

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the “IKHLAS Secure Travel Takaful”. 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)

IKHLAS Secure Travel Takaful

Date:

1) What is this product about?

This product provides benefits to the Person Covered on the occurrence of specific events that may arise during domestic or international travel, for business or leisure. It includes death or permanent disablement due to accident, medical expenses arising due to accident or illness, travel inconveniences, losses or damages to baggage and/or personal effects, personal liability, and emergency services. The Person Covered may also choose to participate in an additional benefits such as extends the coverage when the Person Covered participates in the adventurous activities, COVID-19 benefit and coverage for loss of electronic devices.

For family plan, it covers the participant, the participant's spouse and children up to a maximum of five (5) children.

2) What are the Shariah concepts applicable?

Tabarru' – refers to donation by Takaful participants contributed in the Risk Fund, for the purpose of providing mutual financial benefit payable to the Takaful participants or their beneficiaries on the occurrence of pre-agreed events.

Wakalah – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) 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 (*wakil*) to carry out the Takaful Business and a Wakalah fee (*Ujrah*) to be paid to the Company.

Note: Please refer to the Takaful Certificate for more information.

3) What are the covers / benefits provided?

Benefit (per any one incident / accident, per trip)	Sum Covered (RM)				
	Domestic	Silver	Gold	Platinum	Diamond
Section A – Death or Permanent Disablement					
a. Adult	75,000	100,000	300,000	500,000	1,000,000
b. Child	15,000	20,000	60,000	100,000	200,000
c. Family – maximum payable under Family plan	225,000	300,000	900,000	1,500,000	3,000,000
Section B – Medical & Other Related Benefits					
	Due to accident only	Due to accident or illness			
Medical Expenses (up to)	75,000 / person 187,500 (overall family limit)	100,000 / person 250,000 (overall family limit)	300,000 / person 750,000 (overall family limit)	500,000 / person 1,250,000 (overall family limit)	1,000,000 / person 2,500,000 (overall family limit)
Follow Up Treatment (up to)	7,500 / person 18,750 (overall family limit)	10,000 / person 25,000 (overall family limit)	30,000 / person 75,000 (overall family limit)	50,000 / person 125,000 (overall family limit)	100,000 / person 250,000 (overall family limit)
Alternative Medical Treatment (up to)	Not covered	Not covered	500 / person 1,250 (overall family limit)	500 / person 1,250 (overall family limit)	500 / person 1,250 (overall family limit)
Compassionate Care (up to)	Not covered	5,000 / person 5,000 (overall family limit)	7,500 / person 7,500 (overall family limit)	10,000 / person 10,000 (overall family limit)	15,000 / person 15,000 (overall family limit)
Child Guard Benefit (up to)	Not covered	3,000 / person 3,000 (overall family limit)	5,000 / person 5,000 (overall family limit)	10,000 / person 10,000 (overall family limit)	15,000 / person 15,000 (overall family limit)
Hospital Allowance (maximum 30 days)	75 per day / person 6,750 (overall family limit)	100 per day / person 9,000 (overall family limit)	200 per day / person 18,000 (overall family limit)	300 per day / person 27,000 (overall family limit)	350 per day / person 31,500 (overall family limit)
Dispatch of Medicine (up to)	Not covered	Not covered	1,000 / person 1,000 (overall family limit)	1,500 / person 1,500 (overall family limit)	2,000 / person 2,000 (overall family limit)

