

Note: Please read this Product Disclosure Sheet before you decide to take up **EZShield**. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad ("the Takaful Operator", "Us", "We", "Our")
 Name of Product : **EZShield**
 Name of Customer : **<Customer's Name>** ("the Person Covered")
 Date : 25th January 2021

1. What is this product about?

EZShield is a three (3) months single contribution group term takaful coverage that provides coverage for death, total and permanent disability or accidental death. It also provides a special income benefit upon specific events.

2. What are the Shariah concepts applicable?

- **Tabarru'**: The amount of donation that the Person Covered willingly relinquish to help each other in the event of misfortunes.
- **Wakalah**: The contract of agency based on principle of *Wakalah bi al-ujrah* where the charge imposed upfront according to the percentage of Contribution paid as Participant appoints Us to manage Tabarru' Fund. The amount will be deducted from the Tabarru' Fund.
- **Ju'alah**: Compensation for a given service, where the Person Covered will share the the Underwriting Surplus with Us on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any. However, the portion distributable to the Person Covered will be channelled to any charitable organisation(s) approved by Our Shariah Committee due to the short-term nature of this product and the expected amount may be too small to be distributed to the Person Covered.
- **Mudharabah**: We act as an Entrepreneur (*Mudharib*) that manages the collected funds and Participants as Capital Provider (*Rabbul Mal*). In return, We will share the profit on the investment return of *Tabarru'* Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any. The portion distributable to the Person Covered will be channelled to any charitable organisation(s) approved by Our Shariah Committee due to the short-term nature of this product and the expected amount may be too small to be distributed to the Person Covered.
- **Qard**: An interest-free loan provided by Us in the event of deficit in the *Tabarru'* Fund. The *Qard* is repayable from the future Underwriting Surplus of the *Tabarru'* Fund.

Note: Tabarru' Fund is a pool of funds established for the purpose of solidarity and cooperation among the Person Covered that is used to help all Person Covered in the event of misfortunes.

3. What are the covers/benefits provided?

This plan covers:

Benefits	Sum Covered (RM)
Death/Total and Permanent Disability (TPD) Benefit Upon Death or TPD of the Person Covered during the coverage period, the sum covered will be payable.	20,000
Accidental Death Benefit Upon Death of the Person Covered due to Accident during the coverage period, an additional 100% of the sum covered, will be payable.	40,000
Special Income Benefit A special one-off benefit will be payable upon occurrence of any of the following: a) Death/TPD due to Accident; or b) Hospitalisation of the Person Covered for at least 5 days due to Accident. This benefit will only be payable once and thereafter shall be terminated.	1,000

Note:

- The coverage is valid for three (3) months only.
- The coverage will commence and end in accordance with the dates as notified by Us to the Person Covered.
- Each Person Covered is allowed to participate in this certificate only once at a time. Multiple coverages or plans on the Person Covered under this certificate is not allowed.
- The above coverage does not provide any cash surrender value.

Note: Terms and conditions apply. Please refer to the Master Certificate for the full terms and conditions.

4. How much contribution do I have to pay?

The contribution that you have to pay is RM 27.50. The contribution amount stated herein is the single contribution amount of this product for 3 months coverage period.

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

60% of Upfront Charge or RM 16.50 is deducted from the Tabarru' Fund to pay for distribution related expenses including management expenses and Shopee's transaction/processing fee (if any). The contribution quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable.

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

- **Importance of Disclosure** – you must disclose all material facts such as medical conditions and state your age correctly.
- **Free-Look Period** - you may cancel the certificate within 15 days from the delivery of your Certificate. We shall refund an amount that equals to the contribution paid.
- **Claims Procedures** - notification should be made immediately upon the occurrence of a claimable event within the time frame stipulated in the terms and conditions of the Master Certificate. Claims forms can be obtained from Our website, where you must submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to types of claims. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit.
- **Eligibility** – you must be a Malaysian or permanent resident in Malaysia, between 18 and 50 years age next birthday. Entry age next birthday refers to the attained age next birthday on the Commencement Date.

Note: This list is non-exhaustive. Please refer to the Master Certificate for the terms and conditions under this plan.

7. What are the limitations and major exclusions under this certificate?

No benefit shall be payable as a result of any of the following whether directly or indirectly:

Death

- suicide, attempted suicide or self-inflicted injuries, while sane or insane, within one (1) year from the Effective Date;

Total and Permanent Disability

- has existed prior to or on the Commencement Date;
- is resulted from Person Covered committing, attempting or provoking an assault or a felony or from any violation of the law by the Person Covered;
- as a result of the Person Covered driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the Person Covered has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations;
- is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane;
- is caused by bodily injury sustained as a result of parachuting or sky-diving;
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
- is resulted from war, whether declared or undeclared;

Accidental Death/Special Income Benefit

- suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
- war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
- from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
- as a result of the Person Covered committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Person Covered or resistance to arrest;
- as a result of the Person Covered driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Person Covered has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations;
- while under the influence of alcohol or drugs unless taken as prescribed by a Medical Practitioner. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result equals or exceeds the following limit:
 - 35 mcg of alcohol per 100ml of breath,

- 80 mg of alcohol per 100ml of blood,
- 107mg alcohol per 100ml of urine;
- Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Person Covered would or could earn income or remuneration from engaging in such activity;
- from childbirth, pregnancy and/or any complications thereof;
- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- from the Person Covered engaging in commando or bomb disposal duties/training.

Note: This list is non-exhaustive. Please refer to the Master Certificate for the full list of limitations and exclusions under this plan.

8. Can I cancel my Certificate?

You may email directly at GreatAssist@greateastertakaful.com for the cancellation request of your coverage at any time. However, you will not be entitled to a refund of contribution for cancellation after the 15 days free-look period. Despite the cancellation, the coverage will still continue until the end of the next contribution due date.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform Us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful, please refer to the relevant *insuranceinfo* booklet on Family Takaful available at all of Our branches or visit the website www.insuranceinfo.com.my.

If you have any enquiries, please contact Us at:

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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11. Other similar types of cover available

You may check with Our partner or contact Us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS AND THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The information provided in this disclosure sheet is valid as at 25th January 2021.