Family Takaful

MASTER CONTRACT
GROUP MUTIARA PLUS TAKAFUL

YAYASAN GURU MALAYSIA BERHAD
TTMW000590/1

DEFINITIONS

You (Your, the Participant)	The owner of this Contract, as stated in the Takaful Schedule.
We (Our, Us, the Takaful Operator)	Etiqa Family Takaful Berhad (Company No. 266243-D)
Principal Person Covered	The designated persons whose name first appears on the Certificate of Takaful or any Endorsement issued by Us, whereby he or she is the person who has been listed by You and accepted by Us for inclusion in the Scheme. He or she is the payor of the Contribution.
Person Covered(s)	The designated persons whose name appears on the Certificate of Takaful or any Endorsement issued by Us, whereby they are all persons who have been listed by You and accepted by Us for inclusion in the Scheme.
Spouse	A legally married spouse of the Principal Person Covered who is within the Eligible Age of Cover, which is : (i)Entry Age of between nineteen (19) years and fifty-nine (59) years, based on age next birthday (ii) Renewable Age up to sixty-six (66) years old, based on age next birthday
Child / Children	Any unmarried child, stepchild or legally adopted child of the Principal Person Covered who is financially dependent on the Person Covered and who is within the Eligible Age of Cover, which is : (i) Entry Age of 30 days old to nineteen (19) years based on age next birthday (ii) Renewable Age up to twenty- four (24) years, based on age next birthday
Group Benefits Plan (the Plan)	The Benefits that Person Covered are entitled to from the Contract, and/or Supplementary Contract(s), if any, upon being accepted for inclusion in the Plan.
Takaful Contract	The Benefits that Person Covered are entitled to from the Contract, and/or Supplementary Contract(s), if any, upon being accepted for inclusion in the Plan.
Certificate of Takaful	Certificate of Takaful issued to any Person Covered in accordance with the terms of this Master Certificate as evidence of Person Covered's Takaful coverage under this Master Certificate. Details of the terms and conditions are stipulated under Master Certificate.
Endorsement(s)	Any written change to the 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 Contract and its Supplementary Contract(s), if any. Your Contribution is used to pay for: (i) Wakalah Fee (the portion of the Contribution that is used to pay commissions and Our fee to operate and manage the Takaful Fund on Your behalf); and (ii) Tabarru' (the portion of the Contribution that is used for the purpose of Takaful); and Savings (the portion of the Contribution that is use for savings purpose)
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 Fund 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.

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 / Covered Person.
Tabarru'	"Tabarru'" is an Arabic word that means donation, gift or contributions. In this Takaful Contract, it means Contribution for the purpose of Takaful. This portion is placed in the Participants' Risk Fund.
Participants' Risk Fund (PRF)	The account where the Tabarru' portion of the Contribution is placed for the purpose of Takaful. Also known as the Participant's Special Account (PSA).
Participants' Investment Fund (PIF)	The account where the Savings portion of the Contribution is placed for the purposes of investments and to receive any income from it.
Financial Year	The twelve (12) month period as determined by Us. The period corresponds to the reporting period for Our annual audited financial statements.
Savings	The portion of the Contribution that is placed in the Participants' Investment Fund (PIF).
Qard Hasan	Qard Hasan, in the context of this Contract, means an interest-free loan which is given by the Takaful Operator to the Participants' Risk Fund (PRF) when it becomes insufficient to fulfil its Takaful obligation. The loan will be paid by the future surpluses from the Participants' Risk Fund (PRF).
Effective Date	The date provided in the Takaful Schedule as the effective date.
Commencement Date	Commencement Date starts from the contribution deduction month or the Inclusion Date of the Person Covered, whichever is later.
Renewal Date	The One (1) full year period that starts on the Commencement Date, and any subsequent anniversary of the Commencement Date as long as this Contract is renewed and the Contribution is paid.
Issue Date	The date that this Contract and any Endorsement are issued, as shown in the Takaful Schedule.
Inclusion Date	The date that Person Covered have been accepted for inclusion into the Group Benefits Plan.
In Force	This Contract is "In Force": (i) If all Contributions have been paid when due or within the Grace Period of thirty-one (31) days; and (ii) It continues to provide Family Takaful as provided hereunder; and (iii) It has not been terminated or expired; and the Principal Person Covered is alive
Grace Period	The additional period of time that We provide for You to pay the Contribution due. The Grace Period under this Contract is thirty-one (31) days from the date the Contribution is due.
Lapse(d)	The Certificate of Takaful is no longer In Force.
Reinstatement	The act of reinstating the Certificate of Takaful from a Lapsed state back to In Force. The effective date of the reinstatement will be determined by Us.

