

PRODUCT DISCLOSURE SHEET	Etiqua Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in the Burglary Takaful. Be sure also to read the general terms and conditions.	Burglary Takaful Date : ____/____/____

1. What is this product about?

This certificate is designed to protect against loss or damage to the property by Burglary and housebreaking. This is to cater the needs of individual or business enterprise.

All business equipment and property are exposed to various risks including the risk of loss or damage arising from Burglary and Housebreaking. The Burglary certificate has been designed to protect such property whilst in the business or trading premises against such risk.

Burglary Takaful shall not be granted without the accompanying Fire Takaful Certificate.

2. What are the Shariah concepts applicable?

Tabarru'

This product applies the Tabarru' concept, whereby the participants agree to pay their contribution to the General Takaful fund for the purpose of mutual aid and assistance to any other participants in case of need

Wakalah

This product also applies the wakalah concept, whereby the participants nominate the Takaful Operator to act on their behalf to invest and manage the General Takaful fund. As an agent, the Takaful Operator is entitled to receive a 'wakalah fee' as a service charge.

Note : Please refer to the Takaful Certificate contract for more details.

3. What are the covers / benefits provided?

This policy covers loss or damage to the property insured whilst contained in the specified business or trade premises arising from:

- Theft consequent upon actual, forcible and violent entry into the premises
- Theft or any attempt thereat by a person feloniously concealed on the said premises
- Resulting of armed robbery
- Resulting in damage to the property insured and premises due to such Theft or any attempt thereat.

Premises mentioned shall not include any yard, garden, outbuilding, or other appurtenances unless specifically included in the schedule.

You can either insure your property on Full Value or First Loss basis:

1. FULL VALUE BASIS

This basis is adopted when there exists a possibility of your entire property covered being stolen at any one time. You must ensure adequacy of the sum covered since the Takaful will be subject to the Average Clause and you will not be fully indemnified at the time of loss if the property is under covered. The correct sum covered should be what you consider to be the highest value at risk at any one time.

2. FIRST LOSS BASIS

This basis is adopted when is it not possible for your entire property covered to be stolen at the same time. The sum covered shall be based on your assessment.

Duration of cover is for one year. You need to renew your Takaful Certificate annually.

Distribution of Surplus

If there is a surplus at the end of the financial year, we will receive fifty (50%) as incentive for being responsible in operating and managing the General Takaful fund. The balance will be reserved for distribution amongst participants subject to the provisions of the Takaful certificate. The surplus will not be payable if the participant has made a claim under this certificate. If the surplus payable to the participant is less than RM10.00, it shall be credited into a charity fund, which will utilized as amal jariah.

Note : Please refer to the Takaful certificate contract for more information on the above benefits.

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the sum covered and underwriting requirements of the Takaful Operator.

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

Type	Amount
Commissions paid to the Takaful agent	Up to 25% of premium
Stamp Duty	RM 10.00
Good Service Tax (GST)	6% of premium

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

- Important of disclosure – you must give all the material facts that you know or ought to know; otherwise our certificate may be invalidated.
- You should take all reasonable precautions to prevent theft incidents.
- If your property amount covered is less than the actual value at the time of loss (i.e. under covered), you are deemed to be self-covered the difference.
- Excess, being the amount you have to bear before we indemnify you.
- You must inform your Takaful Operator intermediary or us in writing on any material changes during the certificate period so that the necessary amendments are endorsed to your certificate.
- This certificate is subjected to 60 days Premium Warranty, i.e. contribution due must be paid and received by Takaful Operator within sixty (60) days from inception. Failing which, certificate is automatically cancelled and 60 days pro rate contribution shall be entitled to Takaful Operator.

7. What are the major exclusions under this certificate?

This certificate does not cover certain losses such as:

- Any person lawfully in the premises or a member of your premises
- Strike, riot and civil commotion
- If the premises is unoccupied for a period exceeding 30 consecutive days
- Confiscation by order of any Government or Public Authority
- War and related risks
- Radioactive and nuclear energy risks
- Any act of terrorism
- Damage to plate glass or other property more specifically covered.
- Damage by Fire or explosion
- Loss or damage if there is undisclosed dual occupancy or incorrect description of occupancy
- Premises shall exclude any open yard, garden, outbuilding unless specifically included
- Loss discovered during stock checking, i.e. unaccountable or inventory losses
- Documents of value e.g. money, coins, stamps, deeds
- Any change in the condition of the risk
- Any consequential loss
- Theft by Deception
- Criminal Breach of Trust

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

8. Can I cancel my certificate?

You may cancel your certificate by giving a written notice to Us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim.

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 burglary Takaful, please refer to the Takaful info booklet on 'Burglary Takaful, available at all our branches or you can obtain a copy from the takaful agent or visit www.takafulinfo.com.my.

If you have any enquiries, please contact us at:

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11. Other types of General Takaful cover available

- All Risks Takaful
- Fidelity Guarantee Takaful
- Plate Glass Takaful
- Equipment All Risks
- Money Takaful
- Workmen Compensation
- Public Liability
- Employer's Liability
- Fire Takaful
- Houseowner/Householder

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at or until <dd/mm/yy> ____/____/____.