

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the <b>Takaful Flexi PA</b> . Be sure to also read the general terms and conditions.	<b>Takaful Flexi PA</b> <b>Date : 11/10/2022</b>

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

This product is a personal accident plan which provides cover for death, total permanent disability and hospital confinement allowance due to accident.

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

**Wakalah**

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant. As an agent, we are entitled to receive a wakalah fee as a service charge. The wakalah fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	25%
• Management expenses	20%
<b>Total Wakalah Fee</b>	<b>45%</b>

**Tabarru'**

This plan also applies the tabarru' (contribution) concept, whereby the participants agree to donate or contribute their contributions to the Fund for the purpose of mutual aid and assistance to the participants based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee is shared 50% among the participants whose certificates have not terminated and who have not made any claims within the financial year, and 50% to us for operating and managing the Fund, based on the contract of ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

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

The following are the Takaful Flexi PA benefits:

Benefits	Benefit Amount (RM)
<b>1. Accidental death</b> If bodily injury from an accident results in death within 52 weeks from the date of the accident, we shall: <ol style="list-style-type: none"> <li>upon authorization, fully settle your outstanding private car hire purchase loan and pay the remaining benefit amount, if any, to your nominee or estate; or</li> <li>if there is no authorization to settle any outstanding hire purchase loan, pay the full benefit amount to your nominee or estate.</li> </ol>	50,000
<b>2. Permanent total disability</b> If bodily injury which result in the following within 52 weeks from the date of accident: <ol style="list-style-type: none"> <li>Permanent total paralysis;</li> <li>Permanent total bedridden;</li> <li>Permanent total loss of sight of both eyes; or</li> <li>Permanent total loss or permanent total loss of use of both hands, or both legs, or both limbs or combination of these.</li> </ol>	50,000
<b>3. Hospital confinement allowance</b>	50 per night, up to 5,000

Duration of cover is for one (1) year. You need to renew your certificate annually.

**Note:** Please refer to the takaful certificate for more information on the above benefits.

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

- The annual contribution is RM60.00. Contribution payment can be made via cash, credit card or cheque.
- All contributions (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 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**

- a. 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.
- b. 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.
- c. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- d. In addition in answering the questions in the Application Form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- e. You also have a duty to tell us immediately if at any time after your contract of takaful has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this takaful) is inaccurate or has changed.

**Terms and Conditions** – We reserve the right to amend the terms, exclusions and conditions of this certificate by giving you thirty (30) days prior notice in writing by ordinary post to your last known address in our records. You shall give thirty (30) days written notice to us of any change of address, occupational or physical defect or weakness due to disease during the period of takaful.

**Cash Before Cover** – The contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

**Claims** – If an accident occurs which give rise to a claim, you must notify us within 30 days from the date of accident.

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

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

- a. Commit any wilful, criminal, illegal or intentional acts, or neglect;
- b. Self-inflicted injury;
- c. Alcohol or drug consumption;
- d. Pregnancy, childbirth, miscarriage or abortion;
- e. AIDS or the presence of any HIV;
- f. Any acts of war;
- g. Ionizing radiations or radioactive contamination; or
- h. Not holding a valid driving license (for motor vehicle accident).

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

**8. Can I cancel my certificate?**

You may cancel your certificate at any time by giving written notice to us. Upon cancellation, we will refund the contribution for the unexpired portion of the period of takaful on pro-rated basis provided you have not made 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?**

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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Etiqa Online: 1300 13 8888

E-mail: info@etiqa.com.my

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**11. Other types of similar general takaful cover available**

Please refer to our agents or us 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 AGENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 11/10/2022.