Takaful Benefit(s) / Benefit(s)	Any payments that We will pay when Covered Event(s) occur. Investment profit from Participants' Investment Fund (PIF) and surplus from Participants' Risk Fund (PRF) are not included.
Sum Covered	The amount as stated in the Certificate of Takaful.
Covered Event(s)	The event(s), upon the occurrence of which the Benefits become payable under this Contract and/or Supplementary Contract(s), if any. The Covered Event(s) is/are identified in the Takaful Schedule.
Free Cover Limit	The amount of benefit covered without the requirement for any evidence of health.
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.
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	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. In the event of any doubt regarding the appropriateness or correctness of the diagnosis, We shall have the Person Covered 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.
Pre-Existing Condition	Any condition, ailment, or complication directly or indirectly, wholly or partly lead to a covered event which existed prior to commencement of the Takaful coverage
Doctor or Physician or	A generic term for Doctor, Consultant Physician, Surgeon, or Specialist, and is used to refer to a medical practitioner:
Surgeon	(i) licensed or registered to practice western medicine; and (ii) who, in rendering such treatment, is practicing within the scope of his/her licensing and training in the geographical area of practice; and who is not the Person Covered himself/herself or his/her spouse.
Hospital	A registered institution under supervision of Physicians, established for the purpose of providing treatment and care of bed-paying sick or injured patients, and has facilities for :- Twenty-four (24) hour nursing services by registered and graduate nurses; and Diagnostic and major surgery. A Hospital is expressly NOT: Primarily a clinic; A convalescent, nursing or rest home; (iii) A rehabilitation centre for alcoholics or drug addicts; or A home for the elderly or infirmed.

Material Information	(i) The information, answers and disclosures provided by You or the Person Covered 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 Certificate; and (ii) Medical reports and any other reports provided to Us on Your behalf.
Personal Data	Any information that relates directly or indirectly to You and extends to any individual whose personal data has been provided by You, who is identified or identifiable from that information or from that and other information in Our possession, including any sensitive personal data and expression of opinion about You and the individual. For clarity purposes, Your personal data may have otherwise been provided to Us by an authorised third party.
Claimant	The eligible person who submits a claim for an incurred loss.
Conditional Hibah	Hibah is a transfer of ownership of an asset from the one party to another during the lifetime or existence of the former without any consideration or reward. In relation to payment of Takaful Benefits, Conditional Hibah is a transfer of ownership of the Takaful Benefits payable to the Beneficiary upon the death of the Principal Person Covered while the certificate remains In-force. Such Takaful Benefits so transferred shall not form part of the estate of the Principal Person Covered or be subject to his or her debts. Such hibah is conditional as the Principal Person Covered may revoke if at any time during his or her lifetime.

SUMMARY OF YOUR RIGHTS AND BENEFITS

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

The Type of Contract	This is a yearly renewable Group Family Takaful Contract that provides Takaful cover to all Person Covered up to the Maximum Age of Cover that is specified in the Takaful Schedule. In addition, it also accumulates savings for the Person Covered in the Participants' Investment Fund (PIF).
Benefit	Upon death of a Person Covered due to the Covered Event(s) identified in the Takaful Schedule, We shall pay to You the Sum Covered with regard to the Person Covered.
Savings in Participants' Investment Fund	The Person Covered will accumulate Savings in their Participants' Investment Fund. The Person Covered are allowed to make Partial Withdrawal from their Savings once a year, after one (1) full year from the Commencement Date or Inclusion Date, whichever is later. In addition, upon reaching the Maximum Age of Cover, as stated in the Takaful Schedule, the amount in the Person Covered's Participants' Investment Fund, if any, shall be paid out as Maturity Benefit.
Payment of Contribution	Contributions are payable in advance, depending on the contribution mode that you have chosen; annually, semi-annually, quarterly or monthly. Due dates of the Contributions are measured from the Commencement Date. If the Contribution with respect to any of the Person Covered is not paid within the thirty-one (31) days grace period, the cover in respect of the Person Covered will be terminated.
Supplementary Contract(s)	This Contract may contain Supplementary Contract(s) which provide additional Benefits. These additional Benefits come with additional Contribution, should. You choose to include them at the commencement of this Contract or after the Contract has been issued.

OWNERSHIP OF THE CONTRACT

Ownership of the Contract	Unless otherwise expressly provided for by Endorsement in the Contract, We shall be entitled to treat. You as the legal owner of the Contract.
What are the Rights of the Owner	You may exercise all rights provided under this Contract. Your rights include the right to: i) Cancel or terminate the Contract and/or Supplementary Contract(s), if any, by giving a thirty (30) days prior written notice, ii) Determine the category of Person Covered and their respective entitlement of Benefits under the Group Benefit Scheme, iii) Renew the Contract and/or Supplementary Contract(s), if any, within the Grace Period

ELIGIBILITY

Application for Inclusion	Acceptance as a Person Covered may be subjected to evidence of health at Your own expense. Such evidence must be satisfactory to and accepted by Us. Cover commences upon Our approval of the request for inclusion.
Qualification Requirements	It is a special requirement of this Contract that there must be an absolute minimum of fifty (50) Person Covered for the Contract to be valid, unless You and We agree otherwise.
Medical Evidence	The evidence of health requirement will be waived for any Person Covered who is not more than sixty (60) years of age on his/her date of eligibility, and the total amount of his Sum Covered under this Contract does not exceed Free Cover Limit as per stated in the Takaful Schedule. Benefits for whom evidence of health is required shall not commence until such evidence has been received by Us and its underwriting decision communicated to and accepted by You.

RECORDS OF PERSON COVERED

Eligibility	Persons eligible to be covered under this Contract are your employees/ member, Spouse and Children. The age eligibility are as follows :- employee/member/ Spouse : Aged between nineteen (19) years and fifty-nine (59) years (next birthday); renewable up to sixty-six (66) years old (next birthday) Child/ Children : Aged over 30 days old and nineteen (19) years (next birthday); renewable up to twenty-four (24) years (next birthday)
Records of All Person Covered	You are required to keep and furnish to Us a record of all Person Covered with the following essential particulars: Name, Identification Card Number, date of birth and gender of all Person Covered New additions as well as any terminations Request for subsequent inclusions Such records and any other information that may reasonably be considered to have a bearing on the administration of the Takaful cover of the 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 Contract remains in force. We reserve the right to inspect such records at any time.
Change of Business, Occupation or Physical Condition	You must notify Us immediately of any change in: (i) Your address or business or trade; or (ii) The Person Covered's occupational duties. You must also give notice before any Renewal of Cover, of any injury, disease, physical defect or infirmity affecting the Person Covered. We reserve the right to revise the Contribution rates if the change warrants such a revision.

Increase in the Sum Covered	Person Covered must provide evidence of health if the Sum Covered exceeds the Free Cover Limit or a pre-determined percentage of increment allowed by Us.

CONTRIBUTION

Contribution	The first Contribution must be paid in full before or on the Commencement Date of this Contract. Subsequent Contributions must be paid when due or within the Grace Period. 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. In the event that the Contribution is not paid within the Grace Period, then this 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.
Non-payment of Contribution for a Person Covered	If the Contribution in respect of a Person Covered is not paid within the Grace Period, the Takaful cover for the Person Covered shall automatically be terminated. The Person Covered shall then cease to participate in the Contract and/or Supplementary Contract(s), if any, and We shall pay the amount remaining in the Participants' Investment Fund in respect of the Person Covered, if any.
Certificate Lapse	If a Contribution is not paid within the thirty-one (31) day Grace Period, this Certificate will lapse on the due date of the unpaid Contribution.
Reinstatement	If Your Certificate has lapsed, You may request to reinstate this Certificate to an "In Force" state provided: The Principal Person Covered is still alive; and The Certificate has not been surrendered; and) The Certificate has not lapsed for more than one (1) year. To reinstate the Certificate, We must receive: all required information and evidence that are necessary for Us to make a decision to reinstate. The evidence must be satisfactory to Us and must be obtained at Your own cost. payment of all overdue Contributions from their due dates to the date of Reinstatement. Your application for Reinstatement and any written statement from You will become part of this Certificate. We reserve the right not to reinstate the Certificate, or to reinstate the Certificate with additional conditions.
Deduction of Wakalah Fee	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.
Allocation to the Participants' Risk Fund and Participants' Investment Fund	Balance of the Contribution after deduction of the Wakalah Fee shall be allocated to the Participants' Risk Fund for the purpose of Takaful and the Participants' Investment Fund for the purpose of Savings, based on the Net Contribution Allocation Ratio specified in the Takaful Schedule.
Surplus from the Participants' Risk	The yearly distributed surplus, if any, shall be shared between Person Covered and Us subject to the Net Surplus Allocation Ratio specified in the Takaful Schedule.

Fund	If the balance in the Participants' Risk Fund is insufficient to fulfil Takaful obligation, We shall arrange for interest-free loan (Qard Hasan) which will be repaid by future surpluses from the Participants' Risk Fund.
Investment Profit from the Participants' Investment Fund	A percentage of the yearly profit from Your Participants' Investment Fund's investment shall be credited and reinvested with the accumulated Savings in the Participants' Investment Fund for the Person Covered's benefits; and the balance shall be paid to Us as incentive for managing the Participants' Investment Fund. The percentage of profit to be allocated to You shall be based on the Net Profit Allocation Ratio specified in the Takaful Schedule.

SURPLUS DISTRIBUTION

Participants' Risk Fund (PRF)	Contribution paid by You after deducting Wakalah Fee shall be credited into the Participants' Risk Fund (PRF) and invested according to the principle of Shariah.
Surplus from Participants' Risk Fund (PRF)	The distributed portion of any Underwriting Surplus is fifty percent (50%) paid to Us for operating and managing the PRF based on the contract of Ju'alah, and the remaining fifty percent (50%) shared between Persons Covered whose Certificate of Takaful are In-force, and who have not made any claim to Takaful Benefits within the Financial Year.
Insufficient Fund to Fulfil Takaful Obligation	If the balance in the PRF is insufficient to fulfil Takaful obligation, We shall arrange for interest-free loan (Qard Hasan) which will be paid by future surpluses from the PRF.
Payment of Participants' Risk Fund Surplus	Any distributed and allocated surplus shall be credited to PIF for investment purposes. The yearly profit from the investment of the PIF shall be shared between Person Covered and Us based on the ratio of eighty-five percent (85%) and fifteen percent (15%). The investment return in the PIFis not guaranteed and the amount will be payable together with other Takaful benefits upon termination.

