

## CERTIFICATE OF TAKAFUL

Road Transport Act, 1987 ( Malaysia )  
 Motor Vehicles (Third Party Risks) Rules, 1959 (Malaysia)  
 Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore  
 Motor Vehicles (Third Party Risks & Compensation) Rules 1960 (Republic of Singapore)  
 Motor Vehicles Insurance ( Third Party Risks) Act (Cap 90) Negara Brunei Darussalam

<b>MOTOR - MOTOR CYCLE</b>	<b>Comprehensive</b>	<b>RM</b>	<b>3,000.00</b>
<b>MY1 -- Motor Cycle Private</b>	<b>Excess All Claims</b>	<b>RM</b>	<b>100.00</b>

<b>Index Mark and Vehicle Registration No.</b>	<b>Certificate No.</b>
JUV4751	TVC-84189201-J1

<b>Name of Participant</b>
SURIYANAH BINTI MOHAMAD LASSIM

<b>Effective Date of the Commencement of Takaful for the purpose of the Regulations, Ordinance or Enactment</b>	<b>Date of Expiry of Takaful</b>
15/11/2021	14/11/2022

**Persons or Classes of Persons entitled to drive**  
 The Certificateholder.

Limitations as to use  
 Use only for social, domestic and pleasure purposes and in connection with the Certificateholder's business or profession.

The Certificateholder does not cover:

- a) Use for hire and reward.
- b) Use for racing pacemaking reliability trial or speed-testing.
- c) Use for the carriage of goods (other than samples) in connection with any trade or business.
- d) Use for any purpose in connection with the Motor Trade.

Limitation rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading.

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I / We certify that the Certificate to which this Certificate relates is issued in accordance with the provision of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

**For and behalf of  
 Etiqa General Takaful  
 Berhad**

Participant	Certificate No. : TVC-84189201-J1
<b>SURIYANAH BINTI MOHAMAD LASSIM</b>	Account No. : V0031965
<b>BATU 27 KAMPUNG TELOK GONG</b>	Agent Name : CAHAYA HAUR MOTOR ENTERPRISE
<b>KUALA SUNGAI BARU</b>	Product Type : Motor Cycle Private
<b>78200 MELAKA</b>	Period of Takaful from <b>15/11/2021</b> To <b>14/11/2022</b> (both Dates Inclusive). Any subsequent period for which the Participant shall pay and the Takaful Operator shall agree to accept a renewal contribution..

NRIC No : <b>821110-10-5398</b>	Business Reg No :	<b>Sum Covered</b>	<b>RM</b>	<b>3000.00</b>
Business/Occupation : <b>Others</b>	Other ID No :	Gross Contribution	RM	140.37
<b>Vehicle Information</b>		Less: No Claim Discount 0.00%	RM	0.00
JPJ Document No :		Basic PA (Death-Limit RM8000)	RM	18.65
Vehicle Reg No : <b>JUV4751</b>	Log Book No : <b>NIL</b>		RM	159.02
Make : <b>MOTORCYCLE</b>		Add : Service Tax 6.00 %	RM	9.54
Model : <b>WMOTO ES125 STD (WS125)</b>		Stamp Duty	RM	10.00
Engine No : <b>1P52QMI-11L28001501</b>	Cover Type : <b>Comprehensive</b>	<b>TOTAL AMOUNT DUE</b>	<b>RM</b>	<b>178.56</b>
Chassis No : <b>PRWS12CBMA001790</b>	Vehicle Type : <b>Motor Cycle</b>	Excess Damage Claims	RM	100.00
Year of Manufacture : <b>2021</b>	License Type : <b>Normal Cycle</b>			
Cubic Capacity : <b>125</b>	Use For : <b>Private Use</b>			
Seating Capacity : <b>2</b>	Rider Type : <b>Single Rider</b>			
Financial Interest : <b>NIL</b>				
Subject to the following warranties, endorsements and clauses incorporated herein and forming part of the Policy.				
<b>Clause Code</b>	<b>Clause Name</b>			
<b>M003</b>	<b>SANCTION LIMITATION AND EXCLUSION CLAUSE</b>			
<b>C049</b>	<b>TAKAFUL AND SURPLUS DISTRIBUTION CLAUSE</b>			
<b>M007</b>	<b>MINIMUM CONTRIBUTION</b>			
<b>N002</b>	<b>INFORMATION ON eCERTIFICATE</b>			
<b>D026</b>	<b>BASIC PERSONAL ACCIDENT (NON-TARIFF)</b>			

**MEMO****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 wording. You may view and print the above certificate wording at our website [www.etiqa.com.my](http://www.etiqa.com.my). Printout may also be obtained from our offices nationwide.

**SANCTION LIMITATION AND EXCLUSION CLAUSE**

This takaful certificate shall not provide cover and the Company 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 Company to any Sanction, prohibition or restriction under the CISAD Act or United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom.

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

**MINIMUM CONTRIBUTION**

The Certificate is subject to RM20.00 minimum contribution.



