

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the **IKHLAS** Group Personal Accident Takaful (Long Term). Be sure to also read the general terms and conditions.)

TAKAFUL IKHLAS GENERAL BERHAD
(Member of PIDM)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Date :

1) What is this product about?

This Takaful Certificate provides compensation in the event of injuries, permanent disablement or death caused solely by violent, accidental, external and visible events during the period of Takaful. The disaster must be solely caused by ACCIDENT, subject to the exclusions.

The duration of cover is five (5) years.

2) What are the Shariah concepts applicable?

Tabarru'	Shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help all Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Risk Fund.
Wakalah	Refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the Company, we are appointed as an agent (<i>wakil</i>) to carry out the Takaful Business and a Wakalah fee (<i>Ujrah</i>) to be paid to the Company.

Note: "the Company" refers to Takaful Ikhlas General Berhad. Please refer to the Takaful Certificate for more information.

3) What are the Takaful covers / benefits provided?

Takaful Benefits	Sum Covered (RM)
Accidental Death (Lump Sum)	50,000
Accidental Permanent Disablement (Lump Sum)	Up to 50,000
Funeral Expense (Lump Sum upon Accidental Death)	2,000
Medical Expenses (on maximum and in aggregate per year)	2,000
Ambulance Fee (on maximum and in aggregate per year)	1,000
Inconvenience Allowance due to Snatch Theft (on maximum and in aggregate per year)	1,000
Badal Hajj (Lump sum upon Accidental Death)	5,000
Mobility Expenses (on maximum and in aggregate per year)	1,000

Below are the description of the above benefits covered:

Benefits	Description
Accidental Death	Death of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within Period of Takaful.
Accidental Permanent Disablement	Permanent disablement of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within Period of Takaful.
Funeral Expenses	A lump sum amount is payable for funeral expenses in the event of an Accidental death of the Person Covered.

Medical Expenses (on maximum and in aggregate per year)	A reimbursement of actual medical expenses incurred for treatment of a Bodily Injury due to an Accident up to the specified amount as stated above.
Ambulance Fee (on maximum and in aggregate per year)	A reimbursement of the actual fee of ambulance services, up to an amount as stated above, will be payable in the event of an Accident.
Inconvenience Allowance due to Snatch Theft (on maximum and in aggregate per year)	A snatch theft means loss of wallet, purse or other bags in the possession of the Person Covered together with the contents therein or loss of any valuables worn by the Person Covered, at the material time, as a result of the same being snatched away by an unknown person including attempt thereof. In the event of a snatch theft, a lump sum amount as described above is payable to the Person Covered, provided always that a police report of the event is submitted to the Company.
Badal Hajj	In the event of the death of Person Covered, the nominee / next of kin is encourage to use this benefit to pay for Badal Hajj on behalf of the Person Covered. For non – muslim, this benefit shall be payable as an additional to the existing funeral expense benefit.
Mobility Expenses (on maximum and in aggregate per year)	In the event of the Person Covered suffers permanent disablement due to an accident, the Company will reimburse the person covered for the cost of purchasing any of the following medical equipment up to the amount above provided that such medical equipment is necessary to assist in the mobility of the Person Covered and are recommended by the attending physician / surgeon: <ul style="list-style-type: none"> ▪ A wheelchair and / or ; ▪ A motor vehicle with controls suitably adjusted and / or ; ▪ A lift, necessary ramps, railings and hold to usual place of residence.

Note: Please refer to the Scale of Compensation for Death and Permanent Disablement in the Takaful Certificate. Duration of cover is for five (5) years. For Non-Muslim, the benefit of Badal Hajj will pay as an extra benefit to Funeral Expense.

4) How much Takaful Contribution do I have to pay?

The total Takaful Contribution are as per below:

	RM
Takaful Contribution	500.00
Service Tax	40.00
Total Takaful Contribution	540.00

Note: The coverage is only effective outside of working hours for uniformed personnel (Police, Army, Fire Brigade, etc.) and personnel of a Class 4 occupation who operates on manual work involving the use of heavy machinery and equipment.

5) What are the fees and charges that I have to pay?

The following charges are applicable:

What you have to pay in addition to the Takaful Contribution amount :-

- Applicable taxes are chargeable at the prevailing rates.
- Stamp duty : RM10.00 (borne by owner of Master Takaful Certificate)

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
 - ✓ Commissions : up to 25% of Takaful Contribution
 - ✓ Management Expenses : up to 35% of Takaful Contribution

What you have to pay if you cancel the Takaful Certificate :-

- Cancellation Fee : RM10.00

6) What are some of the key terms and conditions that I should be aware of?

Age Limit

- 18 to 65 years old

Importance of Disclosure

- Pursuant to paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the proposal form (or when you apply for this Takaful). You must answer 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 the terms or termination of your contract of Takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.

Compensation/ Indemnity

- We will pay for compensation on death or permanent disablement in accordance with the “Scale of Compensation” attached to the Takaful Certificate. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Takaful Certificate. You cannot make multiple claims on medical expenses.

Takaful Contribution Warranty

- It is fundamental and an absolute special condition of this Takaful Certificate that the Takaful 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.
- Where the Takaful Contribution payable pursuant to this warranty is received by an authorized representative of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including a Takaful representative, who was not authorized to receive such contribution shall lie on the Company.
- Subject otherwise to the terms and conditions of this Takaful Certificate.

Surplus

- The Surplus arising from this portfolio will be fully retained in the Risk Fund. There will be no surplus distribution for this portfolio.

7) What are the major exclusions under the Takaful Certificate?

This Takaful Certificate does not cover death or injury due to:

- While Person Covered committing or attempting to commit any unlawful act;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
- Any act of terrorism;
- Insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- Pre-existing physical or mental defect or infirmity to the Person Covered;
- Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time provided in the Takaful Certificate) to the Person Covered;
- Pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily injury as a direct result of an accident;
- Provoked murder or assault by the Person Covered which caused his/ her death; or

- i) Any breach of Civil or Shariah Law and principles by the Person Covered;
- j) Pre-existing permanent disablement or bodily injury to the Person Covered;
- k) From misuse or abuse of substance, alcohol and/or drugs by the Person Covered; unless the drug is taken in accordance with an authorized medical prescription;
- l) The committing of any criminal acts or any other causes prohibited by Shariah Law and principles.

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

8) Can I cancel my Takaful Certificate?

You may cancel your Takaful Certificate by giving written notice to us. Upon cancellation, you are entitled to a refund of the pro-rata Takaful Contribution for the unexpired period of cover. No refund of Takaful Contribution is allowed if there is a claim under the Takaful Certificate.

9) What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

10) Where can I get further information?

Should you require additional information about **IKHLAS Group Personal Accident Takaful (Long Term)**, please contact us at:

Takaful Ikhlas General Berhad

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: 03-2723 9696

Fax: 03-2723 9998

Website : www.takaful-ikhlas.com.my

E-mail : ikhlascare@takaful-ikhlas.com.my

11) Other types of Personal Accident takaful cover available

IKHLAS Group Personal Accident Takaful

Notification of PIDM's Protection

The benefits payable under eligible Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful Ikhlas General Berhad or PIDM (visit www.pidm.gov.my).

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF COMPENSATION FOR DEATH AND PERMANENT DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED IN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR REPRESENTATIVE OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at 01/03/2024