

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to participate in the “IKHLAS Perdana P.A. Takaful”. Be sure to also read the general terms and conditions of this Takaful Certificate.)	TAKAFUL IKHLAS GENERAL BERHAD (Member of PIDM) (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)																		
	IKHLAS PERDANA P.A. TAKAFUL Date :																		
1) What is this product about? This product will compensate you in the event of permanent disablement or death caused by Accident.																			
2) What are the Shariah concepts applicable? <ul style="list-style-type: none"> • 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 Participants' 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. <p>Note : Please refer to the Takaful Certificate for more information.</p>																			
3) What are the covers / benefits provided? <table border="1"> <thead> <tr> <th>Benefit</th> <th>Plan 1 (Individual)</th> <th>Plan 2 (Individual and Spouse)</th> <th>Plan 3 (Family)</th> </tr> </thead> <tbody> <tr> <td>Accidental Death/ Permanent Disablement</td> <td>RM20,000</td> <td>RM30,000 Spouse: RM10,000</td> <td>RM30,000 Spouse: RM10,000 Child: RM2,000</td> </tr> <tr> <td>Immediate Death / Funeral Expenses</td> <td>RM500</td> <td>RM500 Spouse: RM500</td> <td>RM500 Spouse: RM500 Child: RM300 each</td> </tr> <tr> <td>Hospital Allowance (up to 30 days excluding first day)</td> <td>RM30</td> <td>RM50 Spouse: RM20</td> <td>RM50 Spouse: RM20 Child: RM10 each</td> </tr> </tbody> </table> <p>Note : Please refer to the scale of compensation for death and permanent disablement in the Takaful Certificate. Duration of cover is for one (1) year. You need to renew your Takaful cover annually. The coverage above is for one spouse and one child.</p>				Benefit	Plan 1 (Individual)	Plan 2 (Individual and Spouse)	Plan 3 (Family)	Accidental Death/ Permanent Disablement	RM20,000	RM30,000 Spouse: RM10,000	RM30,000 Spouse: RM10,000 Child: RM2,000	Immediate Death / Funeral Expenses	RM500	RM500 Spouse: RM500	RM500 Spouse: RM500 Child: RM300 each	Hospital Allowance (up to 30 days excluding first day)	RM30	RM50 Spouse: RM20	RM50 Spouse: RM20 Child: RM10 each
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4) How much Takaful Contribution do I have to pay? The total Takaful Contribution that you have to pay may vary depending on your choice of plan. <table border="1"> <thead> <tr> <th></th> <th>Plan 1</th> <th>Plan 2</th> <th>Plan 3</th> </tr> </thead> <tbody> <tr> <td>Annual Takaful Contribution</td> <td>RM30.00</td> <td>RM60.00</td> <td>RM63.00</td> </tr> <tr> <td>Service Tax</td> <td>RM2.40</td> <td>RM4.80</td> <td>RM5.04</td> </tr> <tr> <td>Total Annual Takaful Contribution (inclusive of Service Tax)</td> <td>RM32.40</td> <td>RM64.80</td> <td>RM68.04</td> </tr> </tbody> </table> <p>Note : You have to pay RM15 for each additional spouse and RM 3 for each additional child. Please note that the additional Takaful Contribution is subject to Service Tax.</p>					Plan 1	Plan 2	Plan 3	Annual Takaful Contribution	RM30.00	RM60.00	RM63.00	Service Tax	RM2.40	RM4.80	RM5.04	Total Annual Takaful Contribution (inclusive of Service Tax)	RM32.40	RM64.80	RM68.04
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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 : 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

- 3 years old 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.

Cash Before Cover

- It is fundamental and absolute special condition of this contract of Takaful that the Takaful Contribution 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 charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising from the Risk Fund at the end of the financial year. However, the Company may at its discretion and where appropriate charge SAC less than 50% of the gross distributable surplus. Any net distributable surplus arising (after deducting the SAC) 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 Takaful Certificate does not cover death or permanent disablement due to:

- 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;
- Should the Person Covered, whether sane or insane commits suicide within one year from the effective date;
- 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 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
- Any breach of Civil or Shariah Law and principles by the Person Covered;
- Pre-existing permanent disablement or bodily injury to the Person Covered;
- Misuse or abuse of substance, alcohol and/or drugs by the Person Covered;
- 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-rate Takaful Contribution for the unexpired Period of the Takaful. 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 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* Perdana P.A. 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 : ikhlascare@takaful-ikhlas.com.my

11) Other types of similar Takaful cover available.

- *IKHLAS* Group Personal Accident Takaful
- *IKHLAS* Kembara Takaful
- *IKHLAS* 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 THE AGENT OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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