



# Brochure Direct Hospital Income Benefit

WE PROTECT EVERYONE



Ease your financial burden during hospitalisation.

A member of :



Managed by : Takaful Ikhlas Family Berhad  
(200201025412) (593075-U)

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

# Direct Hospital Income Benefit

## Ease your financial burden during hospitalisation.

Life is unpredictable and unexpected hospital stays can bring not only physical challenges but also financial burdens. That's why we've designed the perfect solution to provide you with peace of mind during these trying times with our Direct Hospital Income Benefit.

### Why you should consider this product ?<sup>x</sup>

This product can cover your daily expenses when you are hospitalised.



If you are self-employed, this product is suitable as an income replacement when you are admitted to the hospital.



With contribution as low as RM7.15 / month\* ,it is an ideal choice for those seeking protection.



It is a straightforward and easy-to-understand product and no medical check-up is required only simple health questionnaires.



Note :

\*for annual payment with RM50 Sum Covered

# Product Overview and Benefit



This product provides daily hospital income benefit if the person covered is hospitalised.

## Am I eligible to participate ?



Eligible for :  
Individual adult only



Person covered's age :  
17 - 55 years old\*

## Product Benefits

<b>Term of Coverage</b>	<b>Minimum Term :</b> <b>5 years</b>	<b>Maximum Term :</b> <b>Up to 30 years</b> with expiry age of 65 years old.
<b>Sum Covered</b>	<b>Choose your daily hospital income benefit from :</b> <b>RM 50 to RM 500 per day</b> (subject to the Person Covered's monthly income)	
<b>Coverage</b>	<b>Hospitalisation Income Benefit for Natural &amp; Accidental Causes</b> In the event that the Person Covered is confined to a hospital on the recommendation and approval of a legally qualified physician or surgeon, the daily hospital benefits as prescribed in the Takaful Certificate Information Page is payable for a minimum confinement period of six (6) consecutive hours (excluding confinement due to Day Care treatment) for which the hospital makes a daily room and board charge.  Maximum number of days are: <ul style="list-style-type: none"><li>i. 180 days per year for hospitalisation</li><li>ii. 365 days in aggregate arising from hospitalisation. This aggregate limit applies throughout the Takaful Certificate term and coverage will cease afterwards.</li></ul> The Takaful benefit payment is guaranteed and will be paid from Risk Fund.	



Note :  
\*Age of Next Birthday

# Contribution, Fees & Charges

## What is the amount of my takaful contribution ?

Hospital Income Benefit (RM per day)	Annual Contribution* (RM per year)
50	85.80
100	171.60
150	257.40
200	343.20
250	429.00
300	514.80
350	600.60
400	686.40
450	772.20
500	858.00



Note :  
\*The mode of payment can be monthly or annually.

## What are the fees and charges applicable for this product ?

a. Wakalah Fees

	During certificate term
% of Takaful Contribution	50%

b. Tabarru' Charge

Tabarru' charges are the balance of takaful contribution after deduction of wakalah fee. The amount will be allocated to the risk fund.

## Shariah Concepts

### 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 wakalah fee (ujrah) to be paid to the company.

# Direct Hospital Income Benefit

## Major Exclusions



The hospital income benefit shall not be payable if the hospitalisation is caused directly or indirectly by any of the following:-

- a. Caused by or consequent upon attempted suicide or wilful self-injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or
- b. Any pre-existing illness; or
- c. Any breach of the law by the person covered or any assault provoked by him; or
- d. Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases; or
- e. Day care treatment, cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery; or
- f. Relating to pregnancy or childbirth; or
- g. Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof; or
- h. This product shall not cover hospital confinements within waiting period except for accidental causes. Any hospitalisation outside of Malaysia shall not be covered under this product.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions under this plan.

## How do I participate in this product ?

Easy, hassle-free, and fast subscription through our online platform. :



**GOdirect™**  
by Takaful IKHLAS



or

visit

[www.takaful-ikhlas.com.my](http://www.takaful-ikhlas.com.my)

# Important Notes



1. The brochure is for general information only. It is not a contract of takaful. The conditions disclosed are neither comprehensive nor exhaustive. Please refer to Product Disclosure Sheet (PDS) and takaful certificate for further details, the fees and charges involved.
2. Takaful IKHLAS reserves the right to revise the contribution, fees and charges, benefits, terms and conditions. You will be informed in writing of the revision thirty (30) days notice prior to the takaful certificate anniversary.
3. You should satisfy yourself that this plan will best serve your needs and the takaful contribution payable under this plan is an amount that you can afford.
4. You are given a cooling-off period of fifteen (15) days from the date of delivery of the takaful certificate to review the suitability of the participation in this plan. You may choose to cancel the takaful certificate by returning the takaful certificate to Takaful IKHLAS within the cooling-off period. Takaful IKHLAS shall cancel it immediately upon receipt and refund the takaful contribution paid less any expenses incurred for medical examination (if any).
5. After payment of the first takaful contribution, failure to pay a takaful contribution to Takaful IKHLAS on its due date or within the grace period will constitute a defaulting payment of the takaful contribution.
6. If at the expiration of the grace period and the payment of any takaful contribution is in default, the takaful certificate shall lapse.
7. In the event of lapsation, reinstatement is allowed subject to Takaful IKHLAS terms and conditions.
8. No hospital income benefit is payable if the hospitalisation existed or diagnosed within the waiting period which is the first thirty (30) days from the Takaful Certificate Commencement Date or Reinstatement Date, whichever is later except for any injuries arising from an accident.
9. One-hundred and twenty (120) days waiting period from the Takaful Certificate Commencement Date or Reinstatement Date, whichever is later shall apply in respect of hospitalisation due to the Specified Illnesses. "Specified Illnesses" shall mean disabilities and its related complications as mentioned below:
  - i. Hypertension, diabetes mellitus or cardiovascular disease; or
  - ii. Growth of any kind including tumours, cancers, cysts, nodules, polyps; or
  - iii. Stones of the urinary system and biliary system; or
  - iv. Any disease of the ear, nose (including sinuses) or throat; or
  - v. Hernias, haemorrhoids, fistulae, hydrocele or varicocele; or
  - vi. Any disease of the reproductive system including endometriosis; or
  - vii. Any disorder of the spine (including a slipped disc) or any knee conditions.
10. The takaful certificate will not provide the benefit amount from the risk fund on termination, maturity, surrender or expiry of the takaful certificate.
11. Total amount to be exempted for income tax relief for takaful and Employee Provident Fund (EPF) contribution is subject to approval from the Inland Revenue Board of Malaysia.
12. Takaful IKHLAS has the right to reject your claim in the event that you fail to disclose relevant information deemed as material that would affect the decision of Takaful IKHLAS to accept or reject risks and on the takaful contribution rates and terms to be applied to you.
13. For more information, you may refer to the insuranceinfo booklet on 'Family Takaful', by browsing to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).



Should you require  
additional information  
please contact us at :

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