

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the MHinsure TRAVELTAKAFUL (Domestic) . Be sure to also read the general terms and conditions.	MHinsure TRAVELTAKAFUL (Domestic) Date : 31/07/2019

1. What is this product about?

This product provides benefits to the covered person on the occurrence of specific events that may arise during domestic travel either for business or leisure. It includes coverage for death or permanent disability due to accident, medical expenses arising due to accident, various travel inconveniences, losses or damages to baggage and/or personal effects, personal liability, and emergency services.

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 (Fund). The participant also agree to authorise us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant.

Tabarru'

This plan also applies the Tabarru' concept, whereby the participants agree to donate or contribute their contributions to the Fund for the purpose of mutual aid and assistance to the participants, in case of need.

3. What are the coverages / benefits provided?

The benefits vary by specific event and the level of plan cover selected, as set out in the following table:

TRAVEL TAKAFUL BENEFITS (In MYR)		MHinsure TRAVEL TAKAFUL DOMESTIC		
		BASIC PLAN	VALUE PLAN	PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS				
1.	Emergency Medical And Dental Expenses Emergency Dental Expenses	Up to 25,000 Up to 1,000	Up to 30,000 Up to 1,000	Up to 35,000 Up to 1,000
2.	Emergency Medical Assistance Or Evacuation in Malaysia	Up to 200,000	Up to 200,000	Up to 250,000
3.	Hospital Confinement Allowance	-	Up to 1,000 (100 per day)	Up to 1,500 (150 per day)
4.	Repatriation of Mortal Remains	Up to 150,000	Up to 150,000	Up to 150,000
5.	Emergency Travel And Accommodation Expenses	Up to 500	Up to 1,000	Up to 1,500
6.	Compassionate Visit	Up to 2,000	Up to 2,000	Up to 2,000
7.	Return of Minor Children/Child Care Benefit	Up to 10,000	Up to 10,000	Up to 10,000
8.	Accidental Death & Disablement a. Adults (under 70 years) b. Seniors (over 70 years) c. Participant Dependant	Up to 100,000 Up to 50,000 Up to 6,250	Up to 125,000 Up to 50,000 Up to 6,250	Up to 150,000 Up to 50,000 Up to 6,250
TRAVEL INCONVENIENCE BENEFITS				
9.	Luggage & Personal Effects	Up to 2,500	Up to 2,750	Up to 3,000
10.	Loss of Travel Documents	Up to 1,500	Up to 1,500	Up to 2,000
11.	Luggage Delay	Up to 500 (250 per 5 hours)	Up to 500 (250 per 5 hours)	Up to 750 (250 per 5 hours)
12.	Travel Delay	Up to 1,750 (175 per 5 hours)	Up to 1,750 (175 per 5 hours)	Up to 2,000 (175 per 5 hours)
13.	Common Carrier Delay	Up to 1,750 (175 per 5 hours)	Up to 1,750 (175 per 5 hours)	Up to 2,000 (175 per 5 hours)
14.	Travel Misconnection	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)	Up to 1,000 (300 per 5 hours)
15.	Trip Cancellation	Up to 3,500	Up to Trip Value	Up to Trip Value
16.	Trip Curtailment	Up to 3,500	Up to Trip Value	Up to Trip Value
17.	Hijacking	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)
18.	Personal Liability	Up to 500,000	Up to 750,000	Up to 1,000,000

TRAVEL TAKAFUL BENEFITS (In MYR)		MHinsure TRAVEL TAKAFUL DOMESTIC		
		BASIC PLAN	VALUE PLAN	PREMIER PLAN
24 HOUR ASSISTANCE				
19.	24 Hour Travel Assistance	Included	Included	Included
20.	24 Hour Medical Assistance	Included	Included	Included

- Note:**
1. For Family Plan, the numbers of your family is up to a maximum of ten family members per certificate ,with limit sharing
 2. Emergency assistance is available through our 24-Hour Emergency Assistance on telephone number +603 2263 5700/1800 888 777.
 3. Please refer to the takaful certificate for further details of the above benefits.

4. How much contribution do I have to pay?

The total contribution that you have to pay depends on the covered persons (individual or family), current age of the covered persons, level of cover (basic/value /premier plan), and the duration of the trip. Each plan is offered for Single Trip Coverage only.

The contributions payable in Ringgit Malaysia (RM) are as set out in the following tables:

SINGLE TRIP CONTRIBUTION (per Individual/Adult)

No. of Days	MHinsure Travel Takaful					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
Up to 30 days	22	29	43	28	36	54

Note: Domestic contribution is inclusive of stamp duty and SST

Geographical Area Covered: Within Malaysia

Note: 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
<ul style="list-style-type: none"> • Commission paid to the agent • Management expenses 	Up to 25% of the contribution Up to 45% of the contribution
Total Wakalah Fee	Up to 70% of the contribution
Service Tax	6% of the contribution

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 to 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.

Trip Duration – The duration for each trip shall not exceed 30 consecutive days. Cover begins when you leave your home to go directly to the airport.

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

Claims – If an accident occurs which give rise to a claim, you must notify us as soon as possible, within 30 days from the date of accident.

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 the certificate?

General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military;
- d. Engaging in any naval, military, air force, law enforcement, or civil defense service or operation;
- e. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- f. Claim arises from or is related to professional sport;
- g. Claims under section 1,2,3,4,5,6,7,8,9,10,11 or 16 arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism where you and / or the Covered Person participated directly or indirectly in such act or threat.
- h. Any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- i. Engaging in any naval, military, air force, law enforcement, or civil defense service or operation.

Exclusions on Medical & Dental Benefits

- a. Damage to dentures, dental prostheses, bridges or crowns;
- b. Dental treatment involving the use of precious metals or for cosmetic dentistry;
- c. Treatment that can be reasonably be delayed until you return to your home;
- d. Expenses due to the covered person being quarantined;
- e. Additional expenses that you can claim from any other party;
- f. Injury or accident whilst riding a motorcycle

Exclusions on Inconvenience Benefits

- a. Loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- b. Expenses incurred due to the fraudulent use of credit cards;
- c. For portions of a delay that are less than 5 hours, following the initial 5 hours delay;
- d. Costs caused by or relating to the insolvency of any transport, tour or accommodation provider;
- e. Claim arises directly or indirectly from an act of terrorism or the threat or perceived threat of an act of terrorism;
- f. Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g. Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- h. Property loss or damage, where owned or in possession of an employee, yourself or family member;

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 to us. Such termination shall become effective on the date the notice is received, or on the date specified in such notice, whichever is later. Refund of contribution, however, is subject to the terms and conditions stipulated in the takaful certificate.

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 correspondence reaches you in a timely manner.

10. Where can I get further information?

Should you require additional information about personal accident coverage, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful' available at all our branches, or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Etiqua General Takaful Berhad (1239197-A)

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No. 1, Jalan Maarof
59000 Kuala Lumpur, Malaysia
Telephone Number: +603 2297 3888
Facsimile Number: +603 2297 3800
Etiqua Online: 1300 13 8888
E-mail: info@etiqua.com.my
Homepage: www.etiqua.com.my

11. Other types of similar takaful cover available

Please refer to our agents or us for other similar types of cover available.

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 CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/04/2019.

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