

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

1. What is this product about?

All individuals and legal entities have a duty of care towards third party. If the breach of such duty of care resulted in accidental bodily injury (including death diseases & illness) and/or damage to third party property, he is liable to pay compensation to the injured party.

Public Liability Takaful is designed to indemnify (reimburse) the participant up to the Limit of Liability, against all sums which the participant may become legally liable to pay in respect of liability from an accident caused by or through any negligent act of the Participant or of any person in the immediate service of the Participant.

The words "legally liable" cover all forms of liability e.g. negligence, nuisance, trespass, strict liability under statute. The certificate also protects the Insured against his vicarious liability for the acts of his employees.

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?

Covers the Participant legal liability to pay compensation for :-

- a) Accidental bodily injury (including death, disease or illness) to third parties not being a member of the Participant household or any person in the services of the Participant.
- b) Accidental damage to third party property not belonging to or in the custody or control of the Participant caused by or through the fault or negligence of the Participant or his employees whilst engaged in the course of the business occurring during the period of Takaful and within the territorial limit.
- c) Any legal expenses incurred by the Participant in defending legal proceedings with the Company's written consent

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 could I be held liable?

You could be held liable if the accident resulting in the injury or damage happens due to your &/or your employees' negligence.

5. Can the party involved sue outside Malaysia?

No, the certificate is subject to Malaysia Jurisdiction only.

6. What is the indemnity limit to insure?

You have to decide based on your liability exposure in relation to your business operations as this sets the maximum amount payable for any one accident.

7. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the underwriting requirements, the indemnity limit and extensions to the basic cover.

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.
- Except for project risks less than 60 days, the annual certificate is subject to Contribution Warranty.
- You should not admit, offer, promise or pay the claimant without our written consent.
- You must inform the agent 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 policy does not cover:

- Liability assumed by agreement
- Liability to pay compensation under Worker's Compensation Act
- Liability in respect of loss or damage to your own property or property under your custody, care and control
- Liability caused by vibration
- Liability arising from fire, earthquake, explosion, flood, fumes, pollution and contamination
- Pure financial loss
- Fines, penalties, punitive and exemplary damages
- War risks and Act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from Asbestos

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 changes 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 Public Liability Takaful, please refer to the Takaful info booklet on 'Public 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

- Professional Indemnity Takaful
- Comprehensive General Liability Takaful
- Director's and Officer's Takaful
- Product Liability 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 THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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