



STAMP DUTY PAID

Deterioration of Stock in Cold Storage Takaful Certificate

WHEREAS the Certificate Holder (hereinafter called the "Participant") named in the Schedule hereto has made to **Etiqa General Takaful Berhad** (hereinafter called "the Takaful Operator") a written proposal by completing a questionnaire and/or other statements made in writing and/or submission of takaful related documents by the Participant for the purpose of this Certificate, is deemed to be incorporated herein.

NOW THIS CERTIFICATE OF TAKAFUL cover witnesses that subject to the Participant having paid to the Takaful Operator the contribution mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon.

THE TAKAFUL OPERATOR hereby agrees with the Participant that if at any time during the Period of Takaful stated in the schedule or during any subsequent period for which the Participant pays and the Takaful Operator may accept the contribution for the renewal of this Certificate, the goods specified in the schedule suffer loss or damage caused by deterioration due to any unforeseen and sudden physical loss of or damage to the machinery specified in the list of machinery attached to the questionnaire and proposal of this Certificate and indemnifiable under the machinery breakdown Certificate in force, the Takaful Operator will indemnify the Participant in respect of such deterioration in the manner and to the extent hereinafter provided up to an amount not exceeding in anyone year of Takaful cover in respect of each of the items Specified in the schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the schedule as covered hereby, unless the sum covered has been reinstated.

Exclusions

The Takaful Operator shall not be liable for

- 1) the deductible stated in the schedule to be borne by the Participant in anyone occurrence;
- 2) any loss of the goods stored in the refrigerating chambers arising within the no-claims period indicated by the Participant in the schedule due to any deviation from the prescribed refrigerating temperature, unless such deterioration is caused by contamination as a result of escaping refrigerant or by accidental freezing of the goods or unless fresh goods which have not yet reached the prescribed refrigerating temperature are hereby affected, the no-claims period being defined as the time period immediately following cessation of cooling during which, with storage room left sealed, no deterioration would take place;
- 3) any loss with regard to the goods stored arising as a result of shrinkage, inherent defects or diseases, natural deterioration or natural putrefaction;
- 4) any loss arising from improper storage, damage to packing material, insufficient circulation of air, non-uniformity of temperature;
- 5) any loss caused by temporary repair of the refrigeration machinery specified in the list of machinery which is carried out without the Takaful Operator's consent.
- 6) penalties for delay, consequential loss or damage or liability of any nature whatsoever;
- 7) loss or damage directly or indirectly caused by, or arising out of, or aggravated by

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lockout, civil commotion, military or usurped power, a group of malicious persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority;
- (b) nuclear reaction, nuclear radiation or radioactive contamination;
- (c) the willful act or willful negligence of the Participant or his representatives;
- (d) fire, direct lightning, chemical explosion, extinguishing of a fire or subsequent demolition, aircraft or other aerial devices or articles dropped therefrom, thefts or attempts thereat, collapse of buildings, flood, inundation, earthquake, subsidence, landslide, avalanche, hurricane, cyclone, volcanic eruption or other natural catastrophes.

In any action, suit or other proceeding where the Takaful Operator allege that by reason of the provisions of Exclusion (a) above any loss, destruction or damage is not covered by this Certificate, the burden of proving that such loss, destruction or damage is covered shall be upon the Participant.

