

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to take up the MHinsure TRAVELTAKAFUL (International) . Be sure to also read the general terms and conditions.	MHinsure TRAVEL TAKAFUL (International) 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 international travel either for business or leisure. It includes coverage for death or permanent disability due to accident, emergency medical & dental, emergency travel & accommodation, flight delay, trip cancellation and curtailment benefits that cover the full value of your trip.

2. What are the Shariah concepts applicable?

Ju'alah (annual plan only)

"At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits and allowance for a contingency provision, is shared 50% among the participants, and 50% to us for operating and managing the Fund, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, the surplus is to be credited into a charity fund which will be utilised as 'amal jariah' on behalf of the participant.

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 CERTIFICATE BENEFITS (In MYR)		MHinsure TRAVEL TAKAFUL INTERNATIONAL		
		BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	VALUE PLAN	PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS				
1.	Emergency Medical And Dental Expenses a. Adults b. Seniors (Over 70 years) c. Participant Dependant d. Follow up treatment in Malaysia post journey e. Alternative Medicine e. Emergency Dental Expenses	Up to 200,000 Up to 25,000 Up to 50,000 Up to 10,000 Included 10 days Up to 100 Up to 1,000	Up to 400,000 Up to 150,000 Up to 150,000 Up to 10,000 Included 10 days Up to 200 Up to 1,000	Up to 1,000,000 Up to 250,000 Up to 250,000 Up to 10,000 Included 10 days Up to 300 Up to 1,000
2.	Emergency Medical Assistance Or Evacuation	Unlimited	Unlimited	Unlimited
3.	Overseas Hospital Confinement Allowance a. Per day limit	Up to 5,000 (250 per day)	Up to 15,000 (250 per day)	Up to 20,000 (300 per day)
4.	Emergency Telephone Charges & Internet Use	Up to 50	Up to 100	Up to 150
5.	Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
6.	Emergency Travel And Accommodation Expenses	Arrangement only	Up to 5,000	Up to 7,500
7.	Compassionate Visit	Up to 2,500	Up to 2,500	Up to 2,500
8.	Return of Minor Children/Child Care Benefit	Up to 15,000 (500 per day)	Up to 15,000 (500 per day)	Up to 15,000 (500 per day)
9.	Badal Hajj	Up to 2,000	Up to 2,000	Up to 2,000
10.	Ihsar Benefits	Up to 2,000	Up to 2,000	Up to 2,000
11.	Quarantine Cover as a result of Pandemic Influenza	Up to 2,000 (200 per day)	Up to 2,000 (200 per day)	Up to 2,000 (200 per day)

TRAVEL CERTIFICATE BENEFITS (In MYR)		MHinsure TRAVEL TAKAFUL INTERNATIONAL		
		BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	VALUE PLAN	PREMIER PLAN
12.	Accidental Death & Disablement a. Adults (under 70 years) b. Seniors (over 70 years) c. Participant Dependant	Up to 200,000 Up to 50,000 Up to 6,250	Up to 250,000 Up to 100,000 Up to 12,500	Up to 300,000 Up to 100,000 Up to 12,500
13.	Child Education Fund	Up to 5,000	Up to 5,000	Up to 5,000
TRAVEL INCONVENIENCE BENEFITS				
14.	Luggage & Personal Effects	Up to 2,500	Up to 5,000	Up to 7,500
15.	Loss of Travel Documents	Up to 1,500	Up to 5,000	Up to 5,000
16.	Theft of Cash	Up to 500	Up to 750	Up to 800
17.	Luggage Delay	Up to 500 (100 per 5 hours)	Up to 750 (250 per 5 hours)	Up to 1,500 (300 per 5 hours)
18.	Travel Delay	Up to 2,400 (200 per 5 hours)	Up to 3,250 (250 per 5 hours)	Up to 4,200 (300 per 5 hours)
19.	Common Carrier Delay	Up to 1,750 (175 per 5 hours)	Up to 3,250 (250 per 5 hours)	Up to 4,200 (300 per 5 hours)
20.	Travel Misconnection	Up to 1,000 (250 per 5 hours)	Up to 1,000 (250 per 5 hours)	Up to 1,200 (300 per 5 hours)
21.	Flight Overbooking	-	Up to 200	Up to 250
22.	Trip Cancellation	Up to 5,000	Up to 20,000	Up to Trip Value
23.	Trip Curtailment	Up to 5,000	Up to 20,000	Up to Trip Value
24.	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)
25.	Personal Liability	Up to 500,000	Up to 1,000,000	Up to 1,500,000
26.	Home Protection	Up to 1,000	Up to 2,000	Up to 3,000
27.	Cancellation Due to Delay	-	-	Up to 500
28.	Travel Reroute	-	-	Up to 200
29.	Loss of deposit/Full payment due to insolvency of Airline	-	-	Up to 5,000
30.	Loss of Credit Card/Fraudulent Use of Credit Card	-	-	Up to 5,000
31.	Rental Car Excess Cover	-	-	Up to 1,000
32.	Pet Care	-	-	Up to 500 (50 per day)
33.	Sports Equipment – Golf Bicycle	- - -	- - -	Up to 5,000 Up to 10,000
24 HOUR ASSISTANCE				
34.	24 Hour Travel Assistance	Included	Included	Included
35.	24 Hour Medical Assistance	Included	Included	Included
36.	Emergency Language Travel Interpreter	Arrangement only	Arrangement only	Arrangement only
37.	Ambassador Services	Included	Included	Included
38.	Global Cash	Arrangement only	Arrangement only	Arrangement only
39.	Legal Services	Arrangement only	Arrangement only	Arrangement only
40.	Urgent Message Relay	Included	Included	Included
41.	Emergency Travel Arrangements	Arrangement only	Arrangement only	Arrangement only
42.	Arrange Accommodation due to Travel Delay	Arrangement only	Arrangement only	Arrangement only
43.	Lost Luggage Retrieval	Included	Included	Included
44.	Lost Passport 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. 'Arrangement only' shall mean additional fee may be applicable where necessary and will be charged accordingly to participant.

