

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to participate in Takaful *mySinar* PA.

Please be sure to also read the general terms and conditions.



Takaful *mySinar* PA

1. What is this plan about?

This plan provides comprehensive personal accident protection to the person covered for events caused by accidental means resulting directly and independently of any other cause especially during preparations and while performing for Hajj or Umrah.

2. What are the Shariah concepts applicable?

This plan applies the Shariah concepts of **Wakalah** and **Tabarru'**.

Wakalah refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee.

Tabarru' means a donation for the purpose of which is not commercial and is used to help other participants.

Any surplus arising from the General Takaful Fund (herein referred to as "GTF") will be kept in the GTF to prepare and provide for any unfavourable claims experience. If the GTF is in deficit, We will arrange for Qard. The Qard will be used to rectify the deficit and it will be repaid when GTF returns to surplus position.

Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.

3. What are the covers / benefits provided?

Please refer to the following Schedule of Benefits:

No.	Benefits (RM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1	Accidental Death or Accidental Permanent Disablement	30,000	50,000	80,000	100,000	120,000	150,000
2	Double Accidental Death or Accidental Permanent Disablement (while performing Hajj & Umrah)	60,000	100,000	160,000	200,000	240,000	300,000
3	Aviation PA (while en route to or from Hajj or Umrah)	1,000,000					
4	Badal Hajj (lump sum upon Death or Total Permanent Disability due to accident which prevent from performing Hajj)	3,000	5,000	8,000	10,000	12,000	15,000
5	Accidental Hospital Income (lump sum upon hospitalization due to Accident before Hajj or Umrah)	1,000					

Notes:

- Your benefit package will depend on the plan that you participate and it is stated in your certificate.
- You can only claim under either Benefit 1, 2 or 3 for any one (1) event.
- The coverage for children is fifty percent (50%) of the above-mentioned sum covered.

4. How much contribution do I have to pay?

The monthly contribution that you have to pay may vary depending on the plan that you participate.

Monthly Contribution (RM)*	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Individual	35	40	45	50	55	60
Individual & Spouse	60	70	80	90	100	110
Individual & Children	85	95	110	120	130	145
Family (Individual, Spouse & Children)	110	130	145	160	180	195

Notes:

- Only 1 legal spouse is covered under the plan.
- Maximum 3 children under the plan and the age limit for children is within thirty (30) days to eighteen (18) years or twenty three (23) years if studying full-time in a tertiary institution and is not gainfully employed.
- Only 1 certificate will be issued regardless of the number of person covered under the plan.

**The contribution rate is inclusive of the 6% Service Tax.*

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

Types	Amount
Wakalah Fee	60% of the contribution of which includes the marketing and administration expenses.
Service Tax	6% of the contribution paid

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

Some of the key terms and conditions that you should be aware of are:

- Duty of disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this plan 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 plan). You must answer the questions fully and accurately. Failure to take 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. In addition to answering the questions in the proposal form (or when you apply for this plan), 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. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided in the proposal form (or when you applied for this plan) is inaccurate or has changed.
- You may cancel this plan by returning the certificate within fifteen (15) calendar days free-look period after the certificate has been received by you. The contributions that you have paid will be refunded to you.
- Your coverage is effective upon issuance of the certificate and when the contribution is paid.
- Grace period - You will have sixty (60) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person(s) covered will not have any takaful cover, benefit or value.
- If an accident occurs which gives rise to a claim, you shall notify us immediately.
- Certificate renewals up to 70 years old and renewal contributions are not guaranteed.
- For children, the coverage will be terminated upon attaining the age of eighteen (18) years or twenty three (23) years if registered as a full-time student at a recognized educational institution and is not gainfully employed.

Note:

The above list is non-exhaustive. Please refer to your certificate for the full list of terms and conditions under this plan.

7. What are the major exclusions under this plan?

This plan does not cover the followings:

- individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations;
- pre-existing physical or mental defect or infirmity;
- suicide (whether sane or insane), intentional self-inflicted injuries or any attempt threat;
- effect or influence of drugs or alcohol;
- whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hand-gliding or participation in any form of race or competition other than on foot;
- while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service.

Note:

This above list is non-exhaustive. Please refer to your certificate for the full list of exclusions under this plan.

8. Can I cancel my certificate?

You may cancel your certificate after fifteen (15) calendar days free-look period. Your coverage will cease on the next contribution due date where you do not require to make further contribution anymore.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any changes in your contact details or in your life profile, including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful', available at all our branches or visit www.insuranceinfo.com.my.

If you would like to know more about Takaful mySinar PA, please contact us at:

Customer Service Unit (CSU)

Suite 1B-3A, Level 3A Block 1B,
Plaza Sentral, Jalan Stesen Sentral 5,
50470 Kuala Lumpur, Malaysia.
Tel: 1300-82-0022
Email: telemarketing@takaful-malaysia.com.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND 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. YOU SHOULD READ AND UNDERSTAND THIS PLAN AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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

The information provided in this disclosure sheet is valid as at December 2019.