Section C – Emergency Medical Evacuation & Repatriation		Due to accident only	Due to accident or illness			
Repatriation Expenses (up to)	Not covered	500,000 / person 1,500,000 (overall family limit)	1,000,000 / person 3,000,000 (overall family limit)	1,500,000 / person 4,500,000 (overall family limit)	2,000,000 / person 6,000,000 (overall family limit)	
Emergency Medical Evacuation (up to)	Not covered	500,000 / person 1,500,000 (overall family limit)	1,000,000 / person 3,000,000 (overall family limit)	1,500,000 / person 4,500,000 (overall family limit)	2,000,000/ person 6,000,000 (overall family limit)	
Funeral Expenses	2,000 / person 6,000 (overall family limit)	2,500 / person 7,500 (overall family limit)	5,000 / person 15,000 (overall family limit)	7,500 / person 22,500 (overall family limit)	10,000 / person 30,000 (overall family limit)	
Section D – Travel Inconvenience						
Travel Delay (for every 6 hours)						
a. Individual plan	100 / 6hour up to 1,000	100 / 6hour up to 1,500	200 / 6hour up to 3,000	200 / 6hour up to 5,000	200 / 6hour up to 10,000	
b. Family plan	300 / 6hour up to 3,000	300 / 6hour up to 4,500	600 / 6hour up to 9,000	600 / 6hour up to 15,000	600 / 6hour up to 30,000	
Travel Cancellation (up to)	Not covered	5,000 / person 15,000 (overall family limit)	15,000 / person 45,000 (overall family limit)	25,000 / person 75,000 (overall family limit)	35,000 / person 105,000 (overall family limit)	
Travel Curtailment (up to)	Not covered	5,000 / person 15,000 (overall family limit)	15,000 / person 45,000 (overall family limit)	25,000 / person 75,000 (overall family limit)	35,000 / person 105,000 (overall family limit)	
Travel Misconnection	Not covered	400 / person 1,200 (overall family limit)	500 / person 1,500 (overall family limit)	600 / person 1,800 (overall family limit)	700 / person 2,100 (overall family limit)	
Missed Departure (up to)	Not covered	Not covered	1,000 / person 3,000 (overall family limit)	5,000 / person 15,000 (overall family limit)	10,000 / person 30,000 (overall family limit)	
Travel Overbooked (up to)	Not covered	Not covered	2,000 / person 6,000 (overall family limit)	5,000 / person 15,000 (overall family limit)	10,000 / person 30,000 (overall family limit)	
Loss of Travel Deposit due to Insolvency of Travel Agent (Up to)	1,000 / person 3,000 (overall family limit)	1,500 / person 4,500 (overall family limit)	3,000 / person 9,000 (overall family limit)	5,000 / person 15,000 (overall family limit)	10,000 / person 30,000 (overall family limit)	
Baggage Delay	250 / person 750 (overall family limit)	500 / person 1,500 (overall family limit)	1,000 / person 3,000 (overall family limit)	1,500 / person 4,500 (overall family limit)	2,000 / person 6,000 (overall family limit)	
Rental Car Excess Cover (up to)	250 / person 250 (overall family limit)	500 / person 500 (overall family limit)	1,000 / person 1,000 (overall family limit)	1,500 / person 1,500 (overall family limit)	2,000 / person 2,000 (overall family limit)	
Hijacking Inconvenience (after 24 hours)	Not covered	Not covered	10,000 / person 30,000 (overall family limit)	25,000 / person 75,000 (overall family limit)	50,000 / person 150,000 (overall family limit)	
Travel Fraud (up to)	Not covered	2,500 / person 7,500 (overall family limit)	5,000 / person 15,000 (overall family limit)	7,500 / person 22,500 (overall family limit)	10,000 / person 30,000 (overall family limit)	

Section E – Losses of Personal Belongings					
Loss or Damage to Luggage & Personal Effects (up to)	1,000 / person 2,500 (overall family limit)	2,500 / person 6,250 (overall family limit)	5,000 / person 12,500 (overall family limit)	7,500 / person 18,750 (overall family limit)	10,000 / person 25,000 (overall family limit)
a. Baggage	400 / person 1,000 (overall family limit)	1,000 / person 2,500 (overall family limit)	2,000 / person 5,000 (overall family limit)	3,000 / person 7,500 (overall family limit)	4,000 / person 10,000 (overall family limit)
b. Personal Effects - limited to RM500 for any one article or a pair or a set of articles:	600 / person 1,500 (overall family limit)	1,500 / person 3,750 (overall family limit)	3,000 / person 7,500 (overall family limit)	4,500 / person 11,250 (overall family limit)	6,000 / person 15,000 (overall family limit)
Loss of Travel Documents (up to)	500 / person 1,250 (overall family limit)	1,000 / person 2,500 (overall family limit)	2,500 / person 6,250 (overall family limit)	5,000 / person 12,500 (overall family limit)	7,500 / person 18,750 (overall family limit)
Loss of Personal Money (up to)	200 / person 500 (overall family limit)	500 / person 1,250 (overall family limit)	500 / person 1,250 (overall family limit)	1,000 / person 2,500 (overall family limit)	2,000 / person 5,000 (overall family limit)
Home Care - limited to RM500 for any one article or a pair or a set of articles (up to)	Not covered	1,000 / person 1,000 (overall family limit)	2,000 / person 2,000 (overall family limit)	3,000 / person 3,000 (overall family limit)	4,000 / person 4,000 (overall family limit)
Loss of Credit Card (up to)	Not covered	Not covered	2,500 / person 2,500 (overall family limit)	5,000 / person 5,000 (overall family limit)	7,500 / person 7,500 (overall family limit)
Section F – Personal Liability					
Personal Liability	200,000 / person 500,000 (overall family limit)	250,000 / person 625,000 (overall family limit)	1,000,000 / person 2,500,000 (overall family limit)	1,500,000 / person 3,750,000 (overall family limit)	2,000,000 / person 5,000,000 (overall family limit)
Section G – Other Benefits					
Badal Hajj	Not covered	3,500 / person 3,500 (overall family limit)			
Waqf	A percentage of Sum Covered Upon Death				
Section H – COVID-19 (Add On Coverage)					
Death due to COVID-19					
Adult	Not covered	100,000	300,000	500,000	1,000,000
Child		20,000	60,000	100,000	200,000
Family – maximum payable under Family plan		300,000	900,000	1,500,000	3,000,000
Trip Cancellation due to COVID-19 (up to)	Not covered	5,000 / person 15,000 (overall family limit)			
Medical Expenses overseas due to COVID-19 (up to)	Not covered	300,000 / person 750,000 (overall family limit)			
Emergency Medical Evacuation and Repatriation due to COVID-19 (up to)	Not covered	100,000 / person 250,000 (overall family limit)			
Repatriation Expenses of Death due to COVID-19 (up to)	Not covered	100,000 / person 250,000 (overall family limit)			
Funeral Expenses due to COVID-19	Not covered	10,000 / person 50,000 (overall family limit)			
Section I – Other Benefits (Add On Coverage)					
Adventurous Activities Note: Section A and B	Not covered	Available	Available	Available	Available
Loss of Electronic Devices	Not covered	2,500 / person 6,250 (overall family limit)	5,000 / person 12,500 (overall family limit)	7,500 / person 18,750 (overall family limit)	15,000 / person 37,500 (overall family limit)

