

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalisation and Surgical Takaful Scheme . Be sure to also read the general terms and conditions.	Foreign Workers Hospitalisation and Surgical Takaful Scheme Date : TBA

1. What is this product about?

Foreign Worker Hospitalisation & Surgical Takaful Scheme (SKHPPA/SPIKPA) is a yearly renewable hospital and surgical Takaful scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

2. Who is eligible?

Eligible persons for Takaful under this Certificate are those present and future full-time foreign worker employees of Participants, from the age of eighteen (18) to sixty (60), who are actively engaged at their usual work on the date the persons are eligible to join this Takaful Scheme.

3. 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 authorise 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 Participants. As an agent, We are entitled to receive a Wakalah Fee as a service charge whereby We shall have the full discretion to waive part of the Wakalah fee.

Tabarru’

This plan also applies the Tabarru’ (donation) concept, whereby the Participants agree to donate or contribute their contributions to the General Takaful Fund (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 and makes allowance for a contingency provision, 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 into 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.

4. What are the covers / benefits provided?

Item	Benefits	Amount (RM)
1(a)	Daily Hospital Room & Board (<i>Maximum up to 30 days</i>)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM60.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1(b)	Intensive Care Unit (<i>Maximum up to 15 days</i>)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical Fees (<i>Excluding organ transplantation</i>)	
5	Anaesthetist Fees	
6	In-Hospital Physician Visits (<i>Maximum up to 30 days</i>)	
7	In-Hospital Specialist Consultation Visits (<i>Maximum up to 30 days</i>)	
8	Ambulance Fees/ Medical Report Fees	
Maximum Overall Annual Limit (Item 1-8) per Covered Person		RM20,000.00

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

Note: The description on the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the Takaful Certificate.

5. How much Contribution do I have to pay?

The annual Contribution is RM127.20 per foreign worker covered inclusive of all fees and Service Tax 6%. The renewal Contribution is not guaranteed and may be subject to adjustments with approval by the relevant authorities taking into consideration the loss ratio and any other factors which may materially affect the sustainability of the scheme.

6. What are fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Wakalah Fee	<ul style="list-style-type: none"> • Commission : Up to 10% of Contribution • Management Expenses : Total Wakalah Fee less Commission paid to the intermediary • Total Wakalah Fee : 30% of Contribution
Service Tax	6% of Contribution
Stamp Duty	RM10.00
TPCA (Third Party Claims Administrator) fee	RM 15.00

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

Importance of disclosure

You must disclose all material facts of all the covered members such as their medical condition, occupation, and state their ages correctly.

Non Consumer Takaful Contract

- a) Statement Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013 – Covered member is to disclose in the proposal form, fully and faithfully all the facts which he/she know or ought to know, otherwise the Certificate issued may be invalidated.
- b) Geographical Territory – All benefits provided in this Certificate are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the Covered Person leaves Malaysia and resumes upon his/her return to Malaysia.
- c) Limitation of Benefits – All benefits provided in this Certificate are only payable in the event the covered person is confined in a non-corporatised Malaysian Government Hospital.
- d) Grace Period – This is a Cash-Before-Cover (CBC) Certificate. Notwithstanding the CBC condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each Contribution after the first Certificate year. During such fourteen (14) days, the Company shall remain liable there under if by the last of such days, the Contribution is actually paid. If any Contribution is not paid in respect of this Takaful Certificate before the end of the Grace Period, this Takaful Certificate shall be deemed as terminated at the expiry date of this Certificate.

Note: The list above is non-exhaustive. Please refer to the Takaful Certificate for the full terms and conditions.

8. What are the major exclusions under this Certificate?

This Certificate **does not cover** for any hospitalization, surgery or charges caused by any one of the following occurrences: Plastic/Cosmetic surgery; Dental treatment or oral surgery; Treatment or surgical operation for congenital abnormalities or deformities; Pregnancy or miscarriage; Treatment which is not Medically Necessary; Suicide or self-inflicted injury while sane or insane; Accidental injuries or illnesses arising from racing or hazardous sports; Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days of Takaful of the Covered Person; Pre-existing conditions unless the Covered Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the Covered Person's arrival to Malaysia.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this Certificate.

9. Can I cancel my Certificate?

You may cancel your Certificate by giving a written notice to Us. Upon cancellation, you are entitled to a refund of the Contribution per the schedule below, provided that you have not made a claim during the current Certificate year.

Period Not Exceeding	Refund of Annual Contribution
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%

Period Not Exceeding	Refund of Annual Contribution
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Exceeding 11 months	No refund

10. 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.

11. Where can I get further information?

You may contact Us at:

Etiqa General Takaful Berhad (201701025031)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 19, Tower C, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur

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

12. Other types of similar cover available.

- Foreign Workers Takaful Guarantee.
- Please ask the Takaful Operator/intermediary for other similar types of plans offered by the Takaful Operator.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT THE TAKAFUL COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at **TBA**.