PERIOD OF COVER

Period of Cover	This Contract and the Supplementary Contract(s), if any, is valid for one (1) year, effective at the start of the Period of Coverage specified in the Takaful Schedule.
Renewal of Cover	The Takaful Contract and the Supplementary Contract(s), if any, shall automatically be renewed at each anniversary of the Commencement Date, subject to Our agreement. Should We decide not to renew this Contract and/or the Supplementary Contract(s), We will give you thirty (30) days written notice before the current Contract expires together with reasons where appropriate. This written notice will be sent to Your last known address on Our records by registered mail. Should We decide to defer the renewal of this Contract and/or the Supplementary Contract(s), We will give you thirty (30) days written notice before the current Contract expires, together with reasons where appropriate. This written notice will be sent to Your last known address on Our records by registered mail. Should We decide to renew this Contract and/or the Supplementary Contract(s) with modified terms and conditions, or with exclusion of any specific coverage, condition or disability which gave rise to a previous claim, We will give you thirty (30) days written notice before the current Contract expires, together with the reasons for the modification where appropriate. This written notice will be sent to Your last known address on Our records by registered mail.
Exceeded Age Limit at Renewal of Cover	The Renewal of Cover shall not apply to Person Covered who have exceeded the Maximum Age of Cover at the Renewal Date, as stated in the Takaful Schedule.

TAKAFUL BENEFITS

Death Benefit	If a Person Covered dies due to the Covered Event(s) identified in the Takaful Schedule, while this Contract is In Force, the amount of Benefit payable to Claimant is the Sum Covered with regard to the Person Covered. Upon payment of the Death Benefit, We shall be discharged from any further liability under this Contract with regard to the Person Covered.
Maturity Benefit	Upon a Person Covered reaching the Maximum Age of Cover, as stated in the Takaful Schedule, We shall pay to the Person Covered the amount in the Participants' Investment Fund and the remaining surplus (if any) from the Participants' Risk Fund.

RESTRICTION OF BENEFITS

Exclusions on Death Benefit	We shall not pay the Death Benefit if death of the Person Covered occurs due to: (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.
Right to adjust terms for misstatement of age or sex	If the age or sex of the Person Covered has been misstated, resulting in a shortage of Contribution, the Sum Covered for that Person Covered, will be reduced based on the amount that corresponds to the correct age and sex. If the misstatement of age or sex of the Person Covered resulted in an excess of Contribution on that Certificate of Takaful, then We shall refund the excess to the Person Covered. The adjustment to Sum Covered or the refund will be based on Contribution rates in effect on the Commencement Date for the Person Covered on which there is a misstatement.
Our Right to Challenge the Certificate	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 Person Covered 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 Certificate of Takaful. 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 Person Covered may be terminated or voided, claims for Takaful Benefits refused, or the terms and conditions applicable to the Person Covered changed in the Certificate of Takaful.

CLAIMS

Notice of Claim due to Death	The written notice of claim for Death must be provided to Us within thirty (30) days from the date of death. The claim notification may still be submitted after thirty (30) days if it can be shown that notice was given as soon as it was reasonably possible.
Filing Proof of Loss due to death	The appropriate claim form will be provided upon receiving the written notice of claim. Please attach all relevant information such as the death certificate and medical report to support the claim. Evidence of claim shall be provided at Claimant's own cost, and should be provided to Us within thirty (30) days after the notification of claim has been received by Us.
Our Right to Request for a Medical Examination	We reserve the right to request that the Person Covered 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. We will bear the cost of such medical examination or investigation.
Payment of Claim	Any payments under this Contract and/or Supplementary Contract(s), if any, shall be payable to You/Claimant and You/Claimant will be liable for any estate duty or administration of the Benefit subsequent to the payments made by Us. Upon full payment of the Benefit, We will be discharged from any further liability under this Contract and/or Supplementary Contract(s), if any, in respect of the Person Covered.
Fraudulent Claim	We shall not pay any Benefit for a claim that is fraudulently or falsely made, either by the Person Covered or by anyone else on his/her behalf. Should this fraudulent or false claim occurs, the Takaful cover in respect of that Person Covered shall immediately be cancelled and void and the Contributions paid in respect of the Person Covered shall be forfeited to Us.

GENERAL PROVISIONS

Obligation take to reasonable care and not to misrepresent	If the Person Covered is required by Us, before the Master Certificate or Certificate of Takaful is varied, to answer any questions or provide declarations, or if the Person Covered are required to confirm or amend any answers or declarations previously provided in relation to the Master Certificate or Certificate of Takaful, it is the duty of the Person Covered to take reasonable care not to make a misrepresentation when answering the questions or making the disclosures.
Alteration to the Terms and Conditions of this Contract	No Takaful Intermediary is authorised to alter or amend this 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 Contract and/or Supplementary Contract(s) shall be valid unless evidenced by an Endorsement signed by Our officer. 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.