Note: Please read the Takaful Certificate for details of the Takaful Benefits. Duration of cover is depending on the period of travel.

This product is available under Individual plan or Family plan. The Individual plan covers the participant only, whereas the Family plan covers the participant and the participant's spouse and children up to a maximum of 5 children. The benefit limit for Individual plan also applies to Senior Citizen plan and each individual in Group plan.

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

The total Takaful Contribution that you have to pay depends on the Person Covered (individual, family or senior citizen), current age of the Person Covered, Plan for coverage (domestic, or international silver/gold/platinum/diamond), travel area, and the duration of the trip. Cover is available per trip, or on an annual basis. For the annual basis, the Takaful period is for 1 year and the certificate can be renewed annually. The Takaful Contributions are payable in Ringgit Malaysia (RM) as set out in the following tables:

Individual Plans

Individual Plan (Takaful Participant) (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	18	27	38	49	45	63	81	65	91	117	130	182	234
6 – 10 days	27	41	57	74	68	95	122	98	137	176	195	273	351
11 – 18 days	36	63	88	113	104	145	187	150	210	270	299	419	539
19 – 31 days	45	76	107	138	126	177	227	182	255	328	364	510	656
Additional Week	NA	19	27	35	32	45	57	46	64	82	91	128	164
Annual	NA	189	266	343	315	441	567	455	637	819	910	1,274	1,638

a) Add On for COVID-19 (Optional)

Add On (Optional) : COVID-19 (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	29	41	53	44	62	80	51	72	92	73	103	132
6 – 10 days	NA	44	62	80	66	93	120	77	108	138	110	155	198
11 – 18 days	NA	67	95	122	102	143	184	118	166	212	168	237	304
19 – 31 days	NA	82	115	149	124	174	224	143	202	258	205	289	370
Additional Week	NA	21	29	38	31	44	56	36	51	65	52	73	93
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

b) Add On for Adventurous Activities (Optional)

Add On (Optional) : Adventurous Activities (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	22	31	40	66	93	119	110	154	198	220	308	396
6 – 10 days	NA	33	47	60	99	140	179	165	231	297	330	462	594
11 – 18 days	NA	51	72	92	152	214	274	253	355	456	506	709	911
19 – 31 days	NA	62	87	112	185	261	334	308	432	555	616	863	1,109
Additional Week	NA	16	22	28	47	66	84	77	108	139	154	216	278
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

c) Add On for Electronic Devices (Optional)

Add On (Optional) : Electronic Devices (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	5	7	9	10	14	18	15	21	27	30	42	54
6 – 10 days	NA	8	11	14	15	21	27	23	32	41	45	63	81
11 – 18 days	NA	12	17	21	23	33	42	35	49	63	69	97	125
19 – 31 days	NA	14	20	26	28	40	51	42	59	76	84	118	152
Additional Week	NA	4	5	7	7	10	13	11	15	19	21	30	38
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Family Plan

