

PRODUCT DISCLOSURE SHEET	Etiqa Takaful Berhad (“Takaful Operator / We / Our / Us”)
Read this Product Disclosure Sheet before You decide to participate in the GROUP FAMILY TAKAFUL. Be sure to also read the general terms and conditions.	GTT HASANAH - MBSB HASANAH
	dd-mmm-yy

1. What is this product about?

Group GTT Hasanah Takaful Plan is a yearly renewable Group Family Takaful plan. It is designed to provide Takaful protection to You during the period of coverage, as stated in the Takaful Schedule (applicable for muslims only).

2. What are the Shariah concepts applicable?

The obligation to pay contributions is on the basis of Tabarru'. Tabarru' enables a Participant to fulfill an obligation of mutual help and joint guarantee.

We are appointed as the Takaful operator, under a Wakalah concept. A Wakalah concept is an agency relationship between two parties. The Wakalah fee is paid to Us to cover the costs of distributing and managing the plan.

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). 50% of any distributed surplus (if any) will be shared amongst the **Persons Covered** with in-force certificates, **who have not made any claim** within the financial year. The remaining 50% to be paid to Us as a performance fee for operating and managing the PRF.

If the sum payable to a claimant is less than Ringgit Malaysia Ten (RM10.00), the amount will be paid to a charitable fund on behalf of a **person covered**, and utilised as Amal Jariah.

3. What are the covers / benefits provided?

For age between 18 to 64 age next birthday:-

No.	Coverage / Benefit	Benefit Payable	Benefit Description
1	Natural Death	RM75,000.00	On death of the Person Covered due to natural causes, before the expiry of the coverage term, the benefit provided for the Person Covered will be payable in lump sum.
Supplementary Benefits			
No.	Coverage / Benefit	Benefit Payable	Benefit Description
1	Natural Total and Permanent Disability (TPD)	RM75,000.00	On TPD of the Person Covered due to natural causes only, before the expiry of the coverage term, the TPD Benefit will be payable. On payment of this benefit, the Sum Covered of the Basic Contract shall be reduced by the amount paid. The TPD benefit can only be paid upon Our approval and proof that the Person Covered survives and the disability had lasted continuously for at least six(6) months from the TPD date. In the event of a total One Hundred Percent (100%) of the Basic Sum Covered having been paid, there will be no more Takaful coverage under this Contract in respect of the Person Covered.
2	Accidental death and Disability (ADD)	RM150,000.00	On death or Total and Permanent Disability of the Person Covered due to accidental causes, before the expiry of the coverage term, the Accidental Death and Disability Benefit will be payable.
3	Badal Hajj	RM3,000.00	On death or Total and Permanent Disability of the Person Covered due to all causes, before the expiry of the coverage term, the Badal Hajj Benefit will be payable in lump sum.
4	Waqf	RM1,000.00	On death or Total and Permanent Disability of the Person Covered due to all causes, before the expiry of the coverage term, the Waqf Benefit will be payable in lump sum.
5	Funeral Expenses	RM1,500.00	On death of the Person Covered due to all causes, before the expiry of the coverage term, the Funeral Expenses Benefit will be payable in lump sum.

Duration of cover is for one (1) year, renewable on a yearly basis (subjected to renewal terms).

Note: Please refer to the quotation for the Sum Covered and coverage term of Your Certificate of Takaful.

4. How much contribution do I have to pay?

The total contribution that You have to pay is RM350.00 per annum.

The future contribution amount is not guaranteed and may be reviewed on yearly basis, subject to maximum renewal age of 65, age next birthday.

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

- A Wakalah fee of 30% will be deducted from the single contribution paid. The Wakalah fee is used to meet Our management expenses and direct distribution costs, including commissions of 10% of single contribution payable to the distributor.
 - RM10 for Stamp Duty
- All contribution (if applicable) will be subjected to relevant charges or taxes including Goods & Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that You receive as proof of payment of contribution.