Right to vary terms in event of changes in laws	We may vary the terms of the Master Certificate or Certificate of Takaful 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 Certificate or Certificate of Takaful. 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 Certificate or Certificate of Takaful need to be changed.
Conditions Precedent to Liability	The due observance and fulfilment of the terms, conditions and endorsements of the Contract and Supplementary Contract(s), if any, shall be conditions precedent to Our liability to effect any payment under this Contract and the Supplementary Contract(s).
Payment is in Ringgit Malaysia	Any payment made by You to Us, or by Us to You, shall be in Ringgit Malaysia (RM).
Notices	All notices from You to Us, or from Us to You, shall be in writing and sent by registered mail.
Proper Law and Jurisdiction	This Certificate and Supplementary Contracts, shall be construed and governed by the laws of Malaysia. Any action or suit against Us shall only be instituted in the courts of Malaysia.
Legal Proceedings	No action at law shall be brought to recover on this Contract until sixty (60) days have elapsed from the date that You provide Us with all the necessary evidence to support any claim of a Person Covered.
Cancellation of the Contract by You	You may cancel this Contract and/or Supplementary Contract(s) at any time by giving Us not less than thirty (30) days prior notice in writing. The 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 Person Covered who was covered by the Contract and/or Supplementary Contract(s) prior to the date of termination.
Termination due to Anti-Money Laundering, Counter Financing of Terrorism and Proceed of Unlawful Activities	If We discover, or have justified suspicion, that the Master Certificate or a Certificate of Takaful is exploited for money laundering activities, to finance terrorism or for unlawful activities. We reserve the right to terminate the Master Certificate or respective Certificate of Takaful immediately. We shall deal with all contributions paid and all benefits or sums payable in respect of the Certificate of Takaful in any manner which we deem appropriate, including but not limited to handing it over to the relevant authorities.
Surrender of the Certificate of Takaful by the Principal Person Covered	The Principal Person Covered may surrender their Certificate of Takaful at any time. Upon surrender of the Certificate of Takaful, We shall pay the Person Covered the amount in the Participants' Investment Fund and the remaining surplus from the Participants' Risk Fund, if any. Once We have paid the abovementioned amounts, the Certificate of Takaful will be terminated and We will be discharged from any future liability in respect of the Person Covered.
Termination	A Person Covered is no longer covered under this Contract and the Supplementary Contract(s) upon: (i) Cancellation, termination or expiry of this Contract and/or Supplementary Contract(s); or (ii) Surrender of the Certificate of Takaful; or

	(iii) The date of full settlement of the Sum Covered for the Person Covered under the Contract and/or Supplementary Contract; or (iv) Attainment of the Maximum Age of Cover, as specified in the Takaful Schedule; or (v) Termination of membership; or (vi) Non-payment of Contribution.
Data Protection Obligations and Rights	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 Persons Covered, as the context may require, to: (i) Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd; (ii) Other entities within the Maybank Group; (iii) Our authorised agents and service providers with whom We have contractual agreements for some of Our functions, services and activities; (iv) Other insurance companies or Takaful Operators and distribution partners (such as, banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful Operators); (v) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA); (vi) Our merchants and strategic partners; (vii) Any parties authorised by the Participant or a Person Covered (from time to time); or (viii) Enforcement regulatory and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities. The Participant and Persons Covered will keep Us updated in respect of all such Personal Data as soon as is practicable. 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. We may from time to time request that the Participant and Persons Covered provide other Personal Data required for the purposes of the Master Certificate or Certificates of Takaful. Prior to providing Us with the Personal Data of a Person Covered, or another individual, the Participant or Persons Covered providing the Personal Data, must inform that individual of Our privacy notice. For the detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Oneline at 1300 13 8888, or refer to Our website at www.etiqa.com.my.
Changes in Taxation Regulation and Legislation	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. If any such tax applies, it shall be Your obligation to pay such chargeable tax (where applicable). 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.

How to settle a dispute through arbitration	If You dispute a decision We have made relating to the Master Certificate, and You do not wish to mediate the dispute, or You do not accept OFS's decision or award, You may refer to arbitration. Request for referral must be made within twelve (12) months of the dispute. You and We shall mutually agree to appoint a single Arbitrator. If You and 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 Arbitrators will appoint an umpire. The umpire shall sit with the Arbitrators and preside at their meetings. All appointments must be in writing by the respective parties making the appointment. 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.
Upgraded Benefits	If the Benefits to any Person Covered under the terms of this Contract, including Supplementary Contracts be increased while it is in force and if such Person Covered shall have been afflicted with a claim prior or at the time the Benefits were increased, the Limits of Benefits payable in respect of Benefits shall not exceed the Limit of Benefits prior to the date the Benefits were upgraded.

ACCIDENTAL DEATH AND DISABILITY (ADD) SUPPLEMENTARY CONTRACT

Accidental Death and Disability Supplementary Contract	This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful. In addition, the Master Certificate's provisions shall apply to this Supplementary Contract. Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.

DEFINITIONS

Total and Permanent Disability (TPD) (Accidental)	Total and Permanent Disability may be defined as one of the following: (i) A disability where the Person Covered is incapable of performing any work, occupation or profession for wages, compensation or profit, solely due to an Accident, throughout the Person Covered's remaining lifetime; (ii) A disability where the Person Covered 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 adaptions. The six (6) Activities of Daily Living are: **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. **Continence** – 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. (iii) **Presumptive TPD**, where the Person Covered, irrespective of age or earning ability, suffers from any of the following losses: a) Total and irrecoverable loss of sight in both eyes; or b) Loss of two or more limbs, each above the wrist or ankle; or c) Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle. If the Person Covered is unemployed at the time of disability, then only (ii) and (iii) shall apply. If TPD Benefit is granted to a Person Covered below the attained age of five (5) years old, only definition (iii) shall apply if the child becomes Totally and Permanently Disabled before he/she attains the age of five (5) years old.
TPD Date	The TPD Date is the date the Person Covered first becomes totally and permanently disabled, as defined under the **Definition of Total and Permanent Disability (TPD)** above.

