

STAMP DUTY PAID

eTiQA

General Takaful

## THE SCHEDULE

Account No. : V0000586

Certificate No : TVZ-K2518357-W1

Participant's Name.: LOUIS CHUA MHIN KHIT  
 Postal Address ... : 86, JALAN PUTERI 8/10  
 BANDAR PUTERI  
 PUCHONG  
 47100 - SELANGOR

Period of Takaful .: From 11/12/2023 to 10/12/2024 Midnight Expiry  
 Any subsequent period for which the Participant shall pay and the  
 Takaful Operator shall agree to accept a renewal contribution.

Replacing Cert. No : K2508809

Cover Note: -

Business/Profession:		Risk:	1
Cover : COMPREHENSIVE	Risk Cls: MFB - Private Car		
Veh Regn No : BRR186	Cubic Capacity : 4240		
Make & Model: TESLA MODEL 3 RWD (A)	Year of Manufacture: 2023		
Engine No : TG323306006CJK	Chassis No : LRW3F7FS3RC006350		
Log Book No : -			
Use For : Private Car - Private Use			
Package : T			

Estimated Value: RM	205,500 (Vehicle)		Limits
Base Contribution	: RM	6,692.38	
NCD	55.000000 % : RM	3,680.81	
	RM	3,011.57	
Additional Benefit:-			
EV Home Wall Charger (up to)	: RM	.00 RM	12,000.00
Personal Accident to Driver	: RM	.00 RM	18,000.00
Compassionate Benefit	: RM	.00 RM	1,000.00
Flood Relief Allowance	: RM	.00 RM	1,500.00
Special Relief Allowance	: RM	.00 RM	1,500.00
24/7 Emergency and Unlimited	: RM	15.00	
Gross Contribution	RM	3,026.57	
Discount	: RM	302.66	
Service Tax	: RM	163.44	
Stamp Duty	: RM	10.00	
Total Contribution Payable	RM	2,897.35	
=====			
Authorised Drivers:			
01 LOUIS CHUA MHIN KHIT	02 ANY AUTHORISED DRIVER		

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AHLI KUMPULAN Maybank

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Subject to the following Warranties, Endorsements and Clauses applicable stated and/or attached hereto :

D43D EV HOME WALL CHARGER (NON-TARIFF)  
D058 PERSONAL ACCIDENT TO DRIVER (NON-TARIFF)  
D059 COMPASSIONATE BENEFIT (NON-TARIFF)  
D060 FLOOD RELIEF ALLOWANCE (NON-TARIFF)  
D061 SPECIAL RELIEF ALLOWANCE DUE TO TOTAL LOSS AND THEFT (NON-TARIFF)  
D062 24/7 EMERGENCY AND UNLIMITED TOWING MILEAGE  
B001 EXCESS ALL CLAIMS  
B087 AGREED VALUE CLAUSE  
The Agreed Value shown in the Schedule is the maximum amount that will be paid to Your Car, less any Excess (if applicable) if Your Car is stolen or totally destroyed.

We and You have agreed at the commencement of this Certificate to use this value as the basis of settlement provided We are liable to pay such loss or destruction under the terms and conditions of this Certificate. The Market Value of Your Car at the time of loss will not be taken into account.

M007 MINIMUM CONTRIBUTION (THIS CERT IS SUBJECT TO RM50.00 MIN CONT)  
M003 SANCTION LIMITATION AND EXCLUSION CLAUSE  
This Certificate shall not provide cover and the Takaful Operator shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose the Takaful Operator to any Sanction, prohibition or restriction under the CISAD Act or United Nations resolutions or Nations resolutions trade or economic sanctions, laws or regulations European Union, United Kingdom or United States of America.

"Wef 1 Jan 2014 prohibition or restriction under the CISAD Act is replaced by laws or regulations of United States Of America".

C049 DISTRIBUTION OF SURPLUS  
The Participant agrees to participate in this general Takaful scheme based on the principle of Takaful and to pay the contribution on the basis of Tabarru' (donation) for the purpose of helping each other participants who have suffered tragedy and with this contribution, the Participant is entitled to the Takaful cover as expressed in the terms and conditions of this Takaful Contract.

The Surplus from the fund will be determined annually. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by Our Syariah Committee. The Distributable surplus, if any, is fifty percent (50%) paid to Us as a performance fee for operating and managing the Fund, and the



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remaining fifty percent (50%) is shared between Participants whose Certificates have not terminated and who have not made any claim within the financial year. In the event of any deficit from the Fund, there will be no surplus distribution for that financial year. Under such circumstances, the deficit will be first funded by the amount allocated for contingency purposes. If the Fund is still in deficit, a Qard from the shareholders fund will be arranged. The Qard will be carried forward to the following financial year and any surplus emerging thereafter will be used to pay off the Qard. If the surplus is less than Ringgit Malaysia Ten (RM10.00), We shall credit such sum into a charitable fund, which will be utilized as Amal Jariah on behalf of the Participants. The Charitable fund will be distributed to registered charitable organizations.

