

Product Disclosure Sheet

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your motor takaful. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 01 JAN 2026

1 What is Z-Driver Takaful Star Protect EQ ?

Z-Driver Takaful Star Protect EQ is a motor takaful certificate designed to protect you and your registered vehicle from financial loss. You can choose from three types of coverage: Third Party, Comprehensive, and Third Party, Fire and Theft. Comprehensive cover protects you against financial losses resulting from accidental damage, fire, or theft of your vehicle. Third Party cover protects you from claims if your vehicle causes bodily injury, death, or property damage to others.

The applicable Shariah concept:

Takaful: Mutual assistance among the Participants to contribute to General Takaful Fund (GTF) providing takaful benefit payable to the Participants or beneficiaries on the occurrence of pre-agreed events.

Wakalah: Appointment of representative to manage the transaction on another person's behalf. In the takaful contract, we will manage your takaful certificate and charge you an upfront Wakalah fee.

Tabarru': A sum amount of money being contributed by you to GTF based on the donation contract.

Hibah: A gift contract that is applicable through surplus sharing from the GTF to the eligible Participants.

Conditional Hibah: A conditional gift where you agrees to transfer ownership of the takaful benefits payable to the nominee(s) upon your death.

Ju'alah: Reward given to us based on the performance of the GTF, where the 50% of the net surplus (if any) will be shared with us after the end of each financial year.

Qard: An interest-free loan provided by us in the event of deficit in the GTF. The loan will be repaid when the GTF returns to its surplus position.

2 Know Your Coverage

As an illustration, for RM 2,429.63 annually, you will receive the following coverage:

Sum Covered (RM)	50,000.00	No Claim Discount (NCD) Entitlement	0.00%
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Additional Coverage (This is participated with an additional takaful contribution)

Description	Contribution / Sum Covered
a. Passengers liability cover	RM 750
b. Damage arising from flood and landslide	RM 100
c. Damage arising from strike, riot and civil commotion	RM 150
d. Cover for Windscreens, Windows and Sunroof – Enhanced	RM 450 With Sum Covered RM 3,000.00

Note: This list is non-exhaustive. Please refer to the **Appendix** for the full list of additional coverage under this Certificate.

Your takaful certificate covers:

- Liability to other parties for injury or death
- Damage to other parties' property
- Damage to your vehicle due to accident or fire
- Theft of your vehicle
- All Drivers – Star Protect
- Towing Assistance – Star Protect
- Key Care – Star Protect
- Window Snatch Theft – Star Protect
- Compassionate Flood Allowance – Star Protect
- Driver & Passenger Personal Accident – Star Protect
- Car Replacement – Star Protect
- Portable Charging Cable Coverage – Star Protect EQ
- Electric Vehicle (EV) Home Wall Charger Coverage – Start Protect EQ
- Compassionate Cover from Direct Use of Public Electric Vehicle (EV) Chargers – Start Protect EQ
- Unlimited Towing to the Nearest Charging Station Towing – Star Protect EQ

Your motor takaful certificate **excludes:**

- Your own death or bodily injury due to motor incident
- Your liability against claims from passengers in your vehicle
- Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction
- Waiver compulsory excess of RM400 if you or the person driving your car is under 21 years old, holds a Provisional (P) or Learner (L) driver's license.

Note: This list is non-exhaustive. Please refer to the Certificate contract for full list of exclusions under this Certificate.

If you have any questions or require assistance on your motor takaful coverage, you can:



Call us at
1300-888-622



Email us at
callcentre@zurich.com.my



Visit us at
www.zurich.com.my



Scan the QR
code above

For this motor takaful certificate, you must make a takaful contribution of:

Base takaful contribution	RM	1,532.90 (annually)
(-) NCD entitlement 0.00%	RM	(0.00)
(+) Additional coverage	RM	707.50 (annually)
Gross contribution	RM	2,240.40
(+) 8% Service Tax	RM	179.23
(+) Stamp Duty	RM	10.00
Wakalah Fee	29.5% of the contribution, or RM 660.92, of which:	
	• Commission 10% of the gross contribution or RM 224.04 • Management Expenses 19.5% of the gross contribution or RM 436.88	
Total takaful contribution payable	RM	2,429.63

Note: The takaful contribution rate is applicable to standard risks. The takaful certificate terms and rates may vary depending on our underwriting requirements.