BENEFITS

Accidental Death Benefit	While this Supplementary Contract is In Force, upon death of a Person Covered due to an Accident, the amount of Benefit payable to You is the Sum Covered of this Supplementary Contract, in respect of the Person Covered. Upon payment of the Accidental Death Benefit, We shall be discharged from any further liability under this Supplementary Contract with regard to the Person Covered.
Accidental Disability Benefit	If a Person Covered suffers from Total and Permanent Disability due to an Accident, the amount of Benefit payable to You is the Sum Covered of this Supplementary Contract, in respect of the Person Covered. Upon payment of the Accidental Disability Benefit, We shall be discharged from any further liability under this Supplementary Contract with regard to the Person Covered.
Survival Period of Six (6) Months	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 Person Covered survives and the disability had lasted continuously for at least six (6) months from the TPD Date. The six (6) months survival period is not applicable if it is a Presumptive TPD, as defined in definition (iii) of the TPD definition.
Exclusions	We shall not pay the Benefit under this Supplementary Contract if accidental death or disability occurs due to: (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; or (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; or (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; or (iv) Self-inflicted injuries or suicide or attempted suicide, unless proven insane; or (v) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol; or (vi) HIV infection, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions; or (vii) Committing or trying to commit any illegal act; or (viii) Physical and violent provocation by any Person Covered, leading to a similar response that leads to physical harm or death; or (ix) Illness or disease of any kind due to bacterial or pus-forming infection, other than that which occurs through an accidental cut or wound; or (x) Inhalation of poison, gas or fumes whether voluntarily or involuntarily taken.
Existing Health Condition	This Supplementary Contract also excludes any Pre-Existing Condition, which existed prior to the Inclusion Date or Reinstatement Date, whichever is later, in respect of a Person Covered.

TOTAL AND PERMANENT DISABILITY (TPD) SUPPLEMENTARY CONTRACT

Accelerated Total and Permanent Disability (TPD) Supplementary Contract	This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful. In addition, the Master Certificate's provisions shall apply to this Supplementary Contract. Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.

DEFINITIONS

<table>
<tr>
<td>Total and Permanent Disability (TPD)</td>
<td>
Total and Permanent Disability may be defined as one of the following:
(iv) A disability where the Person Covered is incapable of performing any work, occupation or profession for wages, compensation or profit, throughout the Person Covered's remaining lifetime;
(v) A disability where the Person Covered 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 adaptions.
The six (6) Activities of Daily Living are:
<table>
<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>Continence</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>
(vi) Presumptive TPD, where the Person Covered, irrespective of age or earning ability, suffers from any of the following losses:
a) Total and irrecoverable loss of sight in both eyes; or
b) Loss of two or more limbs, each above the wrist or ankle; or
c) Total and irrecoverable loss of sight in one eye and loss of one limb at or above the wrist or ankle.
If the Person Covered is unemployed at the time of disability, then only (ii) and (iii) shall apply.
If TPD Benefit is granted to a Person Covered below the attained age of five (5) years old, only definition (iii) shall apply if the child becomes Totally and Permanently Disabled before he/she attains the age of five (5) years old.
</td>
</tr>
</table>

TPD Date	The TPD Date is the date the Person Covered 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")	While this Supplementary Contract is In Force, upon Total and Permanent Disability of a Person Covered 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 Person Covered The Sum Covered of the Basic Contract in respect of the Person Covered 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 Person Covered.
Survival Period of Six (6) Months	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 Person Covered survives and the disability had lasted continuously for at least six (6) months from the TPD Date. The six (6) months survival period is not applicable if it is a Presumptive TPD, as defined in definition (iii) of the TPD definition.
Exclusions	We shall not pay the TPD Benefit if TPD occurs due to: (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 suicide 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.

Existing Health Condition	This Supplementary Contract also excludes any Pre-Existing Condition, which existed prior to the Inclusion Date or Reinstatement Date, whichever is later, in respect of a Person Covered.

CLAIMS

Notice of Claim due to TPD	You must provide Us with written notice of claim due to TPD after six (6) months from the date of incident which gave rise to TPD.

	Failure to give notice within such time shall not invalidate any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.
Filing Proof of Loss due to TPD	The appropriate claim form will be provided upon receiving the written notice of claim. Please attach all relevant information such as the medical report to support Your claim. Evidence of claim shall be provided at Your own cost, and should be provided to Us within thirty (30) days after the notification of claim has been received by Us. You must also provide Us with the necessary medical evidence before any second (2nd) instalment is due, at Your own cost. Such evidence must be satisfactory to Us and should include all relevant medical examination by a doctor of Our choice.

FUNERAL EXPENSES SUPPLEMENTARY CONTRACT

Funeral Expenses Supplementary Contract	This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful. In addition, the Master Certificate's provisions shall apply to this Supplementary Contract. Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.

BENEFITS

Funeral Expenses Benefit	While this Supplementary Contract is In Force, upon death of the Person Covered, We shall pay the Sum Covered of this Supplementary Contract, in respect of the Person Covered

ACCELERATED CRITICAL ILLNESS SUPPLEMENTARY CONTRACT

Accelerated Critical Illness Supplementary Contract	This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful. In addition, the Master Certificate's provisions shall apply to this Supplementary Contract. Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.