M013 CYBER AND DATA EXCLUSION

Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto this Certificate excludes any:

1.1 Cyber Loss

1.2 Loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the Certificate or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means and unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to,

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processing of, use of or operation of any Computer System.

Cyber Incidents means:

1. any error or omission or series of related errors or omissions involving access to , processing of , use of or operation of any Computer System; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means:-

any computer , hardware , software , communication system, electronic device ( including , but not limited to, smart phone, laptop , tablet , wearable device ), server , cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,

owned or operated by the Participant or any other party.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

(Clause wording extraction from LMA5401)

**M014 LMA5393 (AMENDED)-COMMUNICABLE DISEASE ENDORSEMENT**

1. This certificate, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of takaful.

Consequently and notwithstanding any other provision of this certificate to the contrary, this certificate does not cover any loss, damage, liability , claim , cost or expense of whatsoever nature, directly or indirectly caused by, arising out of, resulting from, attributable to, or in connection with ( regardless occurring concurrently or in any sequence) with a Communicable Disease or the fear of threat (whether actual or perceived) of a Communicable Disease.

2. For the purpose of this endorsement, loss, damage, liability, claim, cost, or expense of whatsoever nature or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:-

2.1 for a Communicable Disease, or

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- 2.2 any property covered hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where :
- 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property covered hereunder.
4. This endorsement applies to all coverage extensions, additional coverage, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of this certificate remain the same.

N002 INFORMATION ON eCERTIFICATE

In line with our Group's strategy to promote usage of technology and to help preserve the country's natural resources, we no longer print the full certificate wordings. You may view and print the above certificate wordings at our websites [www.etiqa.com.my](http://www.etiqa.com.my). Printout may also be obtained from our offices nationwide.

CHANGES IN TAXATION, REGULATIONS AND LEGISLATION

We may vary the terms of the Certificate As We consider appropriate and equitable, if there are changes in taxation, regulations or legislation that affect this Certificate. We will notify You in writing three (3) months prior when terms in this Certificate need to be changed.

If 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, We may, but is not obliged to pay such tax on Your behalf, and You shall reimburse or indemnify Us for all of such tax upon demand by Us.

PERSONAL DATA PROTECTION ACT

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Personal Data shall have the same meaning as described to it as under Section 4 of the Personal Data Protection Act 2010.

Personal Data refers to the personal data furnished by the Person Covered, the Participant, or an authorized third party related to the Certificate of Takaful.

Personal Data does not include information on an individual which is in the public domain.

Your and Our 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 You, as the context may require, to:

1. Etiqa General Insurance Berhad, Etiqa General Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd;
2. Other entities within the Maybank Group;
3. Our authorized agents and service providers with whom We have contractual agreements for some of Our functions, services and activities.
4. Other Insurance or Takaful companies and distribution partners (such as banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful companies);
5. Industry trade association 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 You (from time to time); or
8. Enforcement regulatory and governmental agencies as permitted or required by law, authorized by any order of court or to meet obligations to regulatory authorities.

You 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 You provide other Personal data required for the purposes of this Certificate.

Prior to providing Us with the Personal Data of a Person Covered, or another individual, you must inform that individual of Our privacy notice.



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For the detailed privacy noticed 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](http://www.etiqa.com.my)

Issued On 15/12/2023  
At Kuala Lumpur  
By MFBSA05

For and on behalf of,  
ETIQA GENERAL TAKAFUL BERHAD

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UNDERWRITING INFORMATION

The following underwriting information have been declared:

1. The location of vehicle parked garage at:

Locked Garage

Address: 86, JALAN PUTERI 8/10  
BANDAR PUTERI  
PUCHONG  
47100 - SELANGOR

2. Anti-theft devices :

Alarm

3. Safety Features :

ABS & Airbags 2

4. Name Driver

Driver 01

Full Name : LOUIS CHUA MHIN KHIT  
New IC : 941009105453  
Date Of Birth : 09/10/1994  
Gender : Male  
Marital Status: Single  
Relationship : NIL  
to the Covered  
Driver 02

Driving Exp.: 0  
Type Of : Full  
Driving License  
Number of : 00  
Fault Claim (Exclude Windscreen)

Any Authorised Driver

5. Has the vehicle being installed with turbo charger, nitrous oxide kit and or modified for the purpose of speed and acceleration beyond the manufacturer's specification?  
No

