

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad (“We/Us/Our”)
Read this Product Disclosure Sheet before you decide to take up the MHinsure TRAVEL TAKAFUL (International) . Be sure to also read the general terms and conditions.	MHinsure TRAVEL TAKAFUL (International) Date: 7 March 2023

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 death or permanent disability due to accident, emergency medical & dental, emergency travel & accommodation and flight delay, trip cancellation and curtailment benefits. The full terms and conditions related to these benefits is set out in the certificate contract.

2. What are the Shariah concepts applicable?

Wakalah

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize 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. As an agent, we are entitled to receive a wakalah fee as a service charge.

Tabarru'

This plan also applies the tabarru' (contribution) 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 based on the pre-agreed events, in case of need.

Ju'alah (annual plan only)

At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee is shared 50% among the participants whose certificates have not terminated and who have not made any claims within the financial year, 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, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

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)	INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
MEDICAL & TRAVEL ACCIDENT BENEFITS			
1 Emergency Medical And Dental Expenses			
Adults	Up to 200,000	Up to 400,000	Up to 1,000,000
Seniors (over 70 years)	Up to 25,000	Up to 150,000	Up to 250,000
Covered Dependant	Up to 50,000	Up to 150,000	Up to 250,000
Follow up treatment in Malaysia post journey	Up to 10,000 Included (10 days)	Up to 10,000 Included (10 days)	Up to 10,000 Included (10 days)
Alternative Medicine Emergency	Up to 100	Up to 200	Up to 300
Dental Expenses	Up to 1,000	Up to 1,000	Up to 1,000
Emergency Medical Hospital Expenses due to COVID-19 (Category 3 to 5) (not applicable to Annual Plan)			
Individual			
Family	Up to 150,000 Up to 450,000	Up to 300,000 Up to 900,000	Up to 500,000 Up to 1,500,000
2 Emergency Medical Assistance Or Evacuation	Unlimited	Unlimited	Unlimited
Emergency Medical Evacuation & Repatriation due to COVID-19 (not applicable to Annual Plan)			
Individual			
Family	Up to 500,000 Up to 1,500,000	Up to 500,000 Up to 1,500,000	Up to 500,000 Up to 1,500,000

TRAVEL TAKAFUL BENEFITS (In MYR)		INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
3	Emergency Telephone Charges & Internet Use	Up to 50	Up to 100	Up to 150
4	Overseas Hospital Confinement Allowance	Up to 5,000	Up to 15,000	Up to 20,000
	Per day limit	250 per day	250 per day	300 per day
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	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)
	Quarantine Allowance due to COVID-19			
	Individual	Up to 3,500	Up to 3,500	Up to 3,500
	Family	Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)	Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)	Up to 10,500 (RM250 for every complete 24 hours period, subject to maximum to 14 days)
10	Accidental Death & Disablement			
	Adults	Up to 200,000	Up to 250,000	Up to 300,000
	Seniors (over 70 years)	Up to 50,000	Up to 100,000	Up to 100,000
	Covered Dependant	Up to 6,250	Up to 12,500	Up to 12,500
11	Child Education Fund	5,000	5,000	5,000
12	Badal Hajj	Up to 1,250	Up to 1,250	Up to 1,250
13	Ihsar Benefits	Up to 1,250	Up to 1,250	Up to 1,250
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	100 per 5 hours Up to 500	250 per 5 hours Up to 750	300 per 5 hours Up to 1,500
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
	Trip Cancellation due to COVID-19 (Not applicable to Annual Plan)			
	Individual	Up to 10,000	Up to 10,000	Up to 10,000
	Family	Up to 30,000	Up to 30,000	Up to 30,000
23	Trip Curtailment	Up to 5,000	Up to 20,000	Up to Trip Value
24	Personal Liability	Up to 500,000	Up to 1,000,000	Up to 1,500,000
25	Home Protection	Up to 1,000	Up to 2,000	Up to 3,000
26	Cancellation due to Delay	-	-	Up to 500