General Conditions

- 1) The due observance and fulfillment of the terms of this Certificate, in so far as they relate to anything to be done or complied with by the Participant, and the truth of the statements and answers in the questionnaire, proposal and monthly declarations made by the Participant shall be a condition precedent to any liability of the Takaful Operator.
- 2) The schedule and the questionnaire and proposal shall be deemed to be incorporated in and form part of this Certificate and the expression "this Certificate", wherever used in this contract, shall be read as including the schedule and the questionnaire and proposal. Any word or expression to which a specific meaning has been attached in any part of this Certificate, of the schedule or of the questionnaire and proposal shall bear such meaning wherever it may appear.
- 3) The Participant shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Takaful Operator to prevent loss or damage and comply with statutory requirements and manufacturers' recommendations.
- 4)
 - a) Representatives of the Takaful Operator shall at any reasonable time have the right to inspect and examine the risk and the Participant shall provide the representatives of the Takaful Operator with all details and information necessary for the assessment of the risk.
 - b) The Participant shall immediately notify the Takaful Operator by facsimile and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the covered items, and the scope of cover and/or contribution shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Participant whereby the risk is increased, unless the continuance of the Cover provided under this Certificate is confirmed in writing by the Takaful Operator
- 5) In the event of any occurrence which might give rise to a claim under this Certificate, the Participant shall
 - (a) immediately notify the Takaful Operator by telephone or facsimile as well as in writing, giving an indication as to the nature and extent of the loss or damage;
 - (b) take all steps within his power to minimize the extent of the loss or damage;
 - (c) preserve the parts affected and make them available for inspection by a representative or surveyor of the Takaful Operator;

- (d) furnish all such information and documentary evidence as the Takaful Operator may require;
- (e) inform the police authorities in the case of loss or damage due to burglary.

The Takaful Operator shall on no account be liable for loss or damage of which no notice has been received by the Takaful Operator within 14 days of its occurrence. Upon notification being given to the Takaful Operator under this condition, the Participant may carry out repairs or make good any minor damage; in all other cases a representative of the Takaful Operator shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Takaful Operator does not carry out the inspection within a period of time which could be considered adequate under the circumstances, the Participant shall be entitled to proceed with the repairs or replacement.

- 6) The Participant shall at the expense of the Takaful Operator do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Takaful Operator in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those Participant under this Certificate) to which the Takaful Operator are or would become entitled or which is or would be subrogated to them upon their paying for or making good any loss or damage under this Certificate, whether such acts and things are or become necessary or required before or after the Participant's indemnification by the Takaful Operator.
- 7) If any difference arises as to the amount to be paid under this Certificate (liability being otherwise admitted), such difference shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the arbitrators do not agree, of an umpire to be appointed in writing by the arbitrators before the latter enter upon the reference. The umpire shall sit with the arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Takaful Operator.
- 8)
 - a) If the proposal or declaration of the Participant is untrue in any material respect, or if any claim made is fraudulent or substantially exaggerated, or if any false declaration or statement is made in support thereof, then this Certificate shall be void and the Takaful Operator shall not be liable to make any payment hereunder.
 - b) In the event of the Takaful Operator disclaiming liability in respect of any claim and if an action or suit is not commenced within three months after such disclaimer or (in case of arbitration taking place in pursuance of Condition 7 of this Certificate) within three months after the arbitrators or umpire have made their award, all benefit under this Certificate in respect of such claim shall be forfeited.
- 9) If at the time any claim arises under this Certificate there is any other Insurance/Takaful cover covering the same loss or damage, the Takaful Operator shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss or damage.
- 10) This Certificate may be terminated at the request of the Participant at any time, in which case the Takaful Operator will retain the customary pro rate for the time this Certificate has been in force. This Certificate may equally be terminated at the option of the Takaful Operator by seven days' notice to that effect being given to the Participant, in which case the Takaful Operator shall be liable to repay on demand a rateable proportion of the contribution for the unexpired term from the date of cancellation less any reasonable inspection charges the Takaful Operator may have incurred and less any long-term discount on contributions granted.
- 11) Under a Takaful cover for a third party's account the Beneficiary shall be entitled to exercise, in his own name, the rights of the Participant. Without obtaining the Participant's approval, the Beneficiary shall further have the right to receive any indemnity paid under this Certificate and to transfer the Participant's rights even if the Beneficiary is not in possession of this Certificate. Upon payment of indemnity the Takaful Operator may require evidence of the Beneficiary having given his consent to the Takaful cover and of the Participant having given his consent to the receipt of an indemnity by the Beneficiary.
- 12) The indemnity shall be payable one month after determination by the Takaful Operator of the full amount due. Notwithstanding the above, the Participant may, one month after the Takaful Operator have been duly notified of the loss and have acknowledged their liability, claim as an installment the minimum amount payable under the prevailing circumstances. The running of the periods shall be suspended for the time during which the indemnity is unascertainable or not payable due to reasons within the Participant's control.

