,000
• Total paralysis (from neck down)	RM50,000
• Loss of four fingers and thumb in one hand	RM25,000
• Loss of hearing of both ears	RM25,000
• Loss of speech	RM25,000
• Loss of sight of one eye	RM25,000
• Loss of all toes in one foot	RM25,000
'Loss' with reference to hand or foot means complete through or above the wrist or ankle joint, within 180 days after the date of accident and with reference to eyes means the entire and irrecoverable loss of sight.	

Eligibility

- **Your Authorized Driver** should be 17 years old and above, as per regulations by Malaysia Road Transport Department.

Exclusions

This takaful does not apply to:

- a) loss caused directly or indirectly, wholly or partly, by:
 - i. bacterial infections (except pyogenic, infections which shall occur through an accidental cut or wound).
 - ii. any other kind of disease/ underlying illness
 - iii. medical or surgical treatment (except such as may be necessary solely by injuries covered by this **Certificate** and performed within the time provided in the **Certificate**).
- b) any bodily injury which shall result in hernia.
- c) suicide or any other attempt thereat (sane or insane).
- d) loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the

proclamation or maintenance of martial law or state of siege, seizure, quarantine, or customs regulations or nationalisation by or under the order of any government or public or local authority, or any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war. This exclusion shall not be affected by any **Endorsement** which does not specifically refer to it, in whole or in part. **Your Authorized Driver** and/or **Attendant** shall, if so require, and as a condition precedent to any liability of **Us**, prove that the loss did not in any way arise under or through any of the above excluded circumstances or causes.

- e) loss occasioned while the named **Vehicle** described in the Schedule is used for hire, racing, road rally, pace-making, speed-testing or use for any purpose in connection with motor trade.
- f) if **Your Authorized Driver** do not have a valid driving license to drive the named **Vehicle** described in the Schedule. This will not apply if **Your Authorized Driver** have an expired license (as per Road Transport Act regulation) but are not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations of the Road Transport Act.
- g) while the named **Vehicle** is used for illegal business pursuit as an unlicensed common carrier.
- h) child birth, miscarriage, abortion or pregnancy.
- i) while **Your Authorized Driver** and/or **Attendant** is under the influence of intoxicating liquor, alcohol or drugs.
- j) while committing or attempting to commit any unlawful act.
- k) death or disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- l) any pre-existing conditions or physical defect or infirmity, fits of any kind.
- m) loss, damage or liability to the named **Vehicle** described in the Schedule or caused by the named **Vehicle** described in the Schedule during the breakdown assistance and towing service.
- n) while **Your Authorized Driver** and/or **Attendant** are participating in a brawl or strike, riot, civil commotion or demonstration.

Conditions

If any claim is paid under this benefit, no reinstatement of coverage is allowed.

Subject otherwise to the terms and conditions of this **Certificate**.

Medical Expenses

Reimbursement up to RM2,000 of the covered for the actual cost of medical expenses necessarily and reasonably incurred by the **Authorized Driver** and/or **Attendant** due to accident within the scope of this extension.

Funeral Expenses

Pays the lump sum payment RM1,000 of the covered in the event of accidental death within the scope of this extension of the **Authorized Driver** and/or **Attendant**.

CERTIFICATE INFORMATION STATEMENT

1. In case of any changes to Your address, please inform Us immediately.
2. If You have any enquiries other than claims, please contact Us at:

Etiqa General Takaful Berhad
Level 13, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqa Online: 1300 13 8888
E-mail: info@etiqa.com.my
Homepage: www.etiqa.com.my

In the event of claims under the Certificate, please call Our Claims Assistant at 1300 88 1007.

COMPLAINT PROCEDURES

If You feel that Our service to You needs improvement, please let Us have Your feedback by contacting Us by post at:

Complaint Management Unit.
Etiqa General Takaful Berhad
Level 6, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia;

Or by telephone number 1300 13 8888 or +603 2780 4500 (Overseas)
Facsimile Number: +603 2297 1919
E-mail: complaint_cmu@etiqa.com.my

We assure You that Your feedback will be looked into.

The Ombudsman for Financial Services (OFS) and Bank Negara Malaysia's Laman Informasi, Nasihat & Khidmat (BNMLINK) provide alternative avenues for members of the public to seek redress against unfair market practices.

PROCEDURE FOR COMPLAINT TO OFS

The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Participant, in the event that the Claimant or Participant is dissatisfied with Our decision to a dispute, or Our failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

Email: enquiry@ofs.org.my
or
Facsimile Number: +603-2272 1577
or
Postal address:

Chief Executive Officer
Ombudsman for Financial Services
Level 14, Main Block
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000, Kuala Lumpur

Alternatively, the Claimant or Participant may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from Us to the dispute of the Claimant or Participant.

For further details on the OFS, please obtain the information pamphlets from Us or visit the OFS website at www.ofs.org.my.

Engagement of the OFS is subject to the terms of reference pursuant to Section 138 of the Islamic Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Participant's right to take legal action against Us should they be dissatisfied with the outcome by the OFS.

PROCEDURE FOR COMPLAINT TO BNMLINK

Any Participant or Claimant who is not satisfied with the conduct of the Takaful Operator may write to BNMLINK, giving details of the complaint, the name of the Takaful Operator and the Certificate number or the claim number.

Copies of the correspondence (if any) between the Participant or the Claimant and the Takaful Operator may be sent to facilitate tracing the case file kept by the Takaful Operator.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur, Malaysia
Telephone Number: 1300 88 5465
Facsimile Number: +603 2174 1515
E-mail: bnmtelelink@bnm.gov.my