Visit [www.etiqa.com.my](http://www.etiqa.com.my) or our nearest branch to obtain the full policy wordings.  
Help preserve the country's natural resources.



## PERSONAL DATA PROTECTION ACT (PDPA)

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 associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA);
- 6) Our merchants and strategic partners;
- 7) Any parties authorized 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 Master Certificate.

Prior to providing Us with the Personal Data of an Insured Person, or another individual, You 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 Online at 1300 13 8888, or refer to Our website at [www.etiqa.com.my](http://www.etiqa.com.my)

Issue Date : 15-11-2021/11:45 AM  
Issue At : J1  
Issue By : v0031965

For and on behalf of  
**Etiqa General Takaful Berhad**



Visit [www.etiqa.com.my](http://www.etiqa.com.my) or our nearest branch to obtain the full policy wordings.  
Help preserve the countrys natural resources.



## **UNDERWRITING INFORMATION**

The following underwriting information have been declared:

Invoice No: ETBG2021UWFL02417841  
Date: 18/04/2022

**INVOICE**

**ETIQA GENERAL TAKAFUL BERHAD (201701025031)**  
**LEVEL 19 TOWER C**  
**DATARAN MAYBANK**  
**NO 1 JALAN MAAROF**  
**59000 KUALA LUMPUR**  
**(SST Reg No: W10-1808-31012539)**

To  
SURIYANAH BINTI MOHAMAD LASSIM  
BATU 27 KAMPUNG TELOK GONG  
KUALA SUNGAI BARU  
78200 MELAKA

Account Number: V0031965

Description		Total (RM)
Type of Certificate:	Motor Cycle Private	
Certificate Number:	84189201	
Period of Takaful:	15/11/2021 to 14/11/2022	
Contribution		159.02
Total (Excluding SST)		159.02
SST payable @ 6.00%		9.54
Stamp Duty		10.00
<b>Total Amount Payable</b>		<b>178.56</b>

This is a computer generated document. Therefore, no signature is required

PRODUCT DISCLOSURE SHEET	Etiqa General Takaful Berhad ("We/Us/Our")
Read this Product Disclosure Sheet before you decide to participate the <b>Comprehensive Motorcycle Takaful</b> . Be sure to also read the general terms and conditions.	<b>Comprehensive Motorcycle Takaful</b> <b>Date : 01/11/2020</b>

**1 What is this product about?**

This certificate provides takaful cover against loss or damage to your motorcycle, liability to third parties for bodily injury or death and damage to third parties' property.

**2 What are the Shariah concepts applicable?**

**Wakalah**

This product applies the wakalah (agency) concept, whereby the participants appoint us to act on their behalf to invest and manage the General Takaful Fund (Fund). The participants also agree to authorize us to delegate our rights, duties and obligations to any third party as we deem fit for the purpose of achieving the objective to invest and manage the Fund, provided that, in the event of any such delegation, we will remain liable and responsible for all such rights, duties and obligations towards the participant. As an agent, we are entitled to receive a wakalah fee as a service charge. The wakalah fee is as follows:

Item	(% of contribution)
• Commission paid to the agent	10%
• Management expenses	20%
<b>Total Wakalah Fee</b>	<b>30%</b>

**Tabarru'**

This plan also applies the tabarru' (contribution) concept, whereby the participants agree to donate or contribute their contributions to the Fund for the purpose of mutual aid and assistance to the participants based on the pre-agreed events, in case of need. At the end of each financial year, any distributable surplus in the Fund, less repayment of historic deficits, makes allowance for contingency provisions, and is subject to the surplus policy approved by our Shariah Committee is shared 50% among the participants whose certificates have not terminated and who have not made any claims within the financial year, and 50% to us for operating and managing the Fund, based on the contract of ju'alah. Ju'alah is a wage contract that specifies the share of the distribution of surplus on this basis. If the surplus is less than RM10.00, it will be credited to charitable fund which will be utilized as 'Amal Jariah' on behalf of the participant. The charitable fund will be distributed to eligible recipients as approved by our Shariah Committee for charitable purposes.

**3 What are the covers / benefits provided?**

This certificate covers:

- Loss or damage to your motorcycle due to accidental fire, theft or accident;
- Third party bodily injury or death; and
- Third party property loss or damage.

Optional benefits that you may wish to participate by paying additional contribution:

- All Riders
- Damage arising from Flood and Landslide
- Strike, Riot and Civil Commotion
- Basic Personal Accident (Non-Tariff).

**It is an offense under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor takaful.**

Duration of cover is for one year. You need to renew the takaful cover annually.

**Note:**Please refer to the takaful certificate for more information.

**4 How much contribution do I have to pay?**

The total contribution that you have to pay may vary depending on the sum covered, make and model of your vehicle, your age, past claim experience, No-Claim-Discount (NCD) entitlement, optional benefits selected and our underwriting requirements.

