



MASTER CONTRACT
GROUP TAKAFUL WAKALAH
HARMONIZED
UNIVERSITI SULTAN ZAINAL ABIDIN
TGTW001855/2

eTiQa

TAKAFUL SCHEDULE

Takaful Contract No : TGTW001855/2

Takaful Contract Holder : UNIVERSITI SULTAN ZAINAL ABIDIN

Address : ARAS 3, BANGUNAN CANSELORI
KAMPUS GONG BADAQ
KUALA NERUS
21300 TEREONGANU

Period of Coverage : 01/03/2023 TO 28/02/2024

Renewal : 01/03/2024

Group Benefits Scheme : GROUP FAMILY TAKAFUL

Covered Members : AS PER LIST LODGED TO THE COMPANY

**STAMP
DUTY
PAID**

Scope of Coverage & Contribution:

No.	Benefits	Plan	Eligible Age of Entry	Maximum Age of Cover	Free Cover Limit (Up to age 64 years old)	Total Sum Covered	Contribution Rate Per 1000 Sum covered	Contribution (RM)
1	Death-All Causes	GTW	16 – 64	65	40,000.00	As per listing attached	1.12	68,116.80
2	Permanent Total Disability Benefit (All Causes)	TPW	16 – 64	65	40,000.00	As per listing attached	0.12	
3	Funeral Expenses for Member (5000/life)	FEW	16 – 64	65	N/A	As per listing attached	1.12	
Contribution								68,116.80
Services Tax								4,096.90
Stamp Duty								10.00
Total Contribution								72,223.70

Takaful Contract No : TGTW001855/2
Takaful Contract Holder : UNIVERSITI SULTAN ZAINAL ABIDIN
Address : ARAS 3, BANGUNAN CANSELORI
KAMPUS GONG BADAK
KUALA NERUS
21300 TERENGGANU
Period of Coverage : 01/03/2023 TO 28/02/2024
Renewal : 01/03/2024
Group Benefits Scheme : GROUP FAMILY TAKAFUL
Covered Members : AS PER LIST LODGED TO THE COMPANY

Wakalah Fee :

Type	% of Contribution	Fixed Wakalah Fee
Wakalah Fee*	10.00 %	0.00
Commission	0.00 %	0.00

*The Wakalah Fee is inclusive of Commission

Net Surplus Allocation Ratio :

Takaful Contract Holder	Takaful Operator
50 %	50 %

Dated 28/03/2023 in KUALA LUMPUR

FOR ETIQA FAMILY TAKAFUL BERHAD



AUTHORISED SIGNATORY

ENDORSEMENT

CONTRACT NO : TGTW001855/2
CONTRACTHOLDER : UNIVERSITI SULTAN ZAINAL ABIDIN
SCHEME : GROUP TERM LIFE TAKAFUL - WAKALAH
PERIOD OF COVER : 01/03/2023 – 28/02/2024

It is hereby declared and agreed that with effect from 01/03/2023, Pre-Existing Clause is not applicable for:

1. Members with sum covered below FCL on the benefits below:

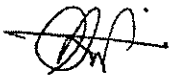
- i.) Permanent Total Disability Benefit (All Causes)

Please note that for accepted members with sum covered above FCL, the terms and conditions will remain the same as per the contract.

All other terms and conditions are remain unchanged.

This endorsement shall not be binding upon Etiqa Family Takaful Berhad unless signed by its authorised representative, nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declaration of the Contract other than as above stated.

Dated at Kuala Lumpur, 28/03/2023


.....
Authorised Signature

ETIQA GROUP FAMILY TAKAFUL CONTRACT

The Concept of Takaful	Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where Master Contract Holders like You agree to assist each other financially in case of certain defined need.
The Entire Contract between You and Us	<p>This Takaful Master Contract, all written proposals, the Takaful Schedule, any applicable Supplementary Contracts, and Endorsements that We may issue subsequent to the Issue Date of this Master Contract, form the entire contract between You and Us.</p> <p>Any change in the provisions of this Master Contract must be contained in an Endorsement and duly signed by one of Our authorised officer.</p> <p>As this is a legal contract between You and Us, please read your Takaful Master Contract carefully.</p>
Takaful Schedule	<p>The Takaful Schedule is issued as a separate attachment, but forms a part of this Contract. It contains information on:</p> <ul style="list-style-type: none"> i. Who the Master Contract Holder is; ii. Who the Covered Members are and the scope of coverage; iii. The Period of Coverage and the option for renewal; and/or iv. The Contribution amount <p>Please check the information to ensure that they correctly reflect the type and amount of Benefit requested. Please return this Takaful Contract to Us immediately for rectification if any of the information is incorrect.</p>

TAKAFUL CONTRACT INFORMATION STATEMENT

Admission of Age	You are required to provide Us with proof of age (i.e. a birth certificate or identity card) of the eligible member(s) before We can make any payment of Benefits to You.
Where to Pay Contributions	You may pay Contributions directly at Our Head Office or at any of Our branches, or by any method of payment that is acceptable to Us.
Failure to Pay Contribution	You are given a Grace Period of sixty (60) days to pay the Contribution due. If We do not receive Your Contribution within the Grace Period, Your Contract shall automatically be cancelled and We shall be entitled to the pro-rated Contribution for the period between the date of inception of this Master Contract up to its cancellation date.
How to Make a Claim	To make a claim under this Contract please refer to Notice of Claim and Filing Proof of Loss provisions in this Master Contract. Should You require any assistance, kindly call Our Etiqa Online at 1300 13 8888.

Free Look Period	<p>You may cancel the Takaful coverage by returning the relevant original Master Contract to us within fifteen (15) days of the receipt of such Master Contract.</p> <p>We will refund the contributions paid for the Takaful coverage relating to such Master Contract less any medical expenses, which we may have incurred with regard to any medical examination done for the Covered Member.</p>
Right to Cancel or Terminate	<p>You have the right to cancel this Master Contract by giving Us a written notice, not less than thirty (30) days prior to cancellation.</p>
Change of Address	<p>Please inform Us immediately of any change of address to ensure that there will be no interruption in communication from Us to You.</p>
Contact Us	<p>For service or information on this Master Contract, please contact:</p> <ul style="list-style-type: none"> i. Etiqua Online at 1300 13 8888; or ii. Any of Our branch offices.
Service Standards	<p>We assure You that We will strive to provide You with the highest standard of service. However, if We do not meet Your expectations, or if You are not satisfied with Our service, You may:</p> <ul style="list-style-type: none"> i. Write to Our Complaint Management Unit at Level 4, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or ii. Call Us at 1300 13 8888 (Overseas: +603-2780 4500); or iii. Fax your feedback to Us at 03-2785 3093; or iv. E-mail us at cmu@etiqua.com.my
Ombudsman for Financial Services (OFS)	<p>The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Participant, in the event that the Claimant or Participant is dissatisfied with the decision of Etiqua Family Takaful Berhad to a dispute, or Etiqua Family Takaful Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:</p> <p>Email : enquiry@ofs.org.my or Fax : 603-2272 1577 or Postal address : Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000, Kuala Lumpur.</p> <p>Alternatively, the Claimant or Participant may file the dispute in person at the OFS office.</p> <p>The OFS must be contacted within six (6) months from the date of the final decision from Etiqua Family Takaful Berhad/Us to the dispute of the Claimant or Participant.</p> <p>For further details on the OFS, please obtain the information pamphlets from Etiqua Family Takaful Berhad/Us or visit the OFS website at www.ofs.org.my.</p> <p>Engagement of the OFS is subject to the terms of reference pursuant to section 138 of the Islamic Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Participant's right to take legal action against Etiqua Family Takaful Berhad/Us] should they be dissatisfied with the outcome by the OFS.</p>

Bank Negara Malaysia (BNM)	<p>Any Participant or Claimant who is not satisfied with the conduct of the Takaful Operator may write to BNM, giving details of the complaint, the name of Takaful Operator and Certificate number or the Claim number.</p> <p>Copies of the correspondence (if any) between the Participant or the Claimant and the Takaful Operator also be sent to facilitate tracing the case file kept by the Takaful Operator.</p> <p>The contact details are as follows:</p> <p>Director Jabatan LINK dan Pejabat Wilayah Level 13C Bank Negara Malaysia P. O. Box 10922 50929 Kuala Lumpur. Telephone Number: 03 - 2698 8044 Facsimile Number: 03 - 2693 4051</p>
Our Head Office Address	<p>If You need to write to Us, Our Head Office, address is:</p> <p>Etiqa Family Takaful Berhad (199301011506) Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur. Tel No: 03 2297 3888 Fax No: 03 2297 3800 Email: info@etiqa.com.my</p>

DEFINITIONS

You (Your, the Master Contract Holder)	The owner of this Master Contract, as stated in the Takaful Schedule.
We (Our, Us, the Takaful Operator)	Etiqa Family Takaful Berhad (Company No. 199301011506)
The Master Contract / Basic Contract	The entire contract consisting of all proposals, the Master Contract, the Takaful Schedule and any Endorsements that may be issued after the Issue Date.
Endorsement(s)	Any written change to the Master Contract which is issued and properly authorised by Us.
Contribution(s)	The amount of money that You pay to Us to participate in this Group Family Takaful Master Contract and its Supplementary Contract(s), if any.
Ju'alah	Ju'alah is an Arabic word that means wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to this contract of takaful, it refers to the basis of distribution of surplus from the Participant Risk Fund which is agreed between Us and the Participant or Person Covered.
Wakalah	Wakalah is an Arabic word meaning the nomination by one party of another to act on his or her behalf. In the context of this Certificate, this means that You have appointed Us to manage the Certificate and Takaful Funds on Your behalf. You have also authorized Us to delegate our rights, duties and obligations to any third party as we deem fit. In the event of such delegation, We will remain liable and responsible for all such rights, duties and obligations towards You.
Wakalah Fee	The portion of the Contribution that is used to pay commissions and Our fee to operate and manage the Risk Fund on Your behalf.
Amal Jariah	An Arabic word that means a regular donation or contribution that benefits the public.
Tabarru'	An Arabic word that means donation, gift or contributions. In this Takaful Master Contract, it means Contribution for the purpose of Takaful. This portion is placed in the Risk Fund.
Risk Fund / Takaful Fund	The fund where a portion of Your Contribution is placed. The Contributions allocated to this fund and its investment(s) are used to pay for the Takaful Benefits.
Qard Hasan	Qard Hasan, in the context of this Master Contract, means an interest-free loan which is given by the Takaful Operator to the Risk Fund when it becomes insufficient to fulfil its Takaful obligation. The loan will be paid by the future surpluses from the Risk Fund.

