

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

1. What is this product about?

Liability may attach to an Employer when injury or disease is caused by an accident to an employee arising during the course of employment. For those categories of employees not protected by the Workmen's Compensation Acts or Employees' Social Security Act 1969 (SOCSSO), liability at law still exists and the employer can obtain indemnity under the Employer's Liability 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?

The certificate will indemnify the Insured against liability

- (a) at law for damages and claimant's costs and expenses
- (b) to reimburse the Social Security Organisation by virtue of Section 47 of the Employees' Social Security Act 1969 and will, in addition, pay all costs and expenses incurred with the Company's written consent.

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 be utilized as amal jariah.

4. What is the accident is caused by other employees?

The certificate covers you and your employees' negligence as well.

5. How could I be held liable?

You could be held liable due to:

- Personal negligence
- Failure to provide a safe place and a safe system of work
- Failure to exercise reasonable care in recruitment of competent staff
- Failure to provide proper machinery and maintain them in good working order

6. Can the employee sue outside Malaysia ?

No, the certificate is subject to Malaysia Jurisdiction only.

7. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the underwriting requirements and annual payroll/wage roll you declared to us.

8. 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

9. 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 policy may be invalidated.
- You must maintain proper records of each employee and declare their wages and earnings truthfully otherwise in the event of claims, the average condition in the certificate shall apply.
- You should not admit, offer, promise or pay the claimant without our written consent.
- 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 Takaful is subjected to 60 days Contribution 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.

10. What are the major exclusions under this certificate?

This certificate does not cover:

- Liability assumed by agreement
- War risks and Act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from Asbestos
- Employees of contractors to be insured
- Waivers of Subrogation
- Compensation to pay under Workmen's Compensation Law

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

11. 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.

12. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

13. Where can I get further information?

Should you require additional information about employer's liability Takaful, please refer to the Takaful info booklet on 'Employer's Liability 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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14. Other types of General Takaful cover available

- Workmen's Compensation Takaful
- Foreign Workers' Compensation Scheme

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.