



Product Disclosure Sheet	Etiqa General Takaful Berhad ("Us/Our")
Read this Product Disclosure Sheet before you decide to participate in the Takaful Group Personal Accident . Be sure to also read the terms and conditions of Master Certificate Contract.	Takaful Group Personal Accident For Keretapi Tanah Melayu Berhad (KTMB) Date : <u>01/07/2022</u>

1. What is this product about?

This product covers bodily injury causes by violent, accidental external and visible means which injury shall solely and independently of any other cause result in the following losses stated in the Schedule of Benefits below whilst covered person travel as fare paying registered passenger for destination stated in the Electric Train Service (ETS) ticket issued by Keretapi Tanah Melayu Berhad (KTMB).

The master certificate holder for this contract is Excellent Asia Solutions Sdn Bhd.

2. What are the Shariah concept applicable?

Wakalah

This product applies the Wakalah concept, whereby the Participants and/or covered person appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participant and/or covered person 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 participant and/or covered person. As an agent, We are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Tabarru'

This plan also applies the Tabarru' concept, whereby the Participants and/or covered person agree to donate or contribute their contributions to the General Takaful Fund (Fund) for the purpose of mutual aid and assistance to the Participants and/or covered person, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits and allowance for a contingency provision, 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, the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

3. What are the Coverages/Benefits provided?

Please refer to the Schedule of Benefits as below :

No	Benefit	Benefit Amount	
		Basic Plan	Premium Plan
1	Accidental Death or Total Permanent Disablement	RM 25,000.00	RM 50,000.00
	a) Loss of both hands or both feet or sight of both eyes	RM 25,000.00	RM 50,000.00
	b) Loss of one hand and one foot	RM 25,000.00	RM 50,000.00
	c) Loss of either hand or foot and sight of one eye	RM 12,500.00	RM 15,000.00
	d) Loss of either hand or foot	RM 12,500.00	RM 15,000.00
	e) Loss of sight of one eye	RM 12,500.00	RM 15,000.00
2	Medical Expenses Due To Accident	RM 5,000.00	RM 5,000.00
3	Government Hospital Allowance	-	RM 50 / day
4	Train Delay	-	Up to RM100.00
5	Trip Cancellation (due to death, serious sickness or injury or similarly of a member of immediate family, damage to your residence due to natural disaster or outbreak of infectious epidemic at the travel destination, we will reimburse your necessary pre-paid (non-refundable expenses)	-	As per ticket value
6	Loss of Luggage:- To provide coverage for the loss or damage to Personal Luggage & Personal Effects** during a scheduled journey in the event of: (** shall exclude jewelers, laptop, notebook, camera, cash, IPAD, Hand / Smartphone) a) Accident b) Theft	RM 500.00 RM 500.00	RM 1,000.00 RM 1,000.00

Note :

- i. Please refer to the Master Certificate Contract for the full terms and conditions under this Certificate.
- ii. "Cash-before-cover", contribution must be paid in full by the Covered Person for this coverage under this Certificate to take effect.

4. How much contribution do I have to pay?

Please refer to the Schedule of Contribution as below :

Schedule of Contribution (per Fare)	
Basic Plan	Premium Plan
RM 0.50	RM 0.75

Note :

1. The above contribution is excluding SST
2. The contribution is inclusive in the ETS ticket paid

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

Item	(% of contribution)
<ul style="list-style-type: none"> • Commission paid to Agent • Management Expenses 	Up to 25% of Contribution
Total Wakalah Fee	20% of Contribution
	Up to 45% of Contribution
Sales and Service Tax (SST)	6% of the Contribution
Stamp Duty	RM10.00 (For Master Certificate only)

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

- **Eligibility** : Electric Train Service (ETS)'s passengers only
- **Eligible Age** : Aged not more than 80 years old.
- **Duration of Cover** : Coverage will start from the time you board the ETS for the duration of trip and shall end once you disembark from the ETS at the final destination as stated in the ticket.
- **Train Delay** : RM 50 for every 4 hours delay and up to RM100.00

- **Importance of Disclosure**

Non-Consumer Takaful Contract

a. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of takaful, refusal or reduction of your claims(s), change of terms or termination of your contract of takaful.

b. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.

c. 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.

- **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 Master Certificate for the full list of terms and conditions.

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

- Any acts of war or terrorism;
- Ionizing radiations or radioactive contamination;
- Whilst engaging in police, arm forces, naval, military operations and air force service or operations;
- Whilst traveling in an aircraft as a member of the crew other than as a fare-paying passenger in a fully licensed aircraft operated by a recognised airline;
- Professional sports activities of any kind;
- Engaging in hazardous occupation or sports activities;
- Any form of martial arts;
- Pre-existing condition;
- Commit any wilful, criminal, illegal or intentional acts or neglect;
- Suicide or attempted suicide, provoked homicide or assault;
- Self - inflicted injury, depression, mental or nervous disorders;
- Alcohol or drug consumption;
- Pregnancy, childbirth, miscarriage or abortion; or
- AIDS or the presence of any HIV.

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

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice prior the date of your scheduled journey. However, we will not make any refund of the contribution you have paid.

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?

Should you require additional information about Takaful Group Personal Accident, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my.

Alternatively, you may also contact us at:

Etiga General Takaful Berhad (201701025031)

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

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11. Other types of similar cover available

Please refer to our branches and agents for the 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 GROUP PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at **01/07/2022**.