Family Plan (Takaful Participant + Legal Spouse + Children) (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	45	85	119	153	125	175	225	175	245	315	350	490	630
6 – 10 days	68	128	179	230	188	263	338	263	368	473	525	735	945
11 – 18 days	90	196	274	352	288	403	518	403	564	725	805	1,127	1,449
19 – 31 days	113	238	334	429	350	490	630	490	686	882	980	1,372	1,764
Additional Week	NA	60	84	108	88	123	158	123	172	221	245	343	441
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

a) Add On for COVID-19 (Optional)

Add On (Optional) : COVID-19 (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	87	122	157	116	163	209	145	203	261	203	285	366
6 – 10 days	NA	131	183	236	174	245	314	218	305	392	305	428	549
11 – 18 days	NA	201	281	362	267	375	481	334	467	601	467	656	842
19 – 31 days	NA	244	342	440	325	457	586	406	569	731	569	798	1,025
Additional Week	NA	61	86	110	82	115	147	102	143	183	143	200	257
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

b) Add On for Adventurous Activities (Optional)

Add On (Optional) : Adventurous Activities (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	66	93	119	176	247	317	308	432	555	594	832	1,070
6 – 10 days	NA	99	140	179	264	371	476	462	648	833	891	1,248	1,605
11 – 18 days	NA	152	214	274	405	569	730	709	994	1,277	1,367	1,914	2,461
19 – 31 days	NA	185	261	334	493	692	888	863	1,210	1,554	1,664	2,330	2,996
Additional Week	NA	47	66	84	124	173	222	216	303	389	416	583	749
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

c) Add On for Electronic Devices (Optional)

Add On (Optional) : Electronic Devices (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	13	19	24	25	35	45	38	54	69	75	105	135
6 – 10 days	NA	20	29	36	38	53	68	57	81	104	113	158	203
11 – 18 days	NA	30	44	56	58	81	104	88	125	159	173	242	311
19 – 31 days	NA	37	54	68	70	98	126	107	152	194	210	294	378
Additional Week	NA	10	14	17	18	25	32	27	38	49	53	74	95
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Senior Citizen

Senior Citizen (71 to 80 years old) (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	72	108	152	196	180	252	324	260	364	468	520	728	936
6 – 10 days	108	164	228	296	272	380	488	392	548	704	780	1,092	1,404
11 – 18 days	144	252	352	452	416	580	748	600	840	1,080	1,196	1,676	2,156
19 – 31 days	180	304	428	552	504	708	908	728	1,020	1,312	1,456	2,040	2,624
Additional Week	NA	76	108	140	128	180	228	184	256	328	364	512	656
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

a) **Add On for Covid-19 (Optional)** : Not Applicable

b) **Add On for Adventurous Activities** : Not Applicable

c) Add On for Electronic Devices (Optional)

Add On (Optional) : Electronic Devices (RM)													
Plan	Domestic	International											
Travel Area	Area 1	Silver			Gold			Platinum			Diamond		
Duration of Coverage/ Plan		Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 – 5 days	NA	20	28	36	40	56	72	60	84	108	120	168	216
6 – 10 days	NA	32	44	56	60	84	108	92	128	164	180	252	324
11 – 18 days	NA	48	68	84	92	132	168	140	196	252	276	388	500
19 – 31 days	NA	56	80	104	112	160	204	168	236	304	336	472	608
Additional Week	NA	16	20	28	28	40	52	44	60	76	84	120	152
Annual	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

LIST OF COUNTRIES FOR EACH TRAVEL AREA

Travel Area	Countries
1	Malaysia (Domestic)
2	Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
3	Worldwide excluding USA & Canada
4	Worldwide including USA & Canada

Note : Excluding countries/ regions under war, conflict or quarantine for contagious disease

Note: For the full details of countries cover, please refer to takaful certificate

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

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
- ✓ Commissions : up to 25% of Takaful Contribution
- ✓ Management Expenses : 20% 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

- Takaful Participants : 18 years old to 80 years old
- Individual/ Person Covered: 18 years old to 70 years old
- Child : 30 days to 17 years old
- Senior Citizen : 71 years old to 80 years old
- Group: 30 days to 70 years old

Age definition is based on Age Next Birthday.

Trip Duration

- The duration for each trip shall not exceed 30 consecutive days under the domestic plan, and 90 consecutive days under the international plan. All trips must commence in Malaysia.

Duty 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 permanent disablement in accordance with the "Scale of Compensation" attached to the Takaful Certificate. The limit specified in the table shall be the maximum aggregate limit for the respective plan. 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.

Cash Before Cover

- It is fundamental and absolute special condition of this Takaful that the Takaful Contribution due must be paid and received by us before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.
- You are advised to pay the Takaful Contributions directly to us, either by cash, credit card or cheques (cheques should be made only in the name of the Company).

