

| PRODUCT DISCLOSURE SHEET | Etiqa General Takaful Berhad (“We/Us/Our”) |
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| Read this Product Disclosure Sheet before you decide to participate the Mega PA Takaful – Hospital Care . Be sure to also read the general terms and conditions. | Mega PA Takaful – Hospital Care Date : 01/03/2022 |

1. What is this product about?

This product is a personal accident plan which provides a basic cover for death, permanent disability and also other benefits 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) |
|--------------------------------|---------------------|
| • Commission paid to the agent | 25% |
| • Management expenses | 20% |
| Total Wakalah Fee | 45% |

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 summarized below:

| Benefits Section | Benefit Amount (RM) | | | |
|--|---------------------|-------------|---------------|--------------|
| | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Section 1 – Death | | | | |
| a) Per adult | 100,000 | 300,000 | 500,000 | 1,000,000 |
| b) Per child | 25,000 | 50,000 | 50,000 | 50,000 |
| Section 2 – Permanent disability (up to) | | | | |
| a) Per adult | 100,000 | 300,000 | 500,000 | 1,000,000 |
| b) Per child | 25,000 | 50,000 | 50,000 | 50,000 |
| Section 3 – Compassionate care (up to) | Not covered | 2,000 | 3,000 | 5,000 |
| Section 4 – Recovery expenses (up to) | 500 | 1,000 | 2,000 | 3,000 |
| Section 5 – Lifestyle modification expenses (up to) | Not covered | Not covered | 5,000 | 10,000 |
| Section 6 – Recovery nursing (maximum 30 days per any one accident, up to) | Not covered | Not covered | 300 per day | 500 per day |
| Section 7 – Infertility compassionate cash due to an accident | Not covered | Not covered | 10,000 | 20,000 |
| Section 8 – Hospital ICU cash allowance (maximum 30 days per any one accident) | Not covered | Not covered | 300 per day | 500 per day |
| Section 9 – Hospital cash allowance (maximum 30 days per any one accident) | Not covered | Not covered | 150 per day | 250 per day |
| Section 10 – Medical in hospital expenses (up to) | | | | |
| a) Per adult | 500 | 2,000 | 3,000 | 5,000 |
| b) Per child | 150 | 600 | 900 | 1,500 |
| Section 11 – Medical in hospital room & board expenses (maximum 60 days per any one accident, up to) | Not covered | Not covered | 300 per day | 500 per day |

| | | | | |
|--|----------------------------|------------------|----------------------|---------------------|
| Section 12 – Medical outpatient expenses (up to) | | | | |
| a) Per adult | 300 | 700 | 1,000 | 2,000 |
| b) Per child | 100 | 200 | 300 | 600 |
| Section 13 – Road ambulance fee | 500 | 500 | 500 | 500 |
| Section 14 – Facial Reconstructive Surgery and/or Dental Treatment (up to) | | | | |
| a) Per adult | 5,000 | 5,000 | 5,000 | 5,000 |
| b) Per child | 1,500 | 1,500 | 1,500 | 1,500 |
| Benefits Section | Benefit Amount (RM) | | | |
| | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Section 15 – Skin graft (up to) | | | | |
| a) Per adult | Not covered | 3,000 | 5,000 | 10,000 |
| b) Per child | Not covered | 900 | 1,500 | 3,000 |

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. 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 eighty (80) years old. This certificate will cease when you attains age of eighty-one (81) years.

Cash before cover – The contribution due must be paid 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; 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 about personal accident coverage, please refer to the insuranceinfo booklet available at all our branches, or visit 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 takaful cover available

Please refer to our branches or 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 DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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