

THE SCHEDULE

Account No. : N0028402

Certificate No : TPG-C0227469-W1

Coverage Per Person:

Death and Permanent Disablement only - RM10,000.00

Contribution:

0.3%

Excluding accident arising out in the course of the following occupations:

- Divers
- Racing drivers
- Jockeys
- Fireman
- Seamen and sea fishermen
- War correspondents
- Oil rig workers
- Steeplejacks
- Stevedores
- Persons engaged in demolition of buildings
- Persons engaged in ambulance services
- Dynamite and Explosive Handlers
- Mining workers
- Horse Trainers, Grooms or Jockey
- Police, Naval, Military or Air Force Service
- Professional Sports Activities, Professional Sports Team
- Quarry workers
- Racing Drivers
- Sawyers
- Ship crews and divers
- Timber logging Workers
- Timber Lorry Drivers/Attendants
- War Correspondence
- Window cleaners in High Rise buildings
- Woodworking Machinist
- Zoo Employees

Memo:

This takaful scheme is taken up by Katsana Holdings Sdn Bhd (Scheme Organiser) and shall provide takaful coverage as described in this Certificate for the sole benefits of the

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qualified members as determined by the Scheme Organiser.

Declaration to the Company will be as follows:

- On 10th every month (weekdays); Or
- On 11th every month (if 10th falls on Sunday); Or
- On 9th every month (if 10th falls on Saturday)

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

T001 MEMORANDUM

It is hereby declared and agreed that the Exclusions (a)(i) of the Certificate is amended as follows :

- a) (i) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), 'acts of terrorism', civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, riots, strikes, military or popular rising.

'Acts of terrorism' means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

C16A Automatic Additions And Deletions Clause

E01A Contribution Warranty

M04A Sanction Limitation and Exclusion Clause - 1/1/2014

This 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 United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

C11A Motorcycling Clause

In consideration of the payment of an additional Contribution, the benefits of the within Certificate shall apply whilst the Lives Covered are engaged in riding or pillion riding on a motor cycle as a sport or for any other purpose.

Provided always that the Company shall not be liable for any claim

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arising out of racing, pacemaking or participation by the Lives Covered in any speed contest, reliability or other trials.

C002 DISAPPEARANCE CLAUSE

In the event of the disappearance of the covers Person if after a period of ONE YEAR has elapsed, the Company shall have reason to believe that such covers Person sustained accidental bodily injury resulting in death, then, Benefit 1 shall become payable provided that if the covers Person shall subsequently be found to have survived, the amount of such benefit shall be refunded to the Company.

C004 EXPOSURE CLAUSE

Death loss or disablement caused by exposure directly resulting from a mishap to an aircraft vessel or public conveyance in which the Insured Person is travelling shall be deemed accidental bodily injury for the purpose of this Takaful.

C024 SNAKE AND INSECT BITE CLAUSE

It is hereby declared and agreed that this Certificate is extended to cover death or disablement arising from Snake and Insect bite.

E005 RIOT AND STRIKE ENDORSEMENT

It is hereby declared and agreed that this Certificate extends to cover " Riot and Strike".

It is further declared and agreed that the words 'Riot and Strike' under Exclusion (a) (i) of this Certificate are deemed to be deleted.

Subject otherwise to the terms, exclusions and conditions of the Policy.

C009 AUTOMATIC ADDITIONS AND DELETIONS CLAUSE

It is hereby declared and agreed that the coverage under this Certificate automatically covers all additions and deletions of employees falling within the Categories specified in the Schedule of Lives covers. It is further declared and agreed that the Insured shall declare to the Company within 30 days after the expiry of each period of Takaful the actual number of employees covers under each category during the past Certificate period together with the respective dates of additions or deletions and the Company shall adjust the contribution accordingly.

C010 MURDER AND ASSAULT CLAUSE

It is hereby understood and agreed that this Certificate covers accidental death or injury as within expressed in consequence of Assault and/or Murder or any attempted murder or assault.

CHANGES IN TAXATION, REGULATIONS AND LEGISLATION

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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

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 Malaysian (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

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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.

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

IMPORTANT NOTICE - applicable to ALL CONSUMER Products
(Takaful wholly for purposes unrelated to your trade, business or profession)

Where You have applied for this Takaful wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form (or when You applied for this Takaful) i.e. You should have answered the questions fully and accurately. Failure to have taken 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 in accordance with the remedies in Schedule 9 of the Islamic Financial Services Act 2013. You were also required to disclose any other matter that You knew 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.

IMPORTANT NOTICE - applicable to ALL NON CONSUMER Products
(Takaful wholly for purposes related to your trade, business or

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profession)

This Certificate is issued in consideration of the payment of contribution as specified in the Certificate Schedule and pursuant to the answer given in Your Proposal Form (or when you applied for this Takaful) and any other disclosures made by you between the time of submission of Your Proposal Form (or when you applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of between you and us. In the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures made by you, it 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.

This Certificate reflects the terms and conditions of the contract of takaful as agreed between you and us.

Issued On 20/02/2019
At Kuala Lumpur
By ECE412

For and on behalf of,
ETIQA GENERAL TAKAFUL BERHAD

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