

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ('We/Us/Our')
Read this Product Disclosure Sheet before you decide to participate in the Comprehensive Private Car Takaful . Be sure to also read the general terms and conditions.	Comprehensive Private Car Takaful Date : 01/09/2018

1 What is this product about?

This certificate provides takaful cover against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2 What are the Shariah concepts applicable?

Wakalah

This product applies the Wakalah concept, whereby the Participants appoint us to act on their behalf to invest and manage the General Takaful Fund. As an agent, we are entitled to receive a Wakalah Fee as a service charge. The Wakalah Fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	10%
• Management expenses	20%
Total Wakalah Fee	30%

Tabarru'

This plan also applies the Tabarru' concept, whereby the participants agree to donate or contribute their contributions to the General Takaful Fund for the purpose of mutual aid and assistance to the Participants, in case of need. At the end of each financial year, any distributable surplus in the General Takaful Fund, less repayment of historic deficits and allowance for a contingency provision is shared 50% among the Participants, and 50% to Us as a performance fee. If the surplus is less than RM10.00, the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

3 What are the covers / benefits provided?

This certificate covers:

- Third party bodily injury and death;
- Third party property loss or damage; and
- Loss or damage to your own vehicle due to accidental fire, theft, or accident;

Optional benefits that you may wish to choose by paying additional contribution:

- Windscreen damage;
- Passenger liability cover;
- Damage arising from flood, storm and tempest;
- Compensation for Loss of Use;
- Current year No Claim Discount(NCD) relief;
- Vehicle accessories;
- Car Re-Spray Cover;
- Smart Key Replacement Cover;
- New Spare Part Replacement Cover; or
- E-Hailing Coverage.

It is an offense under the law of Republic of Singapore to enter the country without extending passenger liability cover to your private car takaful.

Duration of cover is for one year. You need to renew the takaful cover annually.

Note: Please refer to the takaful certificate for more information.

4 How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the sum covered and make and model of your vehicle, your age, past claim experience, No Claim Discount (NCD) entitlement, optional benefits required and our underwriting requirements.

Example:

For Private Car
Make/Model : SAGA FLX STANDARD
Age of Vehicle : 6 years
Cubic Capacity : 1332 CC
Sum Covered : RM 17000.00
NCD Entitlement : 55.00 %
Additional Cover : Named Driver coverage

The estimated total contribution that you have to pay is RM 371.94 as stated below:

Base Contribution	:	RM	758.78
Less 55.00% NCD entitlement	:	RM	417.33
		RM	<u>341.45</u>
Plus Additional Cover (Named Driver)	:	RM	0.00
		RM	<u>341.45</u>
6.00% SST	:	RM	20.49
Total Contribution	:	RM	<u>361.94</u>
Plus Stamp Duty	:	RM	10.00
Total Contribution Payable	:	RM	<u>371.94</u>

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

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

Type	Amount
Services Tax	6% of the contribution
Stamp duty	RM10.00

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

Importance of disclosure

- 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 Application Form (or when you apply for this takaful). You must answer the questions fully and accurately.
- 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.
- In addition in answering the questions in the Application 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 Application Form (or when you applied for this takaful) is inaccurate or has changed.

Under/Over Covered Takaful - You must ensure that your vehicle is covered at the appropriate amount.

Certificate Excess is the amount of loss you have to bear if your vehicle is damaged in the accident.

Compulsory Excess - Where you have to bear an additional excess of RM400 if you or the person driving your car is:

- Under age 21;
- Holds a Provisional (P) or holds a Learner (L) driver's license; or
- Not named in your certificate as a named driver.

Cash Before Cover - The contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

Claim - If you wish to make a claim, here are the basic guidelines on what you need to follow:

- a. Please make a police report within 24 hours of the incident;
- b. Notify us immediately for any event that may give rise to a claim under your certificate. Notification can be done via Claim Assist line 1300 88 1007; and
- c. Complete and submit the Claim Form as soon as possible together with related documents to support the claim.

E-Hailing Coverage - Your no claim discount is not affected by any information you give or are required to give to us unless you make a claim on the certificate.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of terms and conditions.

7 What are the major exclusions under this certificate?

This certificate does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- Consequential loss, depreciation, wear and tear, rust and corrosion, mechanical or electronic breakdowns, failures or breakdown, equipment or computer malfunction.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions.

8 Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice and returning your original Certificate of Takaful to us. Upon cancellation, any refund of the contribution would be based on the conditions stipulated in the certificate. For E-Hailing, no refund shall be allowed for the cancellation of this cover.

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 on motor takaful, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Etiqa General Takaful Berhad (1239197-A)

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

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number : 03 2297 3888

Facsimile Number : 03 2297 3800

Etiqa Online: 1300 13 8888

Email : info@etiqa.com.my

Homepage : www.etiqa.com.my

11 Other types of similar cover available

- a. Third party
- b. Third Party, Fire and Theft.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS COVERED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO ENGAGE WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO YOUR TAKAFUL OPERATOR. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/2018

QUICK GUIDE TO MOTOR INSURANCE CLAIMS

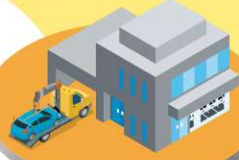
OWN DAMAGE CLAIM

Claim loss or damage to your car from your own insurance company

(Refer to back page for detailed information)

SEND YOUR CAR TO A PANEL WORKSHOP

- Ask your insurance company for the list of panel workshops
 - For Own Damage Claim, your insurance company will appoint an adjuster to assess the damage
- Please co-operate with the adjuster



NOTIFY YOUR INSURANCE COMPANY

- Notify your insurance company within 7 days of the accident
- Submit your claim as soon as possible



LODGE POLICE REPORT

- Lodge a report within 24 hours at the nearest police station
- Late reporting can result in a fine



KEEP CALM

DO NOT:

- Admit you are at fault
- Agree to any offer or settlement
- Sign anything



CALL FOR ASSISTANCE



Call your insurance company or 24/7 Hotline 15-500 if your car is badly damaged and you need towing service

DEAL ONLY WITH AUTHORISED TOW TRUCKS

Get the name and registration number of the authorised tow truck operator from your insurance company or Accident Assist and wait for them to arrive



GATHER EVIDENCE

- Note the place and time of the accident
- Take photos of accident scene and damages to vehicles involved
- Exchange information with the other party:
 - Driving licence number
 - Contact number and address
 - Vehicle model and registration number
 - Insurance company



Assess whether it is safe for you to step out of your car

THIRD PARTY PROPERTY DAMAGE CLAIM

Claim against other party's insurance company if the accident was not your fault

(Refer to back page for detailed information)



COMPREHENSIVE COVER: HOW TO CLAIM FROM OWN INSURANCE COMPANY



1. WHAT TO CLAIM

- If the accident was your fault, make an 'Own Damage' claim
- If the accident was **NOT** your fault, make an 'Own Damage Knock-for-Knock' claim (instead of making a third party claim)

BENEFITS OF MAKING 'OWN DAMAGE KNOCK-FOR-KNOCK' CLAIM:

- Faster claims processing
- You will not lose your No Claim Discount (NCD) entitlement
- You can claim excess* and CART** from the other party's insurance company



2. HOW TO CLAIM

Submit to your insurance company:

- Completed claim form
- Original copy of police report
- Copy of driver's and policyholder's identity card and driving licence
- Copy of vehicle ownership certificate
- Photos of accident scene and damages to vehicle
- Police letter informing which party is compounded for road traffic offence

THIRD PARTY COVER: HOW TO MAKE A THIRD PARTY PROPERTY DAMAGE CLAIM

1. WHAT TO CLAIM

- Damage to your car or property in a road accident caused by the other party
- Other financial losses e.g. CART**, excess*

2. HOW TO CLAIM

- Send your car to the insurance company's panel workshop
- Appoint an adjuster to evaluate the cost of your car's damage
- Submit to the other party's insurance company:
 - Original copy of police report
 - Copy of driver's and policyholder's identity card and driving licence
 - Copy of vehicle ownership certificate
 - Adjuster's report
 - Bill of repair costs of your car
 - Photos of accident scene and damages to vehicle
 - Police letter informing which party is compounded for road traffic offence

You can obtain the information of the other party's insurance company via www.mycarinfo.com.my



Tips

HOW TO AVOID POSSIBLE REJECTION OF CLAIMS

- Notify your insurance company within **7 days** from the accident
- Ensure complete documentation
- Ensure private car is not used for hire or to carry goods for business purpose

IMPORTANT TERMS

COMPENSATION FOR ASSESSED REPAIR TIME (CART)**

The amount payable by the other party's insurance company for number of days it takes to repair your car as assessed by the adjuster (not the number of days your car is in the workshop)

CART =

Rate as per taxi fare receipt or car rental agreement or fixed scale of CART

X

Number of days to repair the car

Remember to keep the original receipts for taxi fare or car rental to claim for CART

EXCESS*

The amount you have to pay whether the accident is your fault or otherwise. The insurance company pays the remaining claim balance

BETTERMENT

Applies to car age 5 years or more:

- When an old part is replaced with a new original part
- You bear partial cost of the new original part (depending on your car's age) as your car will be in a better condition than before the accident



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA



For more information, please contact:

PIAM at 03-22747399 or visit www.piam.org.my
MTA at 03-20318160 or visit www.malaysiantakaful.com.my

For complaints or any queries, please contact your insurance company

If your query is not satisfactorily resolved by the insurance company, you may contact BNMTLELINK at 1300 88 5465 or bnmtelelink@bnm.gov.my



CLAIMS GUIDE FOR MOTOR ACCIDENTS

Take These 3 Key Steps:

- ✓ CALL your insurance company or Accident Assist Call Centre
- ✓ GATHER evidence
- ✓ LODGE police report



eTiqa Auto Assist

If the vehicle registered with the **Etiqa Auto Assist (EAA)**, experiences breakdown or accident in Malaysia, Singapore, Thailand or Brunei, members are entitled for the following services:

*Jika kenderaan yang didaftarkan dengan **Etiqa Auto Assist (EAA)**, mengalami kerosakan atau kemalangan di Malaysia, Singapura, Thailand atau Brunei, ahli layak untuk mendapat perkhidmatan berikut:*

1. 24 Hours Breakdown Assistance

If the member's vehicle experiences breakdown, EAA will provide roadside repairs (repair on site) services. The roadside repairs will be provided up to a maximum two hours of labor. All costs of spare parts and fuels will be borne by members.

