



Direct Hospital Income Benefit FAQ



Takaful Ikhlas Family Berhad

Registration No. : (200201025412) (593075-U)

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

A member of :



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)

FREQUENTLY ASKED QUESTIONS (FAQ) FOR DIRECT HOSPITAL INCOME BENEFIT

1. What is Direct Hospital Income Benefit?
 - Direct Hospital Income Benefit is a medical and health takaful plan that provides daily hospital income in the event of hospitalisation. This product does not have savings or investment element.
2. What are other advantages of participating in this plan?
 - No medical check-up is required only simple health questionnaires.
 - Shariah compliant product.
 - Eligible for tax exemption subject to approval from the Inland Revenue Board of Malaysia.
3. Who is eligible to participate?
 - Anyone of good health who is between 17 to 55 years old is eligible to participate in this plan.
4. Will Takaful Contribution increase with age?
 - The Takaful Contribution will remain the same during the certificate term. However, the contribution rate is not guaranteed and Takaful IKHLAS has the right to revise the rates in the future by giving thirty (30) days' notice prior to any revision.
5. Does the product cover prospect with pre-existing condition?
 - No, we do not cover prospect with pre-existing condition.
6. Does the payment of the Takaful Benefit is guaranteed?
 - The Takaful Benefit payment is guaranteed subject that all information provided is accurate and complete. The Takaful Benefit will be paid from the Risk Fund.
7. Can I participate in more than one Direct Hospital Income Benefit certificate?
 - Yes, you may participate in more than one Direct Hospital Income Benefit certificate as long as the total sum covered limit for all certificates do not exceed RM500.
8. Can I get a joint certificate with my spouse or child together?
 - No, this plan is only for individual certificate.
9. How do I make contribution payments?
 - The contribution payment method acceptable by us is via credit card and debit card only.
10. Can I cancel my Takaful Certificate if I were to change my mind?
 - Yes, you may request for cancellation of this Takaful Certificate within fifteen (15) days from the date of the Takaful Certificate is delivered to you. The Takaful Contribution will then be refunded to you.
11. Do I receive anything if I surrender my Takaful Certificate?
 - No, you will not receive any surrender value because this product does not have saving element. Your effective date of your surrender will be on your next Takaful Contribution due date.

12. How will I know if my application is successful?

- We will notify successful applicants through an email to inform that the coverage has commenced. If you have not received an email confirmation, please contact us at 03-2723 9696 to confirm if your application has been approved.

13. How can I nominate a nominee?

- Nomination is not applicable for this product.

14. How do I make a claim?

- In the event of claims, you must send a written notification to us at the following address:

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

Please refer to the [claims guide](#). You must report your claim within thirty (30) days from the event date. You can also contact us at 03-2723 9696 during office hours.

15. Who can I contact for Takaful Certificate services and inquiries after I join this plan?

- Please contact Takaful Ikhlas Family Berhad call centre at 03-2723 9696 or email your inquiries to ikhlascare@takaful-ikhlas.com.my

16. What will I receive upon maturity of this plan?

- You will not receive any maturity value because this product does not have saving element.

17. How do I change my credit/debit card used for contribution deduction?

- You need to fill up Endorsement Form which is available in Takaful IKHLAS website and submit to ikhlascare@takaful-ikhlas.com.my

18. Can I request to change my Sum Covered amount after Takaful Certificate is issued?

- Change of Sum Covered is not allowed after Takaful Certificate is issued.

19. What are the major exclusions under the Takaful Certificate?

- 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 breach of the law by the person covered or any assault provoked by him; or
 - c) Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases; or
 - d) Day care treatment, cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery; or

- e) Relating to pregnancy or childbirth; or
- f) Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof; or
- g) 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; or
- h) Any pre-existing illness

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