



***IKHLAS* Basic Critical Illness Takaful**

Takaful Ikhlas Family Berhad (Registration No. : 200201025412)

IKHLAS Point, Tower 11A, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi, 59200, Kuala Lumpur.

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1. IMPORTANT INFORMATION THAT YOU NEED TO KNOW

Thank you for participating in *IKHLAS* Basic Critical Illness Takaful. We would like to highlight the important information that you need to know regarding your Takaful Certificate.

Your *IKHLAS* Basic Critical Illness Takaful Certificate is a contract between you and us and consists the following:

- Takaful Certificate Information Page
- Certificate Information Statement
- All certificate Provisions
- Rider certificate(s) – if any
- Proposal form and any documents you provided with it
- Any future endorsement to your Takaful Certificate

Please read your Takaful Certificate to ensure you understand the details of the Takaful benefits and coverage, how to make a claim and other details about *IKHLAS* Basic Critical Illness Takaful.

If you have questions after reading this Takaful Certificate, you may contact us at +603-2723 9696 or email us at ikhlascare@takaful-ikhlas.com.my. We will be happy to assist you.

Certificate Information Statement

This Takaful Certificate is issued upon receiving full payment of Takaful Contribution as specified in the Takaful Certificate Information Page and pursuant to the answers provided by you and/or the Person Covered in your proposal form or in any subsequent questionnaires provided by us.

Such material information shall form part of this contract of Takaful between you and us. It is your duty to take reasonable care not to make any misrepresentation when answering the questions or amending any information previously disclosed upon submission of the proposal or renewal.

You must inform us of any change to the information in your answers or in respect of any matter previously disclosed to us in relation to the Takaful Certificate if such changes had taken place after you have submitted the application for variation but before the Takaful Certificate is varied.

You may refer to the important information below to assist you observe your obligations under your Takaful Certificate.

1. Payment of Takaful Contribution	Takaful Contribution may be paid by credit card or auto debit. Proof of payment shall be as stated in your credit card statement or bank statement. We shall not issue any receipt.
2. Nomination	Nomination is not required under this plan. All Takaful benefits will be payable to the Takaful Participant upon claim.
3. Proof of Age	Proof of age is required prior to any payment of claim, surrender or maturity of the Takaful Certificate. If age has not been admitted, please send a copