# PRODUCT DISCLOSURE SHEET

**Dear Customer,**
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **TripCare 360 Takaful** personal accident plan. Other customers have read this PDS and found it helpful, you should read this too.

General Takaful

**Date: 01/06/2026**

## ❶ What is TripCare 360 Takaful?

TripCare 360 Takaful provides coverage to the covered person on the occurrence of specific events that may arise during domestic or international travel, for business or leisure. It provides compensation for death or permanent disability due to accident, medical expenses arising due to accident or illness, various travel inconveniences, losses or damages to baggage and/or personal effects, personal liability, and emergency services. The covered person may extend his/her coverage by selecting additional benefits, which require additional contribution payments. The full terms and conditions related to these benefits are set out in the takaful certificate.

## Applicable Shariah Contract

The applicable shariah contract under this product are Tabarru', Wakalah, Jualah and Qard. For definition of the shariah contract, please refer to takaful certificate.

## ❷ Know Your Coverages

For your trip, you will receive the following takaful coverages:
a) Death or permanent disability
b) Medical expenses
c) Travel inconveniences
d) Losses or damages to personal belongings
e) Personal liability
f) Emergency medical evacuation and repatriation

By paying additional contribution, you have the option to include coverage for the following:
a) Adventurous activities
b) COVID-19 (for International Trip only)
c) Extended home care (for International Trip only)
d) Golf cover

**Note:**
1. Please refer to the takaful certificate for further details of the above benefits.
2. Claims assistance is available through our 24-Hour Travel and Medical Assistance Helpline on telephone number +603 2785 6565.
3. The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

**Your takaful certificate excludes:**
1. Pre-existing conditions;
2. Self-inflicted injury, attempted suicide, mental disorder;
3. Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
4. Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
5. Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that covered person has participated;
6. Travel in, to or through countries or regions which are subject to war, conflict, or declared to have a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO);
7. Travel to specified comprehensive sanctioned countries/regions and other excluded destinations;
8. Participation in illegal activities such as provoked assault;
9. Actions taken by governmental authorities;
10. Travelling for hajj pilgrimage; or
11. COVID-19 (except you have taken up COVID-19 Additional Benefit).

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

If you have any questions or require assistance on our personal accident takaful product, you can:

| Contact us at 1-300-13-8888 (Etiqa Oneline) | Visit us at https://www.etiqa.com.my/travel | Email us at info@etiqa.com.my | Scan the QR code |
|---|---|---|---|

## ❸ Know Your Obligations

| | |
|---|---|
| **For this TripCare 360 Takaful, total contribution is payable based on the number of days of travelling, age, destination and plan type selected. As a sample, for an illustration of 8 days trip - RM 300,000 - Gold Plan - Area 3, you must pay a contribution of:** | |
| Basic Contribution | RM 79.50 |
| Additional Cover<br>1. Adventurous Activities<br>2. COVID-19 | <br>RM 36.00<br>RM 34.00 |
| (-) Discount To Customer | 0% of basic contribution or RM 0.00 |
| Total Contribution | RM 149.50 |
| **You also have to pay the following fees and charges:** | |
| Commission Paid To The Intermediary | 25% of total contribution or RM 37.37 |
| Total Wakalah Fee | 45% of total contribution or RM 67.27 |
| Service Tax –*for Domestic plan only | 0% of total contribution or RM 0.00 |
| Stamp Duty | RM 10.00 |
| Total Contribution Payable | RM 159.50 |

**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.
- Please refer to the contribution table in the flyers for more details.

## ❹ Other Key Terms

1. You must provide complete and accurate information during the application. You must disclose all material facts such as your occupation and personal pursuits.
2. The takaful coverage only be effective once you have paid the contribution (Cash Before Cover).
3. All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the certificate. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.
4. The areas of cover are Domestic (within Malaysia), International - Silver, International - Gold and International - Platinum.
5. The available plans are Individual (Adult and Senior Citizen), Individual & Spouse, Family and Group sign up.
6. Cover is available per trip, or on an annual basis. All trips must commence in Malaysia.
7. One-way journey is not allowed.
8. Trip Duration
   a. International Trip:
      - Single Trip Plan: each trip shall not exceed 180 consecutive days.
      - Annual Trip Plan: each trip shall not exceed 90 consecutive days.

   b. Domestic Trip:
      - Single Trip plan: each trip shall not exceed 30 consecutive days.
      - Annual Trip Plan: each trip shall not exceed 30 consecutive days.

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

## 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 the later. Refund of contribution, however, is subject to the terms and conditions stipulated in the takaful certificate.