Surplus

- The Company will entitle for Surplus Performance Incentive (SPI) of 50% of the gross distributable surplus. However, the Company may at its discretion and where appropriate charge the SPI for less than 50% of the gross distributable surplus.
- Any net distributable surplus arising (after deducting the SPI) from the Risk Fund will be allocated in full (100%) to the Takaful Participant. Upon Takaful Certificate expiry, if the amount due to Takaful Participants is less than RM10, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful participants as an act of good deed. The threshold, method and time of settlement of the surplus distribution shall be defined in the Surplus Management Policy. The threshold is not applicable if the Takaful Participants provided their banking information to the Company.

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

This product does not cover the following circumstances:

i. General Exclusion

- 1) Any pre-existing condition of the person covered;
- 2) Self-inflicted injuries, attempted suicide, mental disorder;
- 3) Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- 4) Air travel other than as a fare paying passenger on a regular scheduled airline or licensed chartered aircraft; and
- 5) Actions taken by governmental authorities.
- 6) Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that person covered has purchased;
- 7) Travel in, to or through countries or regions which are subject to war, conflict, or quarantine for contagious disease;

- 8) Travel in, to or through Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Israel, Syria, Somalia, Sudan, South Sudan, Ukraine, or Zimbabwe;
- 9) Participation in illegal activities such as provoked assault
- 10) COVID-19 (except you have taken up COVID-19 Add-on Benefit)

ii. Medical and Other Related Benefits

- 1) Experimental, investigative, cosmetic, plastic, non-essential, and non-emergency procedures;
- 2) Where the trip is against the advice of a medical practitioner or for the purpose of seeking medical attention;
- 3) The prepayment of costs for medical treatment in the event the Medical Service Provider only accepts cash payments; and
- 4) Communicable diseases which require quarantine by law.

iii. Travel Inconvenience

- 1) Delay or amendment of the booked trip by the service provider, when due to government regulation or statute; and
- 2) Delay of baggage upon returning to Malaysia.

iv. Losses of Personal Belongings

- 1) Loss of data;
- 2) Fragile items;
- 3) Electronic items, laptop, tablet and camera whether checked-in or not checked-in with Common Carrier;
- 4) Jewellery that is checked-in with the Common Carrier;
- 5) Confiscation or detention by customs or any other authority.
- 6) Failure to take due and reasonable care and precautions to safeguard and secure such property; and
- 7) Wear & tear, scratching or denting or any damage that does not impair the function of the baggage.

v. Personal Liability

- 1) Liability contractually, as an employer, or to a family member;
- 2) Liability related to pursuit of a trade, business or profession; and
- 3) Property loss or damage, where owned or in possession of an employee, yourself or family member.

vi. COVID-19 (Add-On Coverage)

- 1) Not fully vaccinated for adult Person Covered;
- 2) You travel against a medical practitioner's or doctor's advice, (including, but not limited to, travelling with COVID-19 symptoms);
- 3) Circumstances known to you before you take up the cover or booked the trip which could reasonably have been expected to lead to a claim on the certificate;
- 4) Your failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the trip; and
- 5) Any expenses incurred related to compulsory quarantine or stay-at-home requirements imposed by a foreign government.

Note: Please refer to the Takaful Certificate for the full list of exclusions under this Takaful Certificate.

8) Can I cancel my Takaful Certificate?

This Takaful Certificate may be cancelled at any time at the request of the Takaful Participant, in which case the Company will refund the pro rata Takaful Contribution for the unexpired period of cover provided that there is no claim made under this Takaful Certificate. The company may also cancelled the Takaful Certificate (provided it is necessary, reasonable and justifiable) by sending fourteen (14) days' notice by registered letter to the Takaful Participant at his last known address, in which case the Company shall not be liable to repay for the losses incurred on the same basis as described earlier.

Per Trip Plan: If the effective date of cancellation is after the commencement of the Trip, there is no refund of Takaful Contribution would be allowed.

Annual Plan: In the event of Contribution having been paid for any period beyond the date of termination of this Certificate, the relevant proportion thereof shall be refunded to You subject that no claim has been made during the Period of Takaful.

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

It is important that you inform us of any change 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* Secure Travel Takaful, 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: ikhlascore@takaful-ikhlas.com.my

11) Other similar types of cover available.

- *IKHLAS* Kembara Takaful
- *IKHLAS* Kembara Plus Takaful

Or please ask the Us/ our intermediary for other similar types of plans offered by Us.

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 BENEFIT 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 THE AGENT OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at 01/07/2025