

Date : 21/08/2024 09:03:31 AM

**NURUL ASYIKIN BINTI ABD RAHIM**

LOT 132 BATU 1,  
JALAN SUNGAI BUAYA,  
BANTING  
42700 SELANGOR

**Certificate Schedule**

e-Certificate Number : CU153090  
Plan Name : TripCare 360 - International ( Area 2 ) - Silver  
Period of Takaful : 28/09/2024 - 30/09/2024

Thank you for staying secure with Etiqa. We are delighted to inform you that your coverage is now effective.

**Certificate Schedule**

We enclose herewith a copy of your Certificate of Cover for your perusal. This Certificate of Cover summarizes the details of your e-Certificate and we suggest that you keep this document for future reference. Kindly be informed that the details stated in this Certificate of Cover are based on the information you have declared to us at the time of application. You are advised to read and check this Certificate of Cover carefully and if there is any discrepancy, kindly inform us immediately.

If you have any enquiries on the above or our other products, kindly contact Etiqa Online at 1300 13 8888 or e-mail us at [info@etiqa.com.my](mailto:info@etiqa.com.my). For any enquiries on travel and medical assistance, you may contact our 24 hour Travel and Medical Assistance hotline number at +603 27856565 for fast and efficient travel service. Our service consultants will be at your service.

Thank you.

Yours sincerely,  
**Etiqa General Takaful Berhad**

The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact Etiqa General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**CERTIFICATE OF COVER NO:**

Helpline Number +603 2785 6565

CU153090

**TRIP CARE 360 TAKAFUL**

**Importance Notice**

1. In this application, unless stated otherwise, the words "I, you, me and my" means Participant wherever applicable.

2. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this takaful wholly for the 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. You must answer all questions in this application fully and accurately.
3. In addition to answering the questions in this application, 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.
4. Please nominate a person as beneficiary to receive the money to be paid under the e-Certificate in respect of Personal Accident death benefits. Please ensure that your nominee is aware that they have been nominated. Please obtain a copy of the nomination form from our website at [www.etiqa.com.my](http://www.etiqa.com.my). Please submit the completed form to your nearest branch.
5. Please notify Etiqa General Takaful of any change in your correspondence address, or other contact details. If you have an enquiry or require further information, please contact Etiqa Online by calling 1300 13 8888 or +603 2297 3888, or write to Etiqa General Takaful Berhad, Level 13, Tower B, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 603 2297 3800, or e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my).
6. If you have a complaint, dispute or feedback in connection with this application, please contact Etiqa General Takaful's Complaints Unit via e-mail at [cmu@etiqa.com.my](mailto:cmu@etiqa.com.my), by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to +603 2785 3093, or by post to Complaints Management Unit, Level 5, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.
7. If you are dissatisfied with the conduct of Etiqa General Takaful, you may refer to Bank Negara Malaysia via e-mail at [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my), by calling 1300 88 5465, by facsimile to +603 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. If you dispute a decision made by Etiqa General Takaful, you may refer to the Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) via e-mail at [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my), by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
8. Consumer education programmes on General Takaful and related topics are available on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
9. This certificate is eligible for stamp duty exemption.

### Declaration

Please confirm your agreement to the following declarations before submitting this application.

1. I have read and understand the contents of the application, including all notices therein.
2. I understand and agree that the contract of takaful that I have applied for shall only take effect on the date the e-Certificate has been issued by Etiqa General Takaful.
3. I understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of takaful, refusal or reduction of my claim(s), change of terms or termination of my contract of takaful.
4. I confirm that I am not travelling for the purpose of obtaining medical treatment or travelling against the advice of any medical practitioner.
5. I understand that all premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.
6. I agree to participate in this General Takaful scheme based on the principle of Takaful. I agree to the concept of Tabarru' (donation) for the purposes of mutual support of other participants and with this contribution, I am entitled to the Takaful cover expressed in the terms and conditions of this Takaful contract.
7. I agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet) to Etiqa General Takaful, as a deduction from contributions, to cover the expenses of managing and distributing the General Takaful scheme.
8. I understand that at the end of each financial year, the surplus (if any) from the General Takaful Fund (Fund) will be determined by Etiqa General Takaful. I agree that 50% of the distributed surplus (if any) will be paid to Etiqa General Takaful as an performance fee for operating and managing the Fund, the balance of 50% will be shared amongst participants whose e-certificates have not terminated and who have not made any claim within the financial year.
9. I further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00) it will be credited into charity fund which will be utilized as 'amal jariah' on behalf of the participants.
10. I hereby declare that the adults (18-70 years old) have been fully vaccinated against the COVID-19 virus.

**STAMP DUTY PAID**

Details of Covered Person	
Name of Main Covered Person :	MyKad No/Passport No/Others :
NURUL ASYIKIN BINTI ABD RAHIM	860308435212
Details of Coverage	
1. Period of Takaful	From 28/09/2024 To 30/09/2024
2. Destination :	Area 2

Area 1 (Domestic)	Malaysia
Area 2 (Selected Asian Countries)	Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.
Area 3	Worldwide excluding Malaysia, Nepal, USA and Canada.
Area 4	Worldwide including Nepal, USA and Canada (Excluding Malaysia).

**Note:** Excluded countries

- i. Travel in, to or through countries or regions which are subject to war, conflict, or quarantine for contagious disease ii. Travel in, to or through Cuba, Iran, Iraq, North Korea, Palestine, Syria or Ukraine

3. Type of Cover	: <b>Single Trip</b>
4. Type of Plan	: <b>Just myself</b>
5. Contribution Paid	: (RM) <b>18.75</b>
6. Adventurous Activities	: <b>NO</b>
7. COVID-19 Cover:	: <b>NO</b>

This Certificate of Takaful is a computer generated document and no signatory is required.

Issue Date : 21/08/2024 09:03:31 AM

For and on behalf of

Issue By : N0039574

**Etiqa General  
Takaful Berhad**

## CLAUSES

The following clauses are applicable to this Certificate : -

#### **LMA5401 - 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 Policy 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 an 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, processing of, use of or operation of any Computer System.

Cyber Incident 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, communications 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 Insured 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)

### **LMA5399 - COMMUNICABLE DISEASE EXCLUSION**

1. Notwithstanding any provision to the contrary within this takaful agreement, this takaful agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defense cost, cost, expense or any other amount incurred by or accruing to the Participant, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. 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:

2.1 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

2.2 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

2.3 the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

Subject otherwise to the terms, exceptions and conditions of the Certificate.

(Clause wording extraction from LMA5399)

### **INFECTIOUS OR CONTAGIOUS DISEASE EXCLUSION DURING A PHEIC**

This takaful Contract does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

### **CHANGES IN TAXATION, REGULATIONS AND LEGISLATION**

We may vary the terms of this Certificate if there are changes in taxation, regulations or legislation that affect this Certificate. We shall notify You in writing when the terms in this Certificate need to be changed.

## Personal Data Protection Act Slip for Individual Customers

**Name :** NURUL ASYIKIN BINTI ABD RAHIM **NRIC No :** 860308435212

**e-Certificate No :** CU153090

**Type of Certificate :** TripCare 360 Takaful

**Date :** 21/08/2024 09:03:31 AM

I, agree, consent and allow Etiqa General Takaful to process my 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, 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, understand that I have a right to obtain access to and to request correction of any Personal Data held by Etiqa General Takaful concerning me. Such request can be made by completing the Access Request Form available at all Etiqa General Takaful branches/or contact Etiqa General Takaful via email at PDPA@etiqa.com.my. In accordance with the provisions of the Personal Data Protection Act 2010, I may contact the Customer Service Centre at Etiqa Online at 1-300-13-8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.

I, agree, consent and allow Etiqa General Takaful to share my Personal Data with Maybank Group, Etiqa General Takaful's or strategic partners and other third parties (other entities) as Etiqa General Takaful deems fit and I may receive marketing communication from Etiqa General Takaful or from these other entities about products and services that may be of interest to me.

☐ Yes

☒ No

Note: If you no longer wish to receive these 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 NOT DOES NOT REQUIRE A SIGNATURE.**