GENERAL DEFINITION

Irreversible	Means cannot be reasonably improved upon by medical treatment and/or surgical procedures consistent with the current standard of the medical services available in Malaysia.
Permanent	Means expected to last throughout the lifetime of the Person Covered.
Activities of Daily Living (ADL)	(i) Transfer Getting in & out of a chair without requiring physical assistance. (ii) Mobility The ability to move from room to room without requiring any physical assistance. (iii) Continence The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iv) Dressing Putting on and taking off all necessary items of clothing without requiring assistance of another person. (v) Bathing/Washing The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means. (vi) Eating All tasks of getting food into the body once it has been prepared.
Assessment Period	Means the period during which the Takaful Operator will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence has been submitted).

BENEFITS

Critical Illness Benefit	While this Supplementary Contract is In Force, We shall pay You the Sum Covered of the Supplementary Contract when the Person Covered is diagnosed to have any of the covered Critical Illnesses (except Angioplasty or Other Invasive Treatments For Major Coronary Artery Disease) listed in the **Definition of Critical Illness**. The Sum Covered of the Master Certificate, with respect to the Person Covered, shall automatically be reduced by the amount of Critical Illness Benefit paid.
Conditions for Benefit to be Paid	We shall only pay the Critical Illness Benefit if: (i) the covered Critical Illness occurs thirty (30) days after the Inclusion Date or date of Reinstatement of this Supplementary Contract; and (ii) the covered Critical Illness occurs before the Person Covered reaches the maximum age of cover of the Supplementary Contract, as specified in the Takaful Schedule; and (iii) The Person Covered is diagnosed with the Critical Illness for the first time; and (iv) The Person Covered survives for at least thirty (30) days after he/she is diagnosed with a Critical Illness; and (v) Diagnosis or event of the covered Critical Illness meets the **Definition of Critical Illness**. In addition, the following Critical Illnesses are only covered sixty (60) days after the Inclusion Date or date of Reinstatement of the Supplementary Contract: (i) Cancer (ii) Coronary Heart Disease Requiring Surgery (iii) Heart Attack (iv) Other Serious Coronary Artery Disease
Exclusions	This Supplementary Contract shall not cover any of the following:- (i) Pre-Existing Condition which existed prior to the Inclusion Date or Reinstatement Date, whichever is later, in respect of a Person Covered. (ii) Participation in any 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. (iii) 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; (iv) 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. (v) Self-inflicted injuries or suicide or attempted suicide, unless proven insane. (vi) Injuries or hospitalisation as a result of drug addiction or while under the influence of alcohol. (vii) HIV infection, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions, unless it is specifically mentioned in the **Definition of Critical Illness**. (viii) Committing or trying to commit any illegal act.

DEFINITIONS OF CRITICAL ILLNESS

Alzheimer's Disease/ Severe Dementia	Deterioration or loss of intellectual capacity or abnormal behaviour as evidenced by the clinical state and accepted standardized questionnaires or tests arising from Alzheimer's Disease or irreversible organic degenerative brain disorders resulting in significant

	reduction in mental and social functioning (such that continuous supervision is required). The diagnosis must be clinically confirmed by a neurologist. From the above definition, the following are not covered: (i) Non organic brain disorders such as neurosis, (ii) Psychiatric illnesses; (iii) Drug or alcohol related brain damage.
Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease	The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence. Intra-arterial investigative procedures are not covered. Payment under this clause is limited to ten percent (10%) of the Critical Illness coverage under this contract subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of this Contract, thereby reducing the amount of the Lump Sum Payment which may be payable.
Bacterial Meningitis **-** resulting in permanent inability to perform Activities of Daily Living	Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The diagnosis is to be confirmed by: (i) an appropriate specialist (ii) the presence of bacterial infection in the cerebrospinal fluid by lumbar puncture. For the above definition, other forms of meningitis, including viral meningitis are not covered.
Benign Brain Tumour **-** of specified severity	A benign tumour in the brain or meninges within the skull, where all of the following conditions are met: (i) It is life threatening. (ii) It has caused damage to the brain. (iii) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and (iv) its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques. The following are excluded: (i) Cysts (ii) Granulomas (iii) Malformations in or of the arteries or veins of the brain (iv) Hematomas (v) Tumours in the pituitary gland, or spine (vi) Tumours of the acoustic nerve
Blindness – <u>Permanent and Irreversible</u>	Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.
Brain Surgery	The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed. The following are excluded: (i) Burr hole procedures (ii) Transphenoidal procedures (iii) Endoscopic assisted procedures or any other minimally invasive procedures (iv) Brain surgery as a result of an accident