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), area covered, and the duration of the trip. Cover is available per trip, or on annual basis. For the annual basis, the duration of cover is for 1 year and the certificate can be renewed annually. The contributions payable in Ringgit Malaysia (RM) are as set out in the following tables:

SINGLE TRIP CONTRIBUTION (per Individual/Adult)

REGIONAL/ASIA

No. of Days	MHinsure TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	33	42	61	46	56	71
6-10 days	55	64	86	70	86	108
11-15 days	67	81	102	84	101	127
16-20 days	89	108	135	111	135	169
21-31 days	106	131	164	133	164	205
Each additional week	18	23	28	46	56	70

ALL COUNTRY EXCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	46	57	80	65	78	101
6-10 days	69	85	116	94	115	144
11-15 days	95	117	147	119	146	184
16-20 days	118	147	184	148	184	229
21-31 days	152	187	235	191	234	293
Each additional week	27	34	43	68	86	106

ALL COUNTRY INCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	55	72	97	85	97	121
6-10 days	95	117	176	154	175	221
11-15 days	130	160	202	162	200	252
16-20 days	186	230	288	232	288	359
21-31 days	214	265	331	268	332	414
Each additional week	41	51	64	103	127	158

ANNUAL TRIP CONTRIBUTION (per Certificate)

	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL		INDIVIDUAL & SPOUSE		FAMILY	
	Value Plan	Premier Plan	Value Plan	Premier Plan	Value Plan	Premier Plan
REGIONAL/ASIA	260	450	494	856	564	978
ALL COUNTRY EXCLUDING USA AND CANADA	350	515	666	980	762	1,122
ALL COUNTRY INCLUDING USA AND CANADA	370	530	704	1,008	840	1,152

Note: International contribution is inclusive of stamp duty

Geographical Area Covered:

Regional/ Asia : (Selected Asian countries) Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.

Worldwide excluding Nepal, USA and Canada.

Worldwide including Nepal, USA and Canada.

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

Item	Amount (% of contribution)
• Commission paid to the agent	Up to 25%
• Management expenses	Up to 45%
Total Wakalah Fee	Up to 70%

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 180 consecutive days under the single plan. All trips must commence in Malaysia.

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

- Pre-existing conditions;
- Attempted suicide, mental disorder;
- any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military;
- engaging in any naval, military, air force, law enforcement, or civil defense service or operation;
- Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- Claim arises from or is related to professional sport;
- Claims under section 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 or 20 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 person covered participated directly or indirectly in such act or threat.
- Any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- Engaging in any naval, military, air force, law enforcement, or civil defense service or operation.

Exclusions on Medical & Dental Benefits

- Damage to dentures, dental prostheses, bridges or crowns;
- Dental treatment involving the use of precious metals or for cosmetic dentistry;
- Treatment that can be reasonably be delayed until you return to your home;
- Expenses due to the covered person being quarantined;
- Additional expenses that you can claim from any other party;
- 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 hour 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:

Etiqa General Takaful Berhad (1239197-A)

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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 01/04/19.

Cover·More

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