If the member's vehicle cannot be repaired on the roadside, towing service may be provided.

2. 24 Hours Towing Assistance**

If the member's vehicle experiences accident or breakdown (cannot be repaired on the roadside), EAA will provide towing services to the nearest Etiqa Premier workshop or nearest authorized franchise workshop.

3. Alternative Travel Assistance

▪ Taxi and Car Rental

If the member's vehicle experiences breakdown or accident, EAA will assist the member in organizing Taxi or Car Rental for member to continue journey. All costs will be borne by members.

▪ Hotel Accommodation

If the member's vehicle experiences breakdown or accident, EAA will assist the member in organizing Hotel Accommodation when member is in distress. All costs will be borne by members.

4. Extended Assistance (Singapore, Thailand and Brunei)

Vehicle Repatriation to Malaysia

If the member's vehicle experiences breakdown or accident in Singapore, Thailand and Brunei, EAA will assist the member in organizing the repatriation of member's vehicle to Malaysia. All costs of repatriation to Malaysia will be borne by members.

5. Friends and Family Assistance

If any member of EAA happens to be with his friends or family when they are experiencing a vehicle breakdown or accident, the member's friends or family are entitled to EAA benefits. All costs will be borne by members.

6. Emergency Medical Evacuation Assistance

If a medical emergency arise following a breakdown or accidents, EAA will organize an ambulance to send the member to the nearest hospital. All costs will be borne by members.

7. Emergency Message Transmission

Upon request from members, EAA will organize to contact member's family and keep informed of the member's conditions

**** Subject to terms and conditions of Etiqa Auto Assist Program**

1. Bantuan Pembaikan di Sisi Jalan 24 Jam

Sekiranya kenderaan anggota mengalami kerosakan, EAA akan menyediakan perkhidmatan pembaikan di sisi jalan (iaitu pembaikan di tempat insiden berlaku). Pembaikan di sisi jalan akan disediakan sehingga maksimum dua jam bekerja. Semua kos ganti dan bahan api akan ditanggung oleh ahli.

Jika kenderaan ahli tidak dapat dibaiki di sisi jalan, perkhidmatan menunda akan disediakan.

2. Perkhidmatan Tundaan 24 Jam**

Jika kenderaan ahli tidak boleh dibaiki di sisi jalan, EAA akan menyediakan bantuan tundaan ke bengkel Etiqa Premier atau bengkel rasmi francais kenderaan yang terdekat.

3. Bantuan Perjalanan Alternatif

▪ Teksi dan Kereta Sewa

Jika kenderaan ahli mengalami kerosakan atau kemalangan, EAA akan membantu ahli untuk mengaturkan penyediaan teksi atau kereta sewa untuk ahli untuk meneruskan perjalanan. Semua kos akan ditanggung oleh ahli.

▪ Penginapan Hotel

Sekiranya kenderaan ahli mengalami kerosakan atau kemalangan, EAA akan membantu ahli dalam menguruskan pebinapan hotel apabila ahli berada di dalam kesusahan. Semua kos akan ditanggung oleh ahli.

4. Bantuan Lanjutan (Singapura, Thailand dan Brunei)

Penghantaran Pulang Kenderaan ke Malaysia

Jika kenderaan anggota mengalami kerosakan atau kemalangan di Singapura, Thailand atau Brunei, EAA akan membantu ahli mengaturkan penghantaran balik kenderaannya ke Malaysia. Kos penghantaran tersebut akan ditanggung oleh ahli.

5. Bantuan untuk Rakan dan Keluarga

Jika ahli EAA ada bersama rakan atau keluarganya semasa mengalami kerosakan atau kemalangan kenderaan, rakan atau keluarga ahli layak untuk mendapat perkhidmatan EAA. Semua kos akan ditanggung oleh ahli.

6. Bantuan Perubatan Kecemasan

Sekiranya kecemasan perubatan berlaku akibat kerosakan atau kemalangan, EAA akan mengaturkan ambulans untuk menghantar ahli ke hospital terdekat. Semua kos akan ditanggung oleh ahli.

7. Penghantaran Pesanan Kecemasan

Jika ada permohonan pesanan daripada ahli, EAA akan membantu untuk menghubungi keluarga ahli untuk memaklumkan pesannya

**** Tertakluk kepada Terma dan Syarat Etiqa Auto Assist Program**

EAA Toll Free Numbers:

Malaysia: 1800 88 6491

Singapore, Thailand or Brunei: +603 6207 4338

For claim assistance

claims careline 1300 88 1007

For inquiries

etiqa oneline 1300 13 8888

Website

www.etiqa.com.my

Ahli Kumpulan

