

3 Know Your Obligations

N4

For this insurance/takaful, you must pay a premium/takaful contribution of:

| | |
|---|--|
| Standard Cover | <i>RM xx (annually / semi-annually)</i> |
| Additional Cover | <i>RM xx (annually / semi-annually)</i> |
| You also have to pay the following fees and charges: | |
| Stamp duty | <i>RM xx</i> |
| Commission / Wakalah fee | <i>x% of premium/contribution or RM xx</i> |
| Other applicable charges | <i>RM xx</i> |

4 Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured/covered should cover the cost of rebuilding the property in the event of loss/damage.

FSPs to highlight other key terms that customers should be aware of.

Note: This list is **non-exhaustive**. You should refer to the policy/certificate for the full list of terms and conditions.

? Can I cancel my policy/certificate?

- Yes. You may cancel your policy/certificate at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium/contribution provided you have not made a claim.

FSPs to highlight the process for a cancellation request and include information on any applicable cancellation fees or refunds.

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Customer's Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:
Date: