

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

1. What is this product about?

The word 'Fidelity' implies the faithful and loyal performance of a duty.

Coverage may be effected by any organization or person who may suffer pecuniary loss as a result of the dishonesty or disloyalty of any employee entrusted with money and/or goods in the course of the business.

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 certificate covers your pecuniary loss or goods belonging to you due to the act of fraud or dishonesty committed by your employees:

- During the Period of Takaful
- During the uninterrupted continuance of employment of such employee
- In connection with the occupation and duties of such employees and
- Discovered during the aforesaid period of Takaful or within 6 months thereafter or within 6 months after the death, dismissal or retirement of such employee whichever shall happen first

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.

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 Guarantee Amount and our underwriting requirements

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 disclose all material facts that you ought to know, otherwise your certificate may be invalidated.
- 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 contributed 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 :

- Any indirect or consequential loss
- If the participant is unable to identify the defaulting employee
- Theft due to deception of third party
- If the nature of the employer's business be changed
- If the duties and conditions of employment be changed
- If the precautions and checks for securing accuracy of accounts are not observed
- Stock taking or inventory losses
- War and related risks
- Radioactive and nuclear energy risks
- Any act of terrorism

Note: This list is non-exhaustive. Please refer to the sample certificate schedule 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 certificate 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 Fidelity Guarantee Takaful, please refer to the takaful info booklet on 'Fidelity Guarantee 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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11. Other types of General Takaful cover available

- All Risks Takaful
- Burglary Takaful
- Plate Glass Takaful
- Equipment All Risks Takaful
- 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.