The Takaful Operator shall be entitled to withhold indemnification

- (a) if there are doubts regarding the Participant's right to receive the indemnity, pending receipt by the Takaful Operator of the necessary proof;
 - (b) if in connection with the claim an examination by the police or an inquiry under criminal law has been initiated against the Participant, pending completion of such examination or inquiry.
- 13) 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 Participant further agrees that the Participant's contribution be credited into the General Takaful Fund (Fund) and to appoint Etiqa General Takaful Berhad (ETB) to invest and manage the Fund according to the principles of Shariah. The Participant also permits ETB to make payment of claims/Takaful benefits, Retakaful, provisions and create reserves based on the guidelines and policies laid down by the authorities, and ETB to be paid a Wakalah Fee based on the following rates:

Commission (maximum)	:	15% of Contribution
Management Expenses	:	20% of Contribution

At the end of each financial year, the Fund calculates an amount from the difference between contribution and other income, and Wakalah Fees, payment of benefits, Retakaful and provisions for reserve based on guidelines laid down by the relevant authorities. If the calculated amount is a surplus and not a deficit, 10% of the calculated surplus is retained by the Fund as to ensure its long-term viability and the remainder (90% of the calculated surplus) is considered distributable surplus. The 10% of calculated surplus is subject to review on an annual basis.

The Participant agrees that ETB will receive 50% of distributable surplus as incentive for being responsible in operating and managing the Fund while the balance 50% will be reserved for distribution amongst participants subject to the terms of this contract.

The surplus will only be payable to Participants who have not cancelled their Certificates or made any claim prior to the expiry date of their Certificate. The Participant further agrees that if the surplus is less than RM10.00 (Ringgit Malaysia Ten), the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

Special Conditions

This Certificate shall only apply if

- 1) the refrigeration machinery specified in the list of machinery attached to the questionnaire and proposal of this Certificate is Participant under a machinery breakdown Certificate in force;
- 2) the Participant refrigeration machinery specified in the aforesaid list of machinery is under constant supervision by qualified personnel or is connected to an automatic alarm system in a constantly attended location;
- 3) the stock is not stored in "controlled atmosphere" chambers;
- 4) at the time of the loss or damage the goods are stored in the refrigerating chambers;
- 5) the Participant maintains on a daily basis a stock book in which the type, quantity and value of the goods stored and the beginning and the end of the storage period are entered for each refrigerating chamber separately;
- 6) during the entire period of storage the Participant's records in a log-book the condition of the Participant goods and at least three temperature readings per day from each refrigerating chamber, the accuracy of the temperature readings being checked by means of a calibrated, independent reference thermometer at least every 14 days.

Provisions

Memo 1 - Sum Covered

It shall be a requirement of this Certificate that the sum covered is equal to the estimated maximum selling price obtainable for the stored goods during the period of this Certificate, such maximum selling price being indicated in the schedule submitted by the Participant prior to the commencement of Takaful cover.

The Participant shall be obliged to furnish the Takaful Operator not later than 10 days after the close of each month either with copies of the aforesaid stock book or with a duly completed declaration showing the average quantity and value per day of the goods stored during the preceding month (monthly declaration).

The monthly declaration shall be based on the selling price obtainable for the goods.

Stock book copies and monthly declarations shall be regarded as forming an integral part of this Certificate.

The sum covered shall be reduced by any indemnity paid under this Certificate for the remaining Certificate period unless it has been reinstated by payment of an additional contribution on a pro-rata basis. This additional contribution shall not be taken into account in the final adjustment of contribution as provided for in Memo 2.

Memo 2 - Contribution

The first contribution shall be due on receipt of this Certificate, and all renewal contributions at the commencement of each new Period of Takaful. Taxes, fees and any other charges shown in this Certificate or in the contribution bill shall be paid with the contribution.

