

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

1. What is this product about?

i-Care OKU is a 1 year Takaful protection plan that provides coverage for persons with hearing, visual or speech disability, as well as persons with physical disability. There are 3 plan types available, that provides death, accidental death, accidental medical reimbursement, daily hospital allowance, special care benefit and funeral expenses benefit.

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 Payable (RM) <Only applicable to plan chosen>
1.	Death	On death of the person covered, the benefit payable is a lump sum of the sum covered of RM<sum covered>, plus PRF surplus, if any. The certificate of Takaful will be terminated on the payment of death benefit, with no other benefits payable thereafter.
2.	Accidental Death	On death of the person covered due to accidental causes, an additional 100% of the sum covered is payable, on top of the death benefit.
3.	Accidental Medical Reimbursement	On outpatient treatment or hospitalisation for at least 6 consecutive hours of the person covered due to accidental injury, a medical expenses reimbursement amount of up to <benefit amount> is payable.

		Multiple claims are allowed, subject to the total maximum amount of <benefit amount> per certificate year.
4	Daily Hospital Allowance	On hospitalisation for at least 6 consecutive hours of the person covered due to accident or illness, the cash benefit of RM<benefit amount> is payable on daily basis, up to a maximum of 60 days per certificate year. Multiple claims are allowed, subject to the maximum of 60 days per certificate year.
5	Special Care	Upon diagnosis and hospitalization of the person covered with any one of the following communicable diseases, the benefit payable is a lump sum of RM<sum covered>, subject to 1 claim per certificate year. a. Dengue b. COVID-19 c. Any communicable diseases that require quarantine by law.
6	Funeral Expenses	RM 2,000 is payable in lump sum upon death of the person covered.

4. How much contribution do I have to pay?

The yearly contribution that you have to pay is RM <contribution>, for 1 year coverage under plan <1/2/3>.

The contribution indicated is based on person covered's age next birthday at the commencement date of the certificate of Takaful, gender and plan type. 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 Malaysian 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 30% 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 making 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.

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

7. What are the major exclusions under this plan?

- a) To keep the benefits under the plan affordable, various exclusions apply to the benefits payable. If the person covered commits suicide while sane during the term of the certificate of Takaful, Our liability shall be limited to refund of the contribution received. If the person covered commits suicide while insane during the term of the certificate of Takaful, Our liability shall be sum covered and PRF surplus, if any.
- b) This certificate does not cover accidental death or accidental medical reimbursement directly or indirectly due to any of the following:
 - i. Intentional self-inflicted death or injury, suicide or attempted suicide, while sane;
 - ii. Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
 - iii. Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
 - iv. Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting,

- bungee jumping, hang gliding and ballooning;
 - v. War (whether declared or not), revolution, attack by a foreign country, or invasion;
 - vi. Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
 - vii. Physical and violent provocation by the person covered, leading to a similar response that leads to death or injury;
 - viii. Inhalation of poison, gas or fumes whether, voluntarily or involuntarily taken;
 - ix. Radioactive contamination arising from fuel, weapons, waste or processing;
 - x. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).
- c) This certificate does not cover daily hospital allowance due to any of the following:
- i. Intentional self-inflicted injury or attempted suicide, while sane;
 - ii. Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
 - iii. Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
 - iv. Hospital confinements within 30 days from the Issue Date of the certificate of Takaful, unless due to an accident; or
 - v. Pre-existing conditions.
- d) This certificate does not cover any communicable disease due to any of the following:
- i. the symptoms of any of the communicable diseases are manifested prior to or within the first 60 days of continuous cover from the certificate issue date.
 - ii. the communicable diseases arise directly or indirectly from any pre-existing conditions;
 - iii. the history of drug, substance or alcohol abuse of the person covered;
 - iv. war (whether declared or not), revolution, attack by a foreign country, or invasion; or
 - v. the presence of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) infection.

Note: This list is non-exhaustive. Please refer to the certificate of Takaful and master certificate 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, provided you did not make any claim for this certificate 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 (including the nominee) to ensure that all correspondences reach you in a timely manner. Please e-mail at info@etiqa.com.my, or by calling Etiqa 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.

If you have any enquiries, or require further information, please contact Etiqa Online by calling 1300-13-8888, or write to Etiqa 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@etiqa.com.my, or by calling 03 – 2297 3888, or visit www.etiqa.com.my. Etiqa Family Takaful Berhad is licensed under the 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.etiqa.com.my for other similar types of cover available.

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>](#).