**Important Information You Should Know**

A	The duration of coverage is 1 year. You need to renew the takaful cover annually.
B	You must have a permissible takaful interest in the vehicle you wish to cover. This means you would experience a financial loss or legal liability if a covered event occurs. It is important to get takaful coverage as soon as you take ownership of the vehicle.
C	You must disclose all material facts that could affect the risk profile of your vehicle such as any previous accidents, engine modifications, and the intended usage of your vehicle (for example, private, business, or hire purposes), vehicle age, make and model, participant's age, driving experience of the participant and driver, location and address where the vehicle is kept, No Claim Discount (NCD) entitlement, etc.
D	The contribution due must be made and received by us before cover commences. This takaful cover is automatically null and void if this condition is not complied with.
E	Contribution can be made by Debit / Credit Card or Online Payment to us.
F	It is important that you receive a copy of receipt from us and please keep your receipt as proof of contribution made.
G	You must ensure to cover your vehicle based on the market value of your vehicle at the point you apply this motor takaful certificate with reference to ISM Automotive Business Intelligence System (ISM-ABI) as it will affect the amount you can claim.
H	In the event of claim, you should notify us within 7 days from the date of incident. You may do so by: 1. Call our 24-hour Roadside Assistance at 1-300-88-5566 or WhatsApp to 03-2109 6845 2. e-Request at zurich.carfix.my 3. For information on the claim process, please visit https://www.zurich.com.my/customer-hub/my-claims/claims-process .
I	If you are making an own damage claim against your own certificate, you must send your vehicle to any of our approved repairers. Visit https://www.zurich.com.my/customer-hub/my-claims/panel-workshops/workshops-for-motor-insurance-and-takaful for the list of our authorised panel workshops for motor insurance and takaful. We will inspect your vehicle before we give approval to proceed with repairs. We can refuse to pay any claim under the certificate if you breach this condition.
J	Territorial Limit – Malaysia, Singapore and Brunei.
K	Treatment of Small Amount shall mean any amount below Ringgit Malaysia Ten (RM10) arises from contribution excess, cancellation, surplus distribution or claims that are to be made other than by way of electronic payment. The Small Amount shall be channelled to charity. However, if you decide otherwise, you are required to submit a formal request to us. We may review the applicability of the above stated small amount and any change to the amount will be subjected to our Shariah Committee approval.
L	For other common terms and conditions, you may refer to www.zurich.com.my/en/services/corporate/key-terms-and-conditions .
Note: This list is non-exhaustive. You should refer to the Certificate contract for the terms and conditions under this Certificate.	

**Can I cancel my certificate?**

You may cancel your certificate by giving a written notice and must return the Original Certificate of Takaful (CT) or Statutory Declaration to us if the CT is lost.

- Upon Cancellation, you are entitled to a return of contribution based on the following:
 - Pro-Rate basis if the certificate has been continuously renewed with us.
 - Pro-Rate basis if the certificate is cancelled and the cancelled certificate is to be replaced by a new certificate within 12 months from the date of cancellation.
 - Short Period basis if your vehicle is newly covered with us, for a period of less than 12 months.

There is no return of contribution if minimum contribution is paid or there is a claim made on the certificate.

Zurich General Takaful Malaysia Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Appendix

Additional Coverage Description		Sum Covered / Contribution	
Voluntary Excess	Voluntary Excess Amount (RM)	Contribution	
	1,000.00	5% reduction in contribution (of contribution after NCD)	
	2,000.00	10% reduction in contribution (of contribution after NCD)	
	3,000.00	15% reduction in contribution (of contribution after NCD)	
	5,000.00	20% reduction in contribution (of contribution after NCD)	
Caravan / Luggage / Boat Trailers	Coverage Type	Contribution	
	Comprehensive	RM32 + 1.35% (of caravan / luggage / boat trailers sum covered – RM1,000)	
	Third Party Fire & Theft	75% of caravan comprehensive contribution	
Strike, Riot and Civil Commotion	0.3% of vehicle sum covered		
Inclusion of Special Perils	0.2% of vehicle sum covered		
Legal Liability of Passengers for Negligent Acts	RM750		
Cover for Windscreens, Windows and Sunroof	15% of windscreen sum covered		
Cover for Windscreens, Windows and Sunroof - Enhanced	15% of windscreen sum covered		
Separate Cover for Accessories fixed to Your Car	15% of accessories sum covered		
Gas Conversion Kit and Tank	4.5% of kit and tank sum covered		
Legal Liability to Passengers	25% of 3 rd party contribution		
Extension of Cover for Ferry Transit to and/or from Sabah and the Federal Territory of Labuan	10% of contribution after NCD		
Current Year "No Claim Discount" Relief (only applicable to Comprehensive Private Car Certificate)	15% of NCD amount		
Compensation for Assessed Repair Time (CART)	Duration (Days)	Rate per Day (RM)	Contribution (RM)
	7	50.00	35.00
	7	100.00	70.00
	7	200.00	140.00
	14	50.00	70.00
	14	100.00	140.00
	14	200.00	280.00
	21	50.00	105.00
	21	100.00	210.00
	21	200.00	420.00
Personal Accident Basic	Unit	Sum Covered (RM)	Contribution (RM)
	1	35,000.00	15.00
	2	70,000.00	30.00
	3	105,000.00	45.00
	4	140,000.00	60.00
	5	175,000.00	75.00
Towing and Cleaning due to Water Damage	Sum Covered (RM)	Contribution (RM)	
	1,000.00	10.00	
	2,000.00	20.00	
	5,000.00	55.00	
Key Replacement	Sum Covered (RM)	Contribution (RM)	
	1,000.00	25.00	
	3,000.00	60.00	
	5,000.00	95.00	
Waiver of Betterment	Vehicle Age	Contribution	
	4-7	200.00	
	8-11	350.00	
	12-15	400.00	
E-hailing Private Hire Car (only applicable to Comprehensive Private Car Certificate)	170% of contribution after NCD		
E-hailing Private Hire Car – Daily (only applicable to Comprehensive Private Car Certificate)	RM750 (amount after SST wef 1 st October 2025)		
EV Protect Coverage	Sum Covered (RM)	Contribution (RM)	
Electric Vehicle (EV) Home Wall Charger Coverage – Standard	15,000.00	120.00	
Personal Liability whilst using Electric Vehicle (EV) chargers	50,000.00		
Portable Charging Cable Cover	2,000.00		
Compassionate Cover from Direct Use of Public Electric Vehicle (EV) Chargers	20,000.00		
Performance Upgrades and/or Over the Air (OTA) Updates	0.5% of the sum covered		
All Driver	Vehicle Ownership	Contribution	
	Individual	RM20.00	
	Company	RM30.00	