TRAVEL TAKAFUL BENEFITS (In MYR)		INTERNATIONAL BASIC PLAN (NOT APPLICABLE TO ANNUAL PLAN)	INTERNATIONAL VALUE PLAN	INTERNATIONAL PREMIER PLAN
27	Travel Reroute	-	-	Up to 200
28	Loss of Deposit/ Full payment due to insolvency of Airline	-	-	Up to 5,000
29	Loss of Credit Card/Fraudulent Use of Credit Card	-	-	Up to 5,000
30	Rental Car Excess Cover	-	-	Up to 1,000
31	Pet Care	-	-	Up to 500 (50 per day)
32	Sport Equipment Golf Bicycle	-	-	Up to 5,000 Up to 10,000
24 HOURS ASSISTANCE				
33	24 Hour Travel Assistance	Included	Included	Included
34	24 Hour Medical Assistance	Included	Included	Included
35	Emergency Language Travel Interpreter	Arrangement only	Arrangement only	Arrangement only
36	Ambassador Services	Included	Included	Included
37	Global Cash	Arrangement only	Arrangement only	Arrangement only
38	Legal Services	Arrangement only	Arrangement only	Arrangement only
39	Urgent Message Relay	Included	Included	Included
40	Emergency Travel Arrangements	Arrangement only	Arrangement only	Arrangement only
41	Arrange Accommodation due to Travel Delay	Arrangement only	Arrangement only	Arrangement only
42	Lost Luggage Retrieval	Included	Included	Included
43	Lost Passport Assistance	Included	Included	Included

Note:

- (i) Benefits are payable only if the Covered Person is declared COVID-19 positive by a Medical Adviser.
- (ii) The maximum limit of liability in respect of the above COVID-19 resulting from any single claimable occurrence impacting more than one certificate or covered person will be an aggregate total of RM1,000,000.
- (iii) Emergency assistance is available through our 24-Hour Emergency Assistance toll free on telephone number +603 2263 5700/1800 888 777.
- (iv) Please refer to the certificate contract for further details of the above benefits.

Important subjectivity for COVID-19 cover:

1. This extension is to be read together with the MHInsure Takaful certificate issued to you and subject to the general terms and conditions therein.
2. Benefits are payable only if the Covered Person is declared COVID-19 positive by a Medical Adviser.
3. The maximum limit of liability in respect of the above COVID-19 extension resulting from any single claimable occurrence impacting more than one certificate or covered person will be an aggregate total of RM1,000,000.

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 an 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:

REGIONAL/ASIA

No. of Days	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	99	108	128	112	122	138
6-10 days	131	141	165	146	163	187
11-15 days	153	170	194	170	190	219
16-20 days	185	208	239	207	235	273
21-31 days	219	249	288	246	282	329
Each additional week	33	40	46	61	73	88

ALL COUNTRIES EXCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	116	128	152	135	149	173
6-10 days	155	174	208	180	204	236
11-15 days	197	223	258	221	252	295
16-20 days	237	271	315	267	308	360
21-31 days	297	339	397	336	386	455
Each additional week	51	60	72	92	112	135

ALL COUNTRIES INCLUDING USA AND CANADA

No. of Days	MHINSURE TRAVEL TAKAFUL INTERNATIONAL					
	INDIVIDUAL			FAMILY		
	Basic	Value	Premier	Basic	Value	Premier
1-5 days	130	148	174	160	173	198
6-10 days	192	217	281	251	275	326
11-15 days	250	285	334	282	325	384
16-20 days	328	380	448	374	438	519
21-31 days	393	454	534	447	521	617
Each additional week	75	88	105	137	164	199

ANNUAL TRIP CONTRIBUTION (per Certificate)

Area	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, Vietnam and Nepal.

All Countries excluding USA and Canada.

All Countries including USA and Canada.

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

Type	Amount (RM)
Wakalah Fee	<ul style="list-style-type: none"> • Commission : 25% of Contribution • Management Expenses : 59% of Contribution • Total Wakalah Fee : 84% of Contribution
Stamp Duty	RM 10.00

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

Importance of Disclosure

- a. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this coverage 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 coverage). You must answer the questions fully and accurately.
- b. Failure to take reasonable care in answering the questions may result in avoidance of your contract of coverage, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- c. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.
- d. In addition to answering the questions in the application form (or when you apply for this coverage), 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.
- e. 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 coverage) is inaccurate or has changed.

Trip Duration – The duration for each trip shall not exceed 30 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 certificate contract for the full list of terms and conditions.

7. What are the major exclusions under this certificate?

General Exclusions

- a. Pre-existing conditions;
- b. Self-inflicted injury, attempted suicide, mental disorder;
- c. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d. Claim arises from or is related to professional sport;
- e. Claim under Benefit 1,2,3,4, 5, 6, 7, 8, 9, 10, 11,12,13,14 and 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.

Section on Medical & Dental Benefits

- a. Damage to dentures, dental prostheses, bridges or crowns;
- b. Expenses on 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

Section 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 certificate contract 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 certificate contract.

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 *insurance info* 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:

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Etiqa Online 1300 13 8888
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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 SUBSCRIBED. 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 7 March 2023.

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