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

- You are required to disclose fully and accurately all the relevant information that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied. Otherwise it will result in voidance of certificate, a claim not being paid or reduced, or terms and conditions of the certificate being changed.
- Grace period – You are given a grace period of sixty (60) days from the date the contribution is due. If We do not receive Your contribution within the grace period, Your certificate may be terminated.
- We reserve the right to vary the terms and provisions of this certificate on any certificate renewal date.
- You should satisfy Yourself that the plan serves Your needs and that You can afford the contribution.

Note: This list is non-exhaustive. Please refer to the Master Certificate for the terms & conditions under this plan.

7. What are the major exclusions under this certificate?

Pre-existing Condition Exclusion

Any illness or disease or its complication(s) directly or indirectly lead to a covered event which existed prior to the Commencement Date or Reinstatement Date of the Takaful Coverage. However pre-existing condition for Death Benefit will not be covered for first twelve (12) months of continuous cover from the Commencement Date or Reinstatement Date, whichever is later.

Pre-existing Condition Exclusion is applicable to all benefits, except for the Badal Hajj, Waqf and Funeral Expenses.

Exclusion on Basic Certificate

If the Person Covered commits suicide while sane:

- (i) Within one (1) year from the Commencement Date of the Certificate, We shall refund the total Contributions paid with respect to the Person Covered.
- (ii) After one (1) year from the Commencement Date of the Certificate, We shall pay 60% of the Sum Covered.

If the Person Covered commits suicide while insane, the Basic Sum Covered will be payable in full.

Exclusions on Supplementary Certificates

No benefit shall be payable for disability or illness that resulted either directly or indirectly from:

- a) Any illness or disease and its complication(s) which is pre-existing or existed prior to the Commencement Date or Reinstatement Date of the Takaful coverage. However, pre-existing condition for Death Benefit will **not be covered for first** twelve (12) month of continuous cover from the commencement date or reinstatement date, whichever is later.
- b) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare.
- c) Participation in any dangerous or hazardous sport or hobby.
- d) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports.
- e) Self-inflicted injuries or suicide or attempted suicide, unless proven insane.
- f) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol.
- g) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) not including cases due to blood transmission/inheritance from parents/negligence of third parties, infected by spouses, raped.
- h) Committing or trying to commit any illegal act.

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

8. How to make claim?

You must notify Us of a claim for any Takaful Benefit by writing to Our contact address, within the notification timeframe, and by including the required claim documentation. The claim notification period and required documentation are specific to the type of Takaful Benefit according to the terms and conditions in the Master Certificate. Claim notification may be submitted after the notification timeframe, if it can be shown that notice was given as soon as it was reasonably possible.

Should You require any assistance with making a claim, You should contact the **Sales Representative** or call Etiqa Online at 1300-13-8888.

9. Can I cancel my certificate?

Cancellation during Free-look period – You may cancel Your certificate by returning the certificate within fifteen (15) days after the certificate has been received by You. The contributions that You have paid (less any medical fee incurred) will be refunded to You. Please note that for the purpose of determining the period of fifteen (15) days, this Certificate will be deemed to be returned to Us on the date We have received this Certificate if personally delivered or on the date of posting if this Certificate is sent to Us by registered post or on the date of transmission if this Certificate is electronically transmitted.

Cancellation after free-look period - You may cancel the contract or the Takaful cover on any of the Person Covered by giving not less than thirty (30) days written notice. You shall remain liable to pay the full contribution for the Takaful cover that was provided prior to the cancellation date.

10. What is the duty of the nominee/s?

Pursuant to Section 142 of the Islamic Financial Services Act 2013 Schedule 10 sets out that a Person Covered who has attained the age of sixteen (16) years may assign the Takaful benefits to a nominee or designate the nominee to receive the Takaful benefits as a beneficiary under conditional hibah; or designate the nominee to receive the Takaful benefits as an executor.

