

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa Family Takaful Berhad ("Takaful Operator"/"We"/"Us"/"Our")</b>
Please read this Product Disclosure Sheet before you decide to take up the Etiqa Critical Care Takaful plan. Be sure to also read the general terms and conditions.	Etiqa Critical Care Takaful
	<Date>

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

Etiqa Critical Care Takaful is a Takaful plan that covers 39 critical illnesses for 1 year. Please refer to Appendix 1 for the list of covered 39 critical illnesses.

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

**a) Tabarru'**

This plan applies the Tabarru' (donation) concept, whereby the person covered agrees to donate or contribute a specified portion from the contribution paid into the Participants' Risk Fund (PRF) for the purpose of mutual aid and assistance to the persons covered in case of need.

**b) Wakalah**

This plan also applies the Wakalah (agency) concept, whereby the person covered appoints Us to act on behalf of the person covered to invest and manage the Participants' Risk Fund (PRF). Wakalah fee is deducted from the contribution of each certificate of Takaful. The person covered also agrees 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 PRF, provided that, in the event of any such delegation, We will remain liable and responsible for all such rights, duties and obligations towards the person covered.

**c) Participants' Risk Fund (PRF)**

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). Surplus arising within the PRF makes allowance for contingency provisions and may be distributed according to the surplus policy approved by Our Shariah committee. 50% of any distributed surplus will be shared amongst the persons covered with in force certificates of Takaful and who have not made any claim within the financial year. The remaining 50% to be paid to Us for operating and managing the PRF, 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.

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

No.	Coverage / Benefit	Benefit Description
1	Critical Illness Benefit	<p>When the person covered is diagnosed with any 1 of the 39 covered critical illnesses (except Angioplasty and Other Invasive Treatments For Coronary Artery Disease) within the coverage term and survives at least 30 days from the date of diagnosis, a lump sum of the following will be payable:</p> <ol style="list-style-type: none"> <li>1) Sum covered of RM&lt;sum covered&gt;; and</li> <li>2) PRF surplus (if any).</li> </ol> <p>The certificate of Takaful will be terminated on the payment of the critical illness benefit (except Angioplasty and Other Invasive Treatments For Coronary Artery Disease), with no other benefits payable thereafter.</p>

		<p>For Angioplasty and Other Invasive Treatments For Coronary Artery Disease, a lump sum of the following will be payable:</p> <ol style="list-style-type: none"> <li>1) 10% of sum covered of RM&lt;sum covered&gt;; or</li> <li>2) RM25,000;</li> </ol> <p>whichever is lower.</p> <p>Note:</p> <p>Angioplasty and Other Invasive Treatments For Coronary Artery Disease is claimable once. The payment will accelerate the sum covered of Etiqa Critical Care Takaful, and the certificate of Takaful will continue to be in force.</p>
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**4. How much contribution do I have to pay?**

The yearly contribution that you have to pay is RM <contribution>, for 1 year coverage.

The contribution indicated is based on person covered’s age next birthday at the commencement date of the certificate of Takaful. Contribution is reviewed yearly and it varies according to the age next birthday of person covered at the prevailing commencement date of the certificate of Takaful.

All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

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

The Wakalah fee is paid to us to cover the costs of distributing and managing the plan. The Wakalah fee is a deduction of 20% from the yearly contribution. There is no commission charged on this plan.

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

- a) Importance of Disclosure – To help Us make the right decision in accepting the risk and determining the rates and terms of your certificate of Takaful, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the certificate of Takaful, a claim not being paid, or terms and conditions of the certificate of Takaful being changed.
- b) You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- c) Free Look Period - You have the right to cancel the certificate of Takaful with written instruction to us within 15 days after the certificate of Takaful has been received by you. We will then refund you the total contributions received. The certificate of Takaful will be deemed to be received by us on the date it is personally delivered, the date of posting if sent to us by registered post, or on the date of transmission if electronically transmitted.
- d) We shall pay the critical illness benefit provided that the person covered survives at least 30 days from the date of diagnosis.
- e) Re-participation - You are eligible to re-participate in this plan within 30 days from the certificate of Takaful’s expiry date, provided you did not make any claim for this certificate of Takaful. The allowable sum covered for the re-participation is either equal or lower than the sum covered of this certificate of Takaful.