The contribution payable at the commencement of anyone year of Takaful cover shall be a deposit contribution based on 75% of the sum covered as specified in the schedule and shall be subject to adjustment at the end of each year of Takaful cover in accordance with the stock book copies or the monthly declarations submitted to the Takaful Operator.

Should it be found on the basis of such information that at the end of any year of Takaful cover the deposit contribution paid was too high, contribution adjustment shall be made subject to the total contribution payable by the Participant not less than 50% of the full contribution based on the sum covered stated in the schedule. Failure on the part of the Participant to submit stock book copies or monthly declarations shall entitle the Takaful Operator to apply the maximum sum covered as fixed in the schedule for contribution calculation. Any difference in contribution so determined, whether due to or by the Participant, shall be settled within one month of the dispatch of the statement showing the contribution adjustment.

Memo 3 - Basis of Indemnity

All claims shall be settled on the basis of the value stated in the monthly declaration immediately prior to the occurrence of the loss or the selling price which would have been obtainable, whichever is the lower. When determining the indemnity the Takaful Operator shall take into consideration all circumstances which may influence the amount of indemnity, such as proceeds from a sale of the goods as well as storage costs saved due to the termination of the storage.

If after the occurrence of a partial loss it is found that the last monthly declaration previous to the loss is less than the amount that ought to have been declared, then the amount which would have been recoverable by the Participant shall be reduced in such proportion as the amount of the said last monthly declaration bears to the amount that ought to have been declared.

Clauses

The following Clauses are applicable to this Takaful Certificate:

1) Contribution Warranty

It is fundamental and absolute special condition of this contract of takaful that the contribution due must be paid and received by the Takaful Operator within sixty (60) days from the inception date of this takaful certificate /endorsement/renewal takaful certificate.

If this condition is not complied with then this contract is automatically cancelled and the Takaful Operator shall be entitled to the pro rata contribution for the period they have been on risk.

Where the contribution payable pursuant to this warranty is received by an authorized agent of the Takaful Operator, the payment shall be deemed to be received by the Takaful Operator for the purpose of this warranty and onus of proving that the contribution payable was received by a person, including an insurance agent, who was not authorized to receive such contribution shall lie on the Takaful Operator.

Subject otherwise to the term and conditions of this takaful certificate.

2) Property Damage Clarification Clause

Property damage covered under this Certificate shall mean physical damage to the substance property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data software or computer programs that it caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement:

- A. Loss of or damage to data of software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

Notwithstanding this exclusion, loss of or damage to data or software in the direct consequence of covered physical damage to the substance of property shall be covered.

- B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

3) Theft by Deception Clause

The Company shall not be liable for any loss or damage caused by or attributed to the act of cheating by any person within the meaning of the definition of the offence of cheating set out in the Penal Code. Cheating as defined in the Penal Code is as follows:-

"Whoever, by deceiving any person, fraudulently or dishonestly induces the person so deceived to deliver any property or intentionally induces the person so deceived to do or omit to do anything which he would not do or omit if he were not so deceived, and, which act or omission causes or is likely to cause damage or harm to that person in body, mind, reputation or property, is said to 'cheat'."

4) Property Electronic Data And Internet Endorsement

The Takaful Operator will not pay for Damage or Consequential loss directly or indirectly caused by, consisting of, or arising from:

1. Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
2. Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or any kind of programming or instruction set,
3. Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing inability or failure of the Participant to conduct business.

This Endorsement shall not exclude subsequent damage or Consequential loss, riot otherwise excluded, which itself results from a Defined Peril. Defined Peril shall mean: Fire, Lightning, Earthquake, Explosion, Falling Aircraft, Flood, Smoke, Vehicle Impact, Windstorm or Tempest.

Such Damage or Consequential loss described in 1, 2 or 3 above is excluded regardless of any other cause that contributed concurrently or in any other sequence.

All other terms, conditions and exclusions of this Certificate remain unchanged.

