

<p>PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to participate in the Personal Accident Takaful. Be sure to also read the general terms and conditions.)</p>	<p>PERSONAL ACCIDENT TAKAFUL</p> <p>Date :</p>
<p><u>Consumer Takaful Contract</u></p> <p>Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes 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 Proposal Form (or when you apply for this takaful). You must answer the questions fully and accurately.</p> <p>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 continue until the time your contract of takaful is entered into, varied or renewed with us.</p> <p>In addition to answering the questions in the Proposal 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 Proposal Form (or when you applied for this takaful) is inaccurate or has changed.</p> <p><u>Non-Consumer Takaful Contract</u></p> <p>Pursuant to Paragraph 4(1) 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 claim(s), change of terms or termination of your contract of takaful.</p> <p>The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.</p> <p>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 Proposal Form (or when you applied for this takaful) is inaccurate or has changed.</p>	
<p>1. What is this product about?</p>	
<p>The Personal Accident Takaful provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.</p>	
<p>2. What are the applicable Shariah concepts?</p>	
<ul style="list-style-type: none"> • Takaful: An arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. • Wakalah: Participants appoint the Takaful Operator to manage Takaful contributions by charging a Wakalah Fee for their services as approved by the regulatory authorities. • Tabarru': It is a donation where participants agree to pay their contribution to a special account known as the General Risk Investment Account. The contribution will be used to help other covered persons in times of misfortune. • Hibah: If there is a Surplus Sharing declared at the end of each financial year, it will be shared equally between the Participant and Zurich Takaful Malaysia Berhad (formerly known as MAA Takaful Berhad) at 50:50 ratio based on Hibah contract. 	
<p>3. What are the covers / benefits provided?</p> <p>This certificate covers :</p> <ul style="list-style-type: none"> • Accidental death; • Permanent disablement; or • Temporary total or partial disablement. <p>Note: <i>Duration of cover is for one year. You need to renew your Takaful cover annually. Please refer to the scale of benefits for death and disablement in the sample Takaful certificate.</i></p>	

4. How much contribution do I have to pay?

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

- Standard cover : RM _____
- Additional cover : RM _____

Please refer to the Takaful Consultant or the Takaful Operator directly for more information.

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

Type	Amount
<ul style="list-style-type: none">• Wakalah fees	(43.5% of the contribution) of which : <ul style="list-style-type: none">• Commission 25% of the contribution• Management Expenses – 18.5% of the contribution
<ul style="list-style-type: none">• * Goods and Services Tax (GST)• Stamp Duty	6% of the contribution paid RM10.00
<p>* Goods and Services Tax - Upon enforcement of the Goods and Services Tax (GST), ZURICH TAKAFUL MALAYSIA BERHAD (formerly known as MAA Takaful Berhad) reserves the right to collect the GST at a prescribed rate on each certificate and payable by all certificate owners</p> <p>Your obligation to pay GST shall form part of the Terms and Conditions in your Takaful Certificate</p>	

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

Importance of disclosure – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risks profile and number of personal accident certificates that you have participated from other Takaful Operators.

Note:
This list is non-exhaustive. Please refer to the certificate contract for the terms and conditions under this certificate.
Contact Zurich Takaful if you have not received the Takaful certificate after one month of participation.

7. What are the major exclusions under this certificate?

This certificates does not cover death or injury caused by the following events:

- War risks; suicide and insanity; self inflicted injury; AIDS; Provoked murder or assault;
- Engaging in military, naval, air force, police or fire service duties; and Hazardous sports.
- Any other events prohibited by Shariah principles.

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

8. Can I cancel my certificate?

You may cancel your certificate by giving fourteen (14) days written notice to the Takaful Operator. Upon cancellation, you are entitled to a refund of the contribution based on the percentage of unexpired period of the certificate.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any changes to your contact/personal details or life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident Takaful, please refer to the *insurance info* booklet on 'Personal Accident Takaful', available at all our branches or you can obtain a copy from the Takaful agent or visit www.zurich.com.my If you have any enquiries, please contact us at:

**Zurich Takaful Malaysia Berhad,
(Formerly known as MAA Takaful Berhad)**

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Tel : 603-6287 6666
Fax : 603-6259 0088
Website: www.zurich.com.my
Website: callcentre@zurich.com.my

11. Other types of Personal Accident Takaful cover available?

- Patina 77 Individual
- Patina 77 Family
- Patina 87 Group
- School PA
- Auto PAC

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 PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE TAKAFUL CONSULTANT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

Zurich Takaful Malaysia Berhad (Formerly known as MAA Takaful Berhad) is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this sheet is valid from 02 August 2016 until a revision is issued.