Cancer – *of specified severity* *<u>and does not cover very early cancers</u>*	Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma. For the above definition, the following are not covered: (i) All cancers which are histologically classified as of the following: - pre-malignant - non-invasive - carcinoma in situ - having either borderline malignancy - having low malignant potential (ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification) (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification) (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification (v) Chronic Lymphocytic Leukaemia less than RAI Stage 3 (vi) All cancers in the presence of HIV (vii) Any skin cancer other than malignant melanoma
Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following: (i) Regular blood product transfusion; (ii) Marrow stimulating agents; (iii) Immunosuppressive agents; or (iv) Bone marrow transplantation. The diagnosis must be confirmed by a bone marrow biopsy.
Coma – *resulting in permanent neurological deficit with persisting clinical symptoms*	A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety-six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present. The following is not covered: (i) Coma resulting directly from alcohol or drug abuse
Coronary Artery By-Pass Surgery	Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of Coronary Artery By-Pass Grafting. For the above definition, the following are not covered: (i) angioplasty; (ii) other intra-arterial or catheter based techniques; (iii) keyhole procedures; (iv) laser procedures
Deafness – <u>Permanent and Irreversible</u>	Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.
Encephalitis - resulting in permanent inability to perform Activities of Daily Living	Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an ability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist Encephalitis in the presence of HIV infection is not covered.
Kidney Failure – *requiring dialysis or kidney transplant*	End stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis initiated or kidney transplantation is carried out.
End Stage Liver Failure	End stage liver failure as evidenced by all of the following:

	(i) Permanent jaundice; (ii) Ascites; and (iii) Hepatic encephalopathy. Liver failure secondary to alcohol or drug abuse is not covered.
End Stage Lung Disease	End stage lung disease causing chronic respiratory failure. All of the following criteria must be met: (i) The need for regular oxygen treatment on a permanent basis; (ii) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 liter during the first second ; (iii) Shortness of breath at rest; and (iv) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.
Fulminant Viral Hepatitis	A sub massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:. (i) A rapidly decreasing liver size as confirmed by abdominal ultrasound; (ii) Necrosis involving entire lobes, leaving only a collapsed reticular framework; (iii) Rapidly deteriorating liver functions tests; and (iv) Deepening jaundice. Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered
Heart Attack – of specified severity	Death of the heart muscle due to inadequate blood supply that has resulted in all of the following evidence of acute myocardial infarction: (i) A history of typical prolonged chest pain, (ii) New electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and, (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher: The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician For the above definition, the following are not covered: (i) Occurrence of an acute coronary syndrome including but not limited to unstable angina. (ii) arise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.
Heart Valve Surgery	The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities. Repair via intra-arterial procedure, key-hole surgery or similar techniques are specifically excluded.
Loss of Speech	Total, permanent and irrecoverable loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist. All psychiatric related causes are excluded.
Third Degree Burns *– of specified severity*	Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.
Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.

Major Organ / Bone Marrow Transplant	The receipt of a transplant of: (i) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or (ii) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ. Other stem cell transplants are excluded.
Medullary Cystic Disease	A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. Diagnosis should be supported by a renal biopsy.
Motor Neuron Disease – *permanent neurological deficit with persisting clinical symptoms*	A defined diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.
Multiple Sclerosis	A defined diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following: (i) investigations which confirm the diagnosis to be Multiple Sclerosis; (ii) Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least 6 months; and (iii) Well documented history of exacerbations and remissions of said symptoms or neurological deficits
Muscular Dystrophy	The definite diagnosis of a muscular dystrophy by a neurologist which must be supported by all of the following: (i) Clinical presentation including absence of sensory disturbance, normal cerebro-spinal fluid and mild tendon reflex reduction (ii) Characteristic electromyogram (iii) Clinical suspicion confirmed by muscle biopsy No benefit will be payable under this Covered Event before the Person Covered has reached the age of twelve (12) years next birthday.
Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	Infection with the Human Immunodeficiency Virus (only if the Person Covered is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with sero-conversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to the Takaful Operator within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident. "Medical Staff" is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in the medical centre or hospital or dental clinics/polyclinics in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.
Serious Coronary Artery Disease	The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are excluded). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.
Paralysis of limbs	Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.
Parkinson's Disease **–** resulting in permanent inability to perform Activities of Daily Living	A defined diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met: (i) Cannot be controlled with medication; (ii) Shows signs of progressive impairment; and

	(iii) Confirmation of the permanent inability of the Covered Member to perform without assistance three (3) or more of the Activities of Daily Living Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.
Primary Pulmonary Arterial Hypertension **–** *of specified severity*	A defined diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment. Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit. The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:- Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
Cardiomyopathy **–** of specified severity	A defined diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance. The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:- Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest. Cardiomyopathy directly related to alcohol or drug abuse is excluded.
Stroke **–** resulting in permanent neurological deficit with persisting clinical symptoms	Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies. For the above definition, the following are not covered: (i) Transient ischemic attacks (ii) Cerebral symptoms due to migraine (iii) Traumatic injury to brain tissue or blood vessels (iv) Vascular disease affecting the eye or optic nerve or vestibular functions
Surgery To Aorta	The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered: (i) angioplasty; (ii) other intra-arterial or catheter based techniques; (iii) other keyhole procedures; (iv) laser procedures
Systemic Lupus Erythematosus With Severe Kidney Complications	A defined diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only hematological or joint involvement are not covered. WHO Lupus Classification: Class III - Focal Segmental glomerulonephritis Class IV - Diffuse glomerulonephritis

	Class V - Membranous glomerulonephritis
Terminal Illness	The conclusive diagnosis of a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from the appropriate specialist and confirmed by the Takaful Operator's appointed doctor.

Level 19, Tower C
Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Malaysia

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

Etiqa Oneline 1300 13 8888
www.facebook.com/etiqa