

PRODUCT DISCLOSURE SHEET	Etiqa Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in the Fire Takaful. Be sure to also read the general terms and conditions.	Fire Takaful Date : 01/08/2015

1 What is this product about?

This product provides you with coverage for your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

2 What are the Shariah concepts applicable?

Wakalah

This product applies the Wakalah concept, whereby the Participants appoint Us 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. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to the intermediary	15%
• Management expenses	Up to 25%
Total Wakalah Fee	Up to 40%

Tabarru'

This plan also applies the Tabarru' concept, whereby the Participants agree to donate or contribute their contributions to the General Takaful Fund for the purpose of mutual aid and assistance to the Participants, in case of need. At the end of each financial year, any distributable surplus in the General Takaful Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the Participants, and 50% to Us as a performance fee. 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.

Note: Please refer to the takaful certificate contract for more information.

3 What are the covers / benefits provided?

The certificate covers:

- Loss of or damage to your property due to fire, lightning and explosion caused by gas used for domestic purposes.

You may extend the standard certificate coverage to include any of the following perils by paying additional contribution:

- Aircraft damage and other aerial devices and/or articles dropped therefrom;
- Storm, tempest, flood, earthquake, volcanic eruption, subsidence and landslip;
- Explosion;
- Bursting or overflowing of water tanks or pipes, sprinkler leakage;
- Impact damage by road vehicles or animals;
- Bush/lalang fire, spontaneous combustion, damage by falling trees or branches and object;
- Riot, strike and malicious damage

The duration of cover is one year. You need to renew your takaful certificate annually.

4 How much contribution do I have to pay?

The takaful contribution that you have to pay annually is calculated based on your sum covered, selected additional perils (if any) and our underwriting requirements. Please discuss with your agent or contact us directly for more information.

All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysian tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

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

In addition to the contributions payable, the following taxes and duties are payable.

Type	Amount (RM)
Goods and Services Tax (GST)	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 - 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 discontinue 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.

- b. Market Value - You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should adequately cover the cost of rebuilding your property in the event of loss/damage.
- c. Average - If your property covered shall, at the time of loss, be of greater value than the sum covered, then you shall be considered as self-covering the difference, and shall bear a rateable proportion of the loss accordingly.
- d. Contribution warranty - The contribution due must be paid and received by us within sixty (60) days from the inception date of the cover. Failing which, certificate is automatically cancelled and we shall be entitled to the pro rata contribution for the period we have been on risk.

Note: This list is non-exhaustive. Please refer to the sample takaful certificate contract for the full list of terms and conditions.

7 What are the major exclusions under this certificate?

This certificate does not cover certain losses, such as:

- a. Theft during or after the occurrence of a fire;
- b. Goods held in trust or on commission;
- c. Securities, obligations, or documents of any kind, stamps, coins or paper money, cheques, books of account or other business books or computer systems records;
- d. Explosives;
- e. Burning of property by order of any Public Authority;
- f. Pollution and contamination;
- g. Loss or damage due to war or similar risks;
- h. Loss or damage due to radioactivity contamination, nuclear radiation or similar risks.

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

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 refund of the contribution based on the unexpired period of takaful subject to the terms and conditions of the certificate and minimum contribution to be retained by us.

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

If you have any enquiries, please contact us at:

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

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11 Other types of Fire Takaful cover available

- a. Houseowner Takaful.

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 US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/08/2015.