Nomination of Executor

The Executor(s) is the recipient of the Takaful benefits according to the percentage (%) indicated and is responsible to distribute the benefits in accordance to Islamic Law of Inheritance (Faraid law). Should anyone of the Executors pre decease the Person Covered his/her portion shall be divided equally among the surviving Executors.

Nomination of Nominee(s) under conditional hibah

The Nominee(s) is entitled to receive the Takaful benefits on the basis of conditional hibah(gift). Conditional hibah has the effect of transferring ownership of the Takaful benefits payable to the Nominee(s) upon the death of the Person Covered and shall not form part of the estate of the Person Covered or be subject to his/her debts. Conditional hibah is however gift which the Person Covered may revoke during his/her lifetime.

If the Nominee(s) is incompetent at the point of claim payment, the Takaful benefits shall be paid to the parent of the incompetent nominee, and where there is no surviving parent of the incompetent nominee:

- (i) if the Takaful benefits do not exceed fifty thousand ringgit, the Takaful benefits shall be paid to a proper claimant as defined in the Islamic Financial Services Act 2013; and
- (ii) if the Takaful benefits exceed fifty thousand ringgit, the Takaful benefits shall be paid to the Public Trustee or a trust company nominated by Person Covered.

If the Nominee(s) under conditional hibah predeceases the Person Covered, the share of the deceased Nominee(s), upon the death of the Person Covered shall be paid to the estate of the Person Covered unless the Person Covered has made a subsequent nomination in place of the deceased Nominee(s).

Nomination of Badal Hajj/Waqf nominee

For Badal Hajj benefit, upon death or Total Permanent Disability of the Person Covered, this benefit shall be paid to the Badal Hajj/Waqf nominee. It is the duty of the nominee to ensure that the money is used to perform Hajj on behalf of the Person Covered. If the nominee (s) is not physically fit or not qualified to perform Hajj, the nominee(s) has to appoint a qualified person or party to perform Hajj on behalf of Person Covered. If the Person Covered had performed Hajj, the Badal Hajj benefit shall be deemed as Waqf benefit.

For Waqf benefit, upon death or Total Permanent Disability of the Person Covered, this benefit shall be paid to the Badal Hajj/Waqf nominee and this benefit is to be paid to the State Baitulmal where Person Covered last resided, based on Person Covered's last known address in Etiqa Takaful's records. It is the duty of the nominee to ensure that the money is paid to the State Baitulmal on behalf of Person Covered, to be dedicated for the use or benefit of the people.

However, if there is no Badal Hajj/Waqf nomination made, the Badal Hajj and Waqf benefits will be payable together with Death or Total Permanent Disability Benefit to the nominees / next of kin.

Payment to the Nominee(s) named shall discharge Etiqa Takaful from all obligations and liabilities under the certificate.

11. 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 correspondence reaches you in a timely manner. Please write to Our postal address at Etiqa Takaful Berhad (266243-D), Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or send to facsimile number 03 – 2297 3800, or e-mail address info@etiqa.com.my; or call Us at 03 – 2297 3888; or Etiqa Oneline at 1300 13 8888.

12. Where can I get further information?

Should You require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on “Family Takaful”, available at all Our branches or You can obtain a copy from the Sales Representative or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at:

Etiqa Takaful Berhad (266243D)

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

Level 19, Tower C, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur

Tel : 03-2297 3888 Fax : 03-2297 3800

Email : info@etiqa.com.my

Homepage : www.etiqa.com.my

Etiqa Oneline: 1300 13 8888

13. Other similar types of Family Takaful cover available

Please refer to Our distributor for other similar types of cover available.

IMPORTANT NOTE:

YOU MUST ENSURE THIS CONTRACT WILL MEET YOUR REQUIREMENTS. YOU MUST NOMINATE A NOMINEE AND TO ENSURE THAT YOUR NOMINEE KNOW ABOUT YOUR PARTICIPATION IN BADAL HAJJ HASANAH PLAN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT AND DISCUSS WITH SALES REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at dd-mmm-yyyy