Group Benefits Scheme (the Scheme)	The Benefits that Covered Members are entitled to from the Master Contract, and/or Supplementary Contract(s), if any, upon being accepted for inclusion in the scheme.
Eligible Member(s)	All persons that You have listed as eligible to be enrolled for inclusion in the scheme.
Covered Member(s)	All Eligible Members who have been accepted for inclusion in the scheme.
Age	Age Next Birthday
Commencement Date	The date that the first Contribution is due.
Renewal Date	One (1) full year from the Commencement Date, and every year thereafter as long as this Contract is renewed and the Renewal Contribution is paid.
Issue Date	The date that this Master Contract and any Endorsement are issued.
Eligible Date	The date that Eligible Members become eligible to join in the Scheme.
Inclusion Date	The date that Eligible Members have been accepted for inclusion into the Group Benefits Scheme.
In Force	This Master Contract is "In Force" if it has not been terminated or expired.
Grace Period	The additional period of time that We provide for You to pay the Contribution due. The Grace Period under this Contract is sixty (60) days from the date the Contribution is due.
Lapse(d)	The Master Contract is no longer In Force.
Takaful Benefit(s) / Benefit(s)	Any payments that We will pay when the Covered Event(s) occur.
Sum Covered	The amount of Family Takaful coverage provided by the Master Contract and/or Supplementary Contract(s), if any, in respect of each Covered Member.

Covered Event(s)	The event(s), upon the occurrence of which the Benefits become payable under this Master Contract and/or Supplementary Contract(s), if any. The Covered Event(s) is/are identified in the Takaful Schedule.
Actively At Work	An employee who is engaged in full-time occupation for regular salary or pay, must be actively or physically at work on the Inclusion Date or the Renewal Date, whichever is later, for the coverage to be effective. Absence due to paid leave, study leave or training as distinct from sick leave shall also fulfil this requirements.
Free Cover Limit	The maximum amount of Sum Covered and age for each Eligible Member that We will accept without the any requirement for evidence of health as per stated in the Takaful Schedule.
Natural Cause	Attributed to an illness or an internal malfunction of the body.
Accident	A sudden, unforeseen and unplanned event that results in bodily injury that is violent, external and visible in nature that happens at an identifiable date, time and place.
Injury	Bodily injury effected directly and independently of all other causes by an Accident of which, except in the case of drowning or of internal injury revealed by autopsy, there is evidence of a visible contusion or wound on the exterior of the body.
Diagnosis	<p>The definitive diagnosis made by a physician, based upon such specific evidence, as referred to in the Definition of Critical Illness or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us.</p> <p>In the event of any doubt regarding the appropriateness or correctness of the diagnosis, We shall have the Covered Member and/or any of the evidence used in arriving at such diagnosis re-examined by a physician appointed by Us and the opinion of such physician as to such diagnosis shall be binding on both You and Us.</p>
Pre-Existing Condition	<p>Pre-existing Condition shall mean conditions that the Covered Member has reasonable knowledge of. The Covered Member is considered to have a reasonable knowledge of the pre-existing condition if any of the following occurs before the Inclusion Date of the Covered Member:</p> <p>i) The Covered Member had received or is receiving treatment; or ii) Medical advice, diagnosis, care or treatment has been recommended; or iii) Clear and distinct symptoms are or were evident; or iv) The condition would have been apparent to a reasonable person in such circumstances.</p>

Doctor or Physician or Surgeon	<p>A medical practitioner:</p> <p>i) licensed or registered to practice western medicine; and ii) who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice; and</p> <p>iii) who is not the Covered Member himself/herself or his/her spouse.</p>
Hospital	<p>An establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:-</p> <p>i) has facilities for diagnosis and major surgery, ii) provides twenty-four (24) hour a day nursing services by registered and graduate nurses,</p> <p>iii) is under the supervision of a Physician, and</p> <p>iv) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment</p>
Malaysian Resident	<p>Malaysia Citizen or Malaysian Permanent Resident or holder of valid Work Permit or Employment Pass or Dependant's pass issued by the authorities in Malaysia.</p>
Personal Data	<p>Shall have the same meaning ascribed to it as under section 4 of the Personal Data Protection Act 2010. Personal Data refers to the personal data furnished by the Covered Member, You, or an authorised third party related to the Policy.</p> <p>Personal Data does not include information on an individual which is in the public domain.</p>
Material Information	<p>The information, answers and disclosures provided by You or the Covered Member in your application form or any subsequent questionnaires provided to Us, on any matters relating to Your application between the time of submission of Your application and the time of issue, reinstatement or endorsement of this Master Contract; and</p> <p>Medical reports and any other reports provided to Us on Your behalf.</p>

SUMMARY OF RIGHTS AND BENEFITS

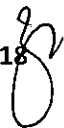
This summary briefly highlights some of the important terms and conditions of the Master Contract and/or Supplementary Contract(s), if any. For more detailed information, please refer to the respective sections.

