

PRODUCT DISCLOSURE SHEET	Etika General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Takaful PA Plus . Be sure to also read the general terms and conditions.	Takaful PA Plus Date: 01/03/2024

1. What is this product about?

This product is a takaful personal accident plan which provides cover for death, permanent disability and medical 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.

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 reward 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 following is a summary of Takaful PA Plus benefits:

No.	Benefits	Sum Covered (RM)
1	Total paralysis, complete insanity or permanently bedridden	Up to 200,000
2	Other permanent disability benefits	Up to 150,000
3	Death benefit <ul style="list-style-type: none"> Benefit for accidental death if accident occurred whilst taking public transport OR occurring outside Malaysia, Singapore & Brunei. Benefit for accidental death if occurred within Malaysia. Compassionate cash Repatriation benefit 	100,000 50,000 2,000 3,000
4	Out-patient medical benefits <ul style="list-style-type: none"> Out-patient cash benefit Snatch theft injury benefit 	100 150
5	In-hospital medical benefit <ul style="list-style-type: none"> Medical expenses reimbursement (per accident) Hospital cash benefit up to 100 days 	Up to 1,000 100 per day
6	Ambulance fee (per accident)	Up to 200

Note:

- Children Benefits (each child) - 25% of all the above benefits
- This is a yearly renewable takaful certificate and the contribution can be paid on a monthly or yearly basis.
- The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

Schemes	Contribution (RM)	
	Monthly	Yearly
Myself	19.67	207.00
Myself & Spouse	32.00	339.00
Myself & Family	40.00	423.00

- Contribution can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- 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
Wakalah Fee	45% from contribution
Service Tax	8% from 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 purpose 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 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.
- 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.

Cash Before Cover (CBC) - the contribution due must be paid to us or our authorised 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.

Other Takaful - no person shall be covered under more than one Takaful PA Plus certificate.

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 takaful certificate?

- Engaged in any illegal act, committing suicide, self-inflicted injury or is insane;
- Under the influence of alcohol or drugs;
- Engaging in hazardous sports or activities;
- Engaging in flying or other aerial activities not as a passenger;
- Engaging in dangerous occupations;
- Taking part in naval, military, air force, police force, fire service, etc;
- Pregnancy or childbirth;
- AIDS or the presence of any HIV;
- Sickness, disease, parasite, bacterial or viral infection;
- Pre-existing condition;
- War and terrorism risks; or
- Contamination of radiation or nuclear.

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

8. Can I cancel my takaful certificate?

You may cancel your certificate at any time by giving 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?

If you have any enquiries, please contact us at:

Etika General Takaful Berhad (201701025031)

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

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Etika Online: 1300 13 8888

E-mail: info@etika.com.my

Homepage: www.etika.com.my

11. Other types of Personal Accident Takaful cover available

Please refer to our branches 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 TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/03/2024.