5) **Date Recognition Clause**

It is noted and agreed that this Takaful Certificate is hereby amended as follows:

- A. The Takaful Operator will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the Participant or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to:
1. Correctly recognize any date as its true calendar date;
 2. Capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than its true calendar date; and/or
 3. Capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- B. It is further understood that the Takaful Operator will not pay for the repair or modification of any part of any electronic data processing system or any device and/or software as listed above in A.
- C. It is further understood that the Takaful Operator will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Participant or for the Participant or by or for others to determine, rectify or test any potential or actual failure, malfunction or inadequacy described in A above.
- D. It is further understood that the Takaful Operator will not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in A above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage or any consequential loss referred to in A, B, C, or D and above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

Saving clause:

This endorsement shall not exclude subsequent loss or damage or consequential loss which itself results from a Defined Peril. Defined Peril shall mean fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hurricane, cyclone, typhoon, riot, strike, civil commotion, vandalism, malicious mischief, earthquake, volcanic eruption, flood, bursting or overflowing of water tanks or pipes, subsidence and landslip and spontaneous combustion.

6) **Institute Cyber Attack Exclusion (CL380) 10/11/03**

- 6.1 Subject only to clause 6.2 below, in no case shall this agreement cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- 6.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 6.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

7) Exclusion of Terrorism

Notwithstanding any provision to the contrary within this takaful or any endorsement thereto it is agreed that this takaful excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act 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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Takaful Operator allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this takaful the burden of proving the contrary shall be upon the participant.

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

8) Total Asbestos Exclusions

It is hereby understood and agreed that this contract shall not cover any actual or alleged liability whatsoever for any claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.

9) Jurisdiction Clause

This takaful certificate shall be governed by and construed in accordance with Malaysia Law. The Takaful Operator and the Participant agree that the Courts of Malaysia shall have the sole jurisdiction over any legal action or proceeding arising out of or in connection with this takaful certificate, including but not limited to the execution, interruption and compliance with this takaful certificate, and that any final order or judgment of such courts shall be conclusive. The Takaful Operator hereby waive any objection to proceeding in such courts on the grounds that the proceedings have been brought in an inconvenient forum.

General Provision

Right to terminate due to Anti-Money Laundering and Counter Financing of Terrorism

If we discover, or have justified suspicion, that the Certificate is exploited for money laundering activities or to finance terrorism, we reserve the right to terminate the Certificate immediately. We shall deal with all contributions paid and all benefits or sums payable in respect of the Certificate in any manner which we deem appropriate, including but not limited to handling it over to the relevant authorities.

Complaint Procedures

If you feel that our service to you needs improvement, please let Us have your feedback by contacting us by post at:

Complaint Management Unit
 Etiqa Insurance Berhad (9557-T)
 Level 5, Tower B, Dataran Maybank
 No. 1, Jalan Maarof
 59000 Kuala Lumpur, Malaysia;
 Or by telephone on 1300 13 8888 or +603 2780 4500 (Overseas)
 Facsimile Number: +603 2785 3093 E-mail: cmu@etiqa.com.my

We assure you that Your feedback will be looked into.

The Ombudsman for Financial Services (OFS) and Bank Negara Malaysia's Customer Services Bureau (CSB) provide alternative avenues for members of the public to seek redress against unfair market practices.

Procedure for Complaint to OFS

If you feel that our service to you needs improvement, please let Us have your feedback by contacting us by post at: Complaint Management Unit.

The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Participant, in the event that the Claimant or Participant is dissatisfied with the decision of Etiqa General Takaful Berhad to a dispute, or Etiqa General Takaful Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

- Email : enquiry@ofs.org.my
- Facsimile Number : +603 2272 1577
- Postal address : 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

Alternatively, the Claimant or Participant may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from Etiqa General Takaful Berhad to the dispute of the Claimant or Participant.

For further details on the OFS, please obtain the information pamphlets from Etiqa General Takaful Berhad or visit the OFS website at www.ofs.org.my

Engagement of the OFS is subject to the terms of reference pursuant to section 138 of the Islamic Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Participant's right to take legal action against Etiqa General Takaful Berhad should they be dissatisfied with the outcome by the OFS.