The Type of Master Contract	<p>This is a yearly renewable Group Family Takaful Master Contract, in which We have agreed to cover all Eligible Members, subject to the provisions of this Master Contract.</p> <p>We agree to pay the Benefits of this Takaful Contract in accordance with its provisions.</p>
------------------------------------	---

<p>Our Rights to Dispute the Master Contract</p>	<p>The validity of a Takaful coverage shall be incontestable after it has been in force during the lifetime of the Covered Member for two (2) years from the Certificate issue date or Commencement Date; whichever is later. However, the Certificate may be void if i) non-payment of contribution or ii) We are able to show that the statement made was on a Material Matter (as defined below) or You have or suppressed a Material Fact (as defined below) and that it was fraudulently made or omitted to be made by You or the Covered Member.</p> <p>For avoidance of doubt, "Material matter" or "material fact" means a matter or fact which, if known by Us, would have led to Our refusal to issue a Certificate to the Participant and/or Covered Member or would have led Us to impose terms less favourable to the Participant and/or Covered Member than those imposed in the Certificate.</p> <p>In the event of a misrepresentation where the Certificate has been effected for a period of two (2) years or less, the Certificate shall be dealt with accordingly whereby it may result in the Certificate being avoided and all claims refused; or a variation of terms of the Certificate may be varied; or you might be charged with a higher change in your contribution amount; or any other remedies deemed appropriate based on the misrepresentation of such Material Fact."</p>
<p>Benefit</p>	<p>Upon death of a Covered Member due to the Covered Event(s) identified in the Takaful Schedule, We shall pay to You the Sum Covered with regard to the Covered Member.</p>
<p>Restriction of Benefits</p>	<p>Payment of Benefits may be affected by such clauses as Our Rights to Dispute the Master Contract and other clauses stated in the Restriction of Benefits provision.</p>
<p>Payment of Contribution</p>	<p>Contributions are payable one (1) year in advance. The Contribution is due on the Commencement Date specified in the Takaful Schedule. Thereafter, each Contribution is due upon renewal of this Master Contract, if renewal is effected.</p> <p>If We do not receive Your Contribution within the Grace Period, the Master Contract and/or Supplementary Contract(s), if any, shall be void and no Benefit shall be paid.</p>
<p>Supplementary Contract(s)</p>	<p>This Master Contract may contain Supplementary Contract(s) which provide additional Benefits. These additional Benefits come with additional Contribution, should You choose to include them.</p>
<p>Small Sum Payable</p>	<p>If there is a sum payable below Ringgit Malaysia Ten (RM10) upon surplus or refund to You or Covered Members, it will be credited to the bank account number as provided to Us. In the event We have unsuccessfully attempt to credit such sum payable to You or Covered Members (where applicable), it will automatically be credited to charitable fund, which will be utilized as Amal Jariah on Your or Covered Members' behalf. The fund will be distributed to eligible recipients as approved by Shariah Committee for charitable purposes.</p>

OWNERSHIP OF THE CONTRACT

Ownership of the Master Contract	Unless otherwise expressly provided for by Endorsement in the Master Contract, We shall be entitled to treat You as the absolute owner of the Master Contract. We shall not be bound to recognise any equitable or other claim to or interest in the Master Contract, and the receipt of the Master Contract or a benefit by You (or by Your legal or authorized representative) alone shall be an effective discharge of all Our obligations and liabilities. You shall be deemed to be responsible Principal or Agent of the Covered Members covered under this Master Contract.
What are the Rights of the Owner	You control this Master Contract during the entire period that this Master Contract remains in force. You may exercise all rights provided under this Master Contract without the consent of anyone else. Your rights include the right to: <ul style="list-style-type: none">i. Receive any amounts payable under this Master Contract and/or Supplementary Contract(s), if any,ii. Cancel or terminate the Master Contract and/or Supplementary Contract(s), if any, by giving a thirty (30) days prior written notice,iii. Determine the category of Covered Members and their respective entitlement of Benefits under the Group Benefit Scheme,iv. Renew the Master Contract and/or Supplementary Contract(s), if any, within the Grace Period.



ELIGIBILITY

<p>Application for Inclusion</p>	<p>Cover is mandatory for all Eligible Members.</p> <p>Any Eligible Member who has been omitted from cover can apply to be included for cover within thirty-one (31) days of being eligible.</p> <p>If the application for inclusion is after thirty-one (31) days of being eligible, acceptance as a Covered Member will be subjected to evidence of health at Your own expense. Such evidence must be satisfactory to and accepted by Us.</p>
<p>New Eligible Member</p>	<p>All New Eligible Members are automatically included into the Group Benefits Scheme when We are so informed within thirty-one (31) days of his/her joining the organisation.</p> <p>If notification is given to Us after thirty-one (31) days of the Eligible Date, then We reserve the rights to require evidence of health at Your own expense.</p> <p>Cover commences upon Our approval of the request for inclusion.</p>
<p>Actively At Work Condition</p>	<p>Eligible Members who are employees of the Master Contract Holder who is engaged in full-time occupation for regular salary or pay must be Actively or physically At Work on the Inclusion Date or the Renewal Date, whichever is later. If an employee is not Actively At Work on the Inclusion Date or the Renewal Date, he/she will only be covered on the first (1st) day of the month immediately following his/her active return to work.</p>
<p>Qualification Requirements</p>	<p>It is a special requirement of this Contract that there must be an absolute minimum of ten (10) Covered Members (excluding dependants) for the Contract to be valid, unless You and We agree otherwise.</p>
<p>Medical Evidence</p>	<p>The evidence of health requirement will be waived for any Covered Member who is not more than sixty (60) years of age on his/her date of eligibility, and the total amount of his Takaful cover under this Master Contract does not exceed Free Cover Limit as per stated in the Takaful Schedule.</p> <p>In the event the findings of the medical examination of the Covered Member are not satisfactory to Us, We will, at our absolute discretion, impose an increase in the contribution as we deems fit. We reserves the right to charge an extra contribution on the Covered Member who engages in hazardous activities, as we defined. All medical examinations and/or tests of any Covered Member that We require will be conducted by a doctor that we has approved and we will bear all expenses and cost incurred</p>