*Note: This list is non-exhaustive. Please refer to the certificate of Takaful for the full terms and conditions.*

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

To keep the benefits under the plan affordable, various exclusions apply to the benefits payable.

- a) The certificate of Takaful shall not cover any critical illness due to:
  - i) Pre-existing condition;
  - ii) Intentional self-inflicted injury while sane;
  - iii) Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
  - iv) AIDS, AIDS related complex or infection by the HIV except those being covered.
- b) The certificate of Takaful shall not cover any critical illness diagnosed:
  - i) Within 30 days from the issue date of certificate of Takaful; and

- ii) Within 60 days from the issue date of certificate of Takaful for Cancer, Coronary Heart Disease Requiring Surgery, Heart Attack and Other Serious Coronary Artery Disease.

The above 30 days and 60 days waiting periods are not applicable to re-participation.

*Note: This list is non-exhaustive. Please refer to the certificate of Takaful for the full list of exclusions.*

## 8. Can I cancel my certificate of Takaful?

If the written cancellation notice is received after the 15-day free look period, you may be entitled to the PRF surplus, if any, plus the surrender value as below, provided you did not make any claim for this certificate of Takaful.

$$(80\% \times \text{Annual Contribution}) \frac{\text{No of days remaining to the next anniversary/expiry date}}{\text{No of days in the commencement year}}$$

## 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 (including the nominee) to ensure that all correspondence reaches you in a timely manner. Please e-mail at [info@etiga.com.my](mailto:info@etiga.com.my), or by calling Etiga Online at 1300-13-8888.

## 10. Where can I get further information?

Should you require additional information about family Takaful, please refer to the insuranceinfo booklet on 'Family Takaful' that is available at all Our branches or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, or require further information, please contact Etiga Online by calling 1300-13-8888, or write to Etiga Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at [info@etiga.com.my](mailto:info@etiga.com.my), or by calling 03 – 2297 3888, or visit [www.etiga.com.my](http://www.etiga.com.my). Etiga Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

## 11. Other similar types of Takaful cover available.

Please refer to Our website at [www.etiga.com.my](http://www.etiga.com.my) for other similar types of cover available.

### Appendix 1: List of 39 Covered Critical Illnesses

1	Alzheimer's Disease/ Severe Dementia	14	End-stage Liver Failure	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	15	End-stage Lung Disease	28	Multiple Sclerosis
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	16	Full-Blown AIDS	29	Muscular Dystrophy
4	Benign Brain Tumour – of Specified Severity	17	Fulminant Viral Hepatitis	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
5	Blindness – Permanent and Irreversible	18	Heart Attack – of Specified Severity	31	Paralysis of Limbs
6	Brain Surgery	19	Heart Valve Surgery	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	20	HIV Infection due to Blood Transfusion	33	Primary Pulmonary Arterial Hypertension – of Specified Severity

8	Cardiomyopathy – of Specified Severity	21	Kidney Failure – Requiring Dialysis or Kidney Transplant	34	Serious Coronary Artery Disease
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	22	Loss of Independent Existence	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	23	Loss of Speech	36	Surgery to Aorta
11	Coronary Artery By-pass Surgery	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living	37	Systemic Lupus Erythematosus with Severe Kidney Complications
12	Deafness – Permanent and Irreversible	25	Major Organ/ Bone Marrow Transplant	38	Terminal Illness
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	26	Medullary Cystic Disease	39	Third Degree Burns – of Specified Severity

**IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this product disclosure sheet is valid as at [<issue date>](#).