*Example:*

For Motorcycle

Make/Model	:	MOTORCYCLE WMOTO ES125 STD (WS125)
Age of Vehicle	:	1 years
Cubic Capacity	:	125 CC
Sum Covered	:	RM 3000.00
NCD Entitlement	:	0.00 %
Additional Cover	:	Basic PA (Death-Limit RM8000) coverage with sum covered RM 8000.00

The estimated total contribution that you have to pay is RM 178.56 as stated below:

Base Contribution	:	RM	140.37
Less 0.00% NCD entitlement	:	RM	0.00
		RM	140.37
Plus Additional Cover (Basic PA (Death-Limit RM8000))	:	RM	18.65
		RM	159.02
6% ST	:	RM	9.54
Total Contribution	:	RM	168.56
Plus Stamp Duty	:	RM	10.00
Total Contribution Payable	:	RM	178.56

\*This sum covered is based on the current market value of the vehicle based on reference to Insurance Services Malaysia Berhad's ("ISM's") Automotive Business Intelligence ("ABI") vehicle valuation database system.

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

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

Type	Amount(RM)
Services Tax	6% of the contribution
Stamp duty	RM 10.00

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

### Importance of disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when you apply for this takaful). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful.
- The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.
- In addition in answering the questions in the Application Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information given in the Application Form (or when you applied for this Takaful) is inaccurate or has changed.

**Under/Over Insured Takaful** - You must ensure that your vehicle is covered at the appropriate market value amount.

**Excess** - The excess, that is the amount of loss you have to bear in the event of claim as stated in your certificate schedule.

**Cash Before Cover** - the contribution due must be paid to us or our authorized intermediary before the effective date of the certificate.

If you wish to make a claim, here are the basic guidelines on what you need to follow:

- Please make a police report within 24 hours of the incident.
- Notify us immediately for any event that may give rise to a claim under your certificate. Notification can be done in writing or via Claim Assist line 1300 88 1007.
- Complete and submit the Claim Form as soon as possible together with related documents to support the claim.

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

## 7 What are the major exclusions under this certificate?

This certificate does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- The loss of use of your vehicle;

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

## 8 Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice and returning your original Certificate of Takaful to us. Upon cancellation, any refund of the contribution would be based on the conditions stipulated in the certificate.

## 9 What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**10 Where can I get further information?**

Should you require additional information on motor takaful, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Etiqa General Takaful Berhad (201701025031)**

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqa Oneline: 1300 13 8888

E-mail: [info@etiqa.com.my](mailto:info@etiqa.com.my)

Homepage : [www.etiqa.com.my](http://www.etiqa.com.my)

**11 Other types of similar cover available**

- a. Third party
- b. Third Party, Fire and Theft.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS COVERED AT THE APPROPRIATE MARKET VALUE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO ENGAGE WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/11/2020



**Personal Data Protection Act Slip for Individual Customers**

Name : SURIYANAH BINTI MOHAMAD LASSIM

NRIC No : 821110-10-5398

Certificate No : TVC-84189201-J1

Type Of Certificate : GENERAL TAKAFUL

Date : 15-11-2021

I/We, agree, consent and allow Etiqa General Takaful Berhad (hereinafter called "Etiqa General Takaful") to process my/our personal data (including sensitive personal data) ("Personal Data") with the intention of entering into a contract of Takaful, in compliance with the provisions of the **Personal Data Protection Act 2010**

I/We, understand and agree that any Personal Data collected or held by Etiqa General Takaful (whether contained in this application or otherwise obtained) may be held, used, processed and disclosed by Etiqa General Takaful to individuals and/or organizations related to and associated with Etiqa General Takaful or any selected third party (within or outside Malaysia, including medical institutions, reinsurers, claim adjusters/investigators, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this application and providing subsequent service related to it and to communicate with me/us for such purposes.

I/We understand that I/We have a right to obtain access to and to request correction of any Personal Data held by Etiqa General Takaful concerning me/us.

Such request can be made by completing the Access Request Form available at all Etiqa website, Etiqa Takaful branches or contact Etiqa Takaful via email [PDPA@etiqa.com.my](mailto:PDPA@etiqa.com.my). In accordance with the provisions of the **Personal Data Protection Act 2010**, I/We may contact the Customer Service Centre at Etiqa Online 1 300 13 8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.

I/We agree, consent and allow Etiqa General Takaful to share my/our Personal Data with Maybank Group, Etiqa General Takaful's agents or strategic partners and other third parties ("other entities") as Etiqa General Takaful deems fit.

I/We agree to receive marketing communication from Etiqa General Takaful or from these other entities about products and services that may be of interest to Me/Us.

☒ Yes ☐ No

Note: If you no longer wish to receive marketing communications, please notify Etiqa General Takaful to withdraw your consent and Etiqa General Takaful will stop processing and sharing your Personal Data with these other entities for the purpose of sending you marketing communications. For avoidance of doubt, the withdrawal does not include processing of your mandatory Personal Data.

**THIS IS A COMPUTER GENERATED DOCUMENT AND IT DOES NOT REQUIRE A SIGNATURE.**