RECORDS OF COVERED MEMBER

<p>Records of All Covered Members</p>	<p>You are required to keep and furnish to Us a record of all Covered Members with the following essential particulars:</p> <ul style="list-style-type: none"> i. Name, Identification (IC) Number, date of birth and gender of all Covered Members ii. New additions as well as any terminations iii. Promotions in occupational duties iv. Request for subsequent inclusions <p>Such records and any other information that may reasonably be considered to have a bearing on the administration of the Takaful cover of the Master Contract and on the determination of the contribution rates shall be given to Us at the end of each month for so long as this Master Contract remains in force. We reserve the right to inspect such records at any time.</p>
<p>Change of Business, Occupation or Physical Condition</p>	<p>You must notify Us immediately of any change in:</p> <ul style="list-style-type: none"> i. Your address or business or trade; or ii. The Covered Member's occupational duties. <p>You must also give notice before any renewal of this Master Contract, of any injury, disease, physical defect or infirmity affecting the Covered Members.</p> <p>We reserve the right to revise the Contribution rates if the change warrants such a revision.</p>
<p>Increase in Entitlement to a different Category of Benefits</p>	<p>When a Covered Member is eligible for a higher grade of Benefits (e.g., due to a promotion in position within an organization), this upgrade in Benefits shall become effective from the date of the promotion, provided the increase in Sum Covered does not require evidence of health.</p> <p>Covered Member must provide evidence of health if the Sum Covered exceeds the Free Cover Limit or a pre-determined percentage of increment allowed by Us.</p> <p>In the event that the employee is not Actively At Work on this date, the upgraded Benefits will only begin upon his/her active return to work.</p>

CONTRIBUTION

<p>Contribution</p>	<p>The first and subsequent Contributions must be paid in full within the Grace Period stated in this Master Contract.</p> <p>The Takaful cover shall continue during the Grace Period. However, in the event that a claim is incurred within the Grace Period, but before the Contribution is paid, We shall deduct this unpaid Contribution, as well as balance of the Contribution for the remaining Period of Coverage, from the claim proceeds.</p> <p>In the event that the Contribution is not paid within the Grace Period, then this Master Contract shall automatically be cancelled and We shall be entitled to the pro-rated Contribution for the period between the date of inception of this Contract up to its cancellation date.</p>
<p>Deduction of Wakalah Fee</p>	<p>We shall deduct an amount as Wakalah Fee from the Contribution that You have paid. The amount of Wakalah Fee is as stated in the Takaful Schedule.</p>
<p>Allocation to the Risk Fund</p>	<p>Balance of the Contribution after deduction of the Wakalah Fee shall be allocated to the Risk Fund for the purpose of Takaful.</p>
<p>Surplus from the Risk Fund</p>	<p>If there is a surplus from the Risk Fund at the end of the financially audited Takaful period corresponding to the Master Contract, and the overall position of the Risk Fund allows for such surplus to be distributed, the amount to be allocated to You shall be based on surplus allocation ratio specified in the Takaful Schedule.</p> <p>However, distribution of the net surplus is subjected to the condition that Your incurred claims under the Master Contract and/or Supplementary Contract(s), if any, have not exceeded the amount of Contribution made during the same financially audited Takaful period.</p>
<p>Insufficient Fund to Fulfil Takaful Obligation</p>	<p>If the balance in the Risk Fund is insufficient to fulfil Takaful obligation, We shall arrange for interest-free loan (Qard Hasan) which will be paid by future surpluses from the Risk Fund.</p>
<p>Renewal Contribution</p>	<p>On each Renewal Date, We will advise You of the applicable Renewal Contribution for each renewal period. If the Contribution for renewal is not paid upon expiry of the Grace Period, then this Master Contract and/or Supplementary Contract(s), if any, will expire and will have no further validity. Any claims occurring after the Master Contract and/or Supplementary Contract(s), if any, have expired will not be valid.</p>
<p>Reinstatement</p>	<p>If the Master Contract and Supplementary Contract(s), if any, Lapse due to non-payment of Contribution, they may be reinstated with Our consent. We may reinstate the Master Contract and Supplementary Contract(s), if any, at Our discretion by charging the outstanding Contribution as We consider as appropriate having regard to the period from the due date until the date of payment.</p>

PERIOD OF COVER

Period of Cover	This Master Contract and the Supplementary Contract(s), if any, is valid for one (1) year, effective on the Commencement Date as specified in the Takaful Schedule.
Renewal of Cover	<p>The option to renew this Takaful Master Contract and the Supplementary Contract(s), if any, will be subject to Our agreement.</p> <p>Once the Period of Coverage (as stated in the Takaful Schedule) expires, You can renew the Master Contract and the Supplementary Contract(s), if any, by paying the Renewal Contribution within the Grace Period. We are not liable if a claim occurs within the Grace Period, unless the claim occurred after the Renewal Contribution has been paid.</p> <p>Should We decide not to renew this Master Contract and/or the Supplementary Contract(s), We will give you thirty (30) days written notice before the expiry date of the current Contract. This written notice will be sent to Your last known address on Our records by registered mail.</p>
Exceeded Age Limit at Renewal	The renewal of this Master Contract and/or Supplementary Contract(s) shall not apply to Covered Members who have exceeded the eligible age at the date of renewal, as stated in the Takaful Schedule.

TAKAFUL BENEFITS

Death Benefit	<p>If a Covered Member dies due to the Covered Event(s) identified in the Takaful Schedule, while this Master Contract is In Force, the amount of Benefit payable to You is the Sum Covered with regard to the Covered Member.</p> <p>Upon payment of the Death Benefit, We shall be discharged from any further liability under this Master Contract with regard to the Covered Member.</p>
----------------------	--

RESTRICTION OF BENEFITS

<p>Misstatement of Age or Gender</p>	<p>If the Covered Member age has been incorrectly stated and the coverage would not have been possible in terms of our rules and regulations at the correct age, the coverage for the affected Covered Member shall be void and all contributions paid for the affected Covered Member will be refunded. If however the coverage would still have been possible, then any difference in the contribution paid for the affected Covered Member required from the inception of the affected Covered Member will be payable to us or refunded, as the case may be.</p>
<p>Right to challenge a Certificate of Takaful</p>	<p>We cannot challenge a Certificate of Takaful for misrepresentation more than two (2) years from a Commencement Date for that Certificate of Takaful, unless We are able to show that the Participant or the Covered Member suppressed or fraudulently provided Material Information, which if known by Us, would have led to our refusal to issue the Certificate of Takaful, or would have led Us to impose terms and conditions less favourable than those imposed in the Master Contract.</p> <p>In the event that We identify misrepresentation within two (2) years of the Commencement Date for that Certificate of Takaful, the Certificate of Takaful of that Covered Member may be terminated or voided, claims for Takaful Benefits refused, or the terms and conditions applicable to the Covered Member changed in the Master Contract.</p>

CLAIMS

<p>Notice of Claim</p>	<p>You must provide Us with written notice of claim for any of the Covered Event within sixty (60) days from the date the Covered Event occurs.</p> <p>In the case of Total and Permanent Disability (TPD), as defined in the Total and Permanent Disability Supplementary Contract, You must provide Us with written notice of claim within six (6) months from the TPD Date.</p> <p>Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.</p>
<p>Filing Proof of Loss</p>	<p>We will send You the appropriate claim form upon receiving the written notice of claim.</p> <p>Please attach all relevant information such as the itemised hospital bills, receipts, medical report or death certificate to support Your claim.</p> <p>Evidence of claim shall be furnished at Your own cost, and should be furnished to Us within ninety (90) days from the date the Covered Event occurs.</p> <p>In the case of Total and Permanent Disability (TPD), evidence of claim must be furnished to Us within one (1) year from the TPD Date.</p>

<p>Our Right to Request for a Medical Examination</p>	<p>We reserve the right to request that the Covered Member be subjected to a medical examination by a Doctor of Our choice, as and when We require. In case of a death claim, We shall also reserve the right to investigate the circumstances of death.</p> <p>We will bear the cost of such medical examination or investigation.</p>
<p>Payment of Claim</p>	<p>Any payments under this Master Contract and/or Supplementary Contract(s), if any, shall be payable to You and You will be liable for any estate duty or administration of the Benefit subsequent to the payments made by Us.</p> <p>Upon full payment of the Benefit, We will be discharged from any further liability under this Master Contract and/or Supplementary Contract(s), if any, in respect of the Covered Member.</p>
<p>Fraudulent Claim</p>	<p>We shall not pay any Benefit for a claim that is fraudulently or falsely made, either by the Covered Member or by anyone else on his/her behalf.</p> <p>Should this fraudulent or false claim occurs, the Takaful cover in respect of that Covered Member shall immediately be cancelled and void and the Contributions paid in respect of the Covered Member shall be forfeited to Us.</p>
<p>How to settle a dispute through arbitration</p>	<p>If You dispute a decision We have made relating to the Master Policy, and You do not wish to mediate the dispute, or You do not accept Financial Bureau's decision or award, You may refer to arbitration. Request for referral must be made within twelve (12) months of the dispute.</p> <p>You and We shall mutually agree to appoint a single Arbitrator. If You or We cannot agree upon a single Arbitrator within one (1) month of the notice of arbitration, then You and We shall each appoint an Arbitrator, and the two (2) Arbitrators will appoint an umpire. The umpire shall sit with the Arbitrators and preside in their meetings. All appointments must be in writing by the respective parties making the appointment.</p> <p>The single Arbitrator (in the case where You and Us agree to a single Arbitrator), or the Arbitrators and umpire (in the case where You and Us do not agree on a single Arbitrator), shall review the dispute and make a decision. The arbitration decision will cover the settlement of the dispute and the costs of arbitration. The decision of arbitration is not contestable and is binding on both You and Us.</p>

GENERAL PROVISIONS

<p>Alteration to the Terms and Conditions of this Contract</p>	<p>No agent is authorised to alter or amend this Master Contract and/or Supplementary Contract(s), to waive any conditions or provisions, to extend the time of paying a contribution or to bind Us by making any promise or representation. No change in this Master Contract and/or Supplementary Contract(s) shall be valid unless evidenced by an Endorsement signed by Our officer.</p> <p>We reserve the right to make any amendments to the terms and conditions of this Contract and/or Supplementary Contract(s) by giving thirty (30) days written notice by registered mail, which will be sent to Your last known address in Our records.</p>
---	---

<p>Obligation to take reasonable care and not to misrepresent</p>	<p>If the Covered Member is required by Us, before the Master Contract is varied, to answer any questions or provide declarations, or if the Covered Member are required to confirm or amend any answers or declarations previously provided in relation to the Master Contract, it is the duty of the Covered Member to take reasonable care not to make a misrepresentation when answering the questions or making the disclosures.</p>
<p>Right to vary terms in event of changes in laws</p>	<p>We may vary the terms of the Master Contract if there are changes in legislation, or a directive is issued by any government authority, which imposes responsibilities on either party or which affects any of the terms of the Master Contract. The changes will be determined by Us to be appropriate and equitable. We shall notify the effected Participant or Persons Covered in writing, when terms in the Master Contract need to be changed.</p>
<p>Data, data protection obligations and rights</p>	<p>We shall be able to process Personal Data according to the section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by the Participant or the Covered Members, as the context may require, to:</p> <ol style="list-style-type: none"> 1. Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd; 2. Other entities within the Maybank Group; 3. Our authorised agents and service providers with whom We have contractual agreements for some of Our functions, services and activities; 4. Other insurance companies or Takaful operators and distribution partners (such as, banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful operators); 5. Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA); 6. Our merchants and strategic partners; 7. Any parties authorised by the Participant or a Covered Member (from time to time); or 8. Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities. <p>The Participant and Covered Member will keep Us updated in respect of all such Personal Data as soon as is practicable.</p> <p>We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.</p> <p>We may from time to time request that the Participant and Persons Covered provide other Personal Data required for the purposes of the Master Contract.</p> <p>Prior to providing Us with the Personal Data of a Covered Member, or another individual, the Participant or Covered Members providing the Personal Data, must inform that individual of Our privacy notice.</p> <p>For the detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Online at 1300 13 8888, or refer to Our website at www.etiqa.com.my.</p>

Conditions Precedent to Liability	The due observance and fulfilment of the terms, conditions and endorsements of the Master Contract and Supplementary Contract(s), if any, shall be conditions precedent to Our liability to effect any payment under this Master Contract and the Supplementary Contract(s).
Currency of Payment	Any payment made by You to Us, or by Us to You, shall be in Ringgit Malaysia.
Notices	All notices from You to Us, or from Us to You, shall be in writing and sent by registered mail.
Governing Law and Jurisdiction	This Master Contract is issued under the laws of Malaysia and is subject to and governed by the laws prevailing in Malaysia.
Legal Proceedings	No action at law or in equity shall be brought to recover on this Contract prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. If the Covered Member shall fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of the Master Contract, the Covered Member may, within a grace period of one (1) calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Master Contract terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion.
Assignment	The Benefits under this Master Contract shall be non-assignable.
Cancellation	<p>We reserve the right to cancel the Takaful cover on any Covered Member at any time by giving thirty (30) days written notice, sent by registered mail to Your last known address. However, such cancellation shall bear no impact to the Covered Member's Takaful cover prior to the notification date.</p> <p>Likewise, You may cancel this Master Contract and/or Supplementary Contract(s) at any time by giving Us not less than thirty (30) days prior notice in writing.</p> <p>The Master Contract and/or Supplementary Contract(s) shall terminate on the date of receipt of the notice or the date of cancellation specified in the written notice, whichever is later. Upon termination, You shall remain liable to pay to Us the full contribution in respect of any Covered Member who was covered by the Contract and/or Supplementary Contract(s) prior to the date of termination.</p> <p>Provided that no claims have been made during the current Period of Coverage and the Contribution has been paid in full, You shall be entitled to a refund of the pro-rated Contribution for the remaining Period of Coverage, following cancellation or termination, after deduction of any expenses incurred by Us relating to the Contract and/or Supplementary Contract(s).</p>

<p>Termination</p>	<p>A Covered Member is no longer covered under this Master Contract and the Supplementary Contract(s) upon:</p> <ul style="list-style-type: none"> i. Cancellation, termination or expiry of this Master Contract and/or Supplementary Contract(s); or ii. The date of full settlement of the Sum Covered for the Covered Member under the Contract and/or Supplementary Contract; or iii. Attainment of the maximum age of cover, as specified in the Takaful Schedule; or iv. Termination of employment (whether because of retirement, resignation or otherwise) or membership; or v. Non-payment of Contribution when due, <p>whichever occurs first</p>
<p>Right to terminate due to Anti-Money Laundering and Counter Financing of Terrorism and Proceed of Unlawful Activities</p>	<p>If We discover, or have justified suspicion, that the Master Contract is exploited for money laundering activities, to finance terrorism or for unlawful activities, We reserve the right to terminate the Master Contract immediately. We shall deal with all contributions paid and all benefits or sums payable in respect of the Master Contract in any manner which we deem appropriate, including but not limited to handing it over to the relevant authorities.</p>
<p>Changes in Taxation, Regulations and Legislation</p>	<p>We may vary the terms of this Contract as We consider appropriate and equitable, if there are changes in taxation, regulations or legislation that affect this Contract. We will notify You in writing three (3) months prior when terms in this Contract need to be changed.</p> <p>If any such tax applies, it shall be Your obligation to pay such chargeable tax (where applicable).</p> <p>In the event You do not pay such all value added tax, goods and services tax or any other tax of a similar nature, Etiqa may, but is not obliged to pay such tax on Your behalf, and You shall reimburse or indemnify Etiqa for all of such tax upon demand by Etiqa.</p>

ACCELERATED TOTAL AND PERMANENT DISABILITY (TPD) SUPPLEMENTARY CONTRACT

Total and Permanent Disability (TPD) Supplementary Contract	<p>This Supplementary Contract is issued together with the Basic Master Contract as You have participated in this additional Benefit. The Sum Covered and required Contribution, if any, for this Supplementary Contract is shown in the Takaful Schedule.</p> <p>This Supplementary Contract is not an additional payment to the Basic Contract. Acceptance by Us of a claim under this Supplementary Contract will automatically reduce the Sum Covered for the Covered Member under the Basic Contract and all benefits applying under other Supplementary Contracts attached to it.</p> <p>In addition, the Basic Master Contract's provisions shall apply to this Supplementary Contract.</p>
--	--

DEFINITIONS

Total and Permanent Disability (TPD)	<p>Total and Permanent Disability may be defined as one of the following:</p> <p>(i) A disability where the Covered Member is incapable of performing any work, occupation or profession for wages, compensation or profit, throughout the Covered Member's remaining lifetime;</p> <p>(ii) A disability where the Covered Member is unable to perform at least three (3) out of six (6) Activities of Daily Living without physical assistance from another person, mechanical equipment, devices or adaptations.</p> <p>The six (6) Activities of Daily Living are:</p> <table border="1" style="width: 100%;"> <tr> <td>Transfer</td> <td>Ability to get in and out of a chair without requiring physical assistance.</td> </tr> <tr> <td>Mobility</td> <td>Ability to move from room to room without requiring any physical assistance.</td> </tr> <tr> <td>Contenance</td> <td>Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.</td> </tr> <tr> <td>Dressing</td> <td>Ability to put on or take off necessary items of clothing without physical assistance from another person.</td> </tr> <tr> <td>Bathing or Washing</td> <td>Ability to wash or shower without physical assistance from another person.</td> </tr> <tr> <td>Eating</td> <td>Ability to feed without any physical assistance, once food has been prepared.</td> </tr> </table> <p>(iii) Presumptive TPD, where the Covered Member, irrespective of age or earning ability, suffers from any of the following losses:</p> <ul style="list-style-type: none"> • Total and irrecoverable loss of sight in both eyes; or • Loss of two or more limbs, each above the wrist or ankle; or • Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle. 	Transfer	Ability to get in and out of a chair without requiring physical assistance.	Mobility	Ability to move from room to room without requiring any physical assistance.	Contenance	Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.	Dressing	Ability to put on or take off necessary items of clothing without physical assistance from another person.	Bathing or Washing	Ability to wash or shower without physical assistance from another person.	Eating	Ability to feed without any physical assistance, once food has been prepared.
Transfer	Ability to get in and out of a chair without requiring physical assistance.												
Mobility	Ability to move from room to room without requiring any physical assistance.												
Contenance	Ability to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene.												
Dressing	Ability to put on or take off necessary items of clothing without physical assistance from another person.												
Bathing or Washing	Ability to wash or shower without physical assistance from another person.												
Eating	Ability to feed without any physical assistance, once food has been prepared.												

TPD Date	The TPD Date is the date the Covered Member first becomes totally and permanently disabled, as defined under the Definition of Total and Permanent Disability (TPD) above.
-----------------	--

BENEFITS

Total and Permanent Disability Benefit ("TPD Benefit")	<p>While this Supplementary Contract is In Force, upon Total and Permanent Disability of a Covered Member due to the Covered Event(s) identified in the Takaful Schedule, We shall pay You the Sum Covered of the Supplementary Contract in respect of the Covered Member.</p> <p>The Sum Covered of the Basic Contract in respect of the Covered Member shall automatically be reduced by the amount of TPD Benefit paid. In the event of a total One Hundred Percent (100%) having been paid, We shall be discharged from any further liability in respect of the Covered Member.</p>
Survival Period of Six (6) Months	<p>There is a survival period of six (6) months if the TPD occurs as defined in definition (i) or (ii) of the TPD definition. The TPD Benefit can only be paid upon Our approval and proof that the Covered Member survives and such disability must have persisted continuously for at least six (6) months from the TPD Date.</p> <p>The six (6) months survival period is not applicable if it is a Presumptive TPD, as defined in definition (iii) of the TPD definition.</p>
Exclusions	<p>We shall not pay the TPD Benefit if TPD is directly or indirectly caused by:</p> <ul style="list-style-type: none"> (i) 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. (ii) Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing; (iii) 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 such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning. (iv) Self-inflicted injuries or attempted suicide, unless proven insane. (v) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol. (vi) HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions (vii) Committing or trying to commit any illegal act. (viii) Any illness or disease and its complication(s) which is pre-existing or existed prior to the Inclusion Date or the date of Reinstatement of this Supplementary Contract

FUNERAL EXPENSES SUPPLEMENTARY CONTRACT

Funeral Expenses Supplementary Contract	<p>This Supplementary Contract is issued together with the Basic Master Contract as You have participated in this additional Benefit. The Sum Covered and required Contribution, if any, for this Supplementary Contract is shown in the Takaful Schedule.</p> <p>In addition, the Basic Master Contract's provisions shall apply to this Supplementary Contract.</p>
--	---

BENEFITS

Funeral Expenses Benefit	<p>While this Supplementary Contract is In Force, upon death of the Covered Member, We shall pay the Sum Covered of this Supplementary Contract, in respect of the Covered Member regardless the claim payable decision on the Basic Death Sum Covered.</p>
---------------------------------	---

Level 19, Tower C
Dataran Maybank
1, Jalan Maarof
59000 Kuala Lumpur
Malaysia

T +603 2297 3888
F +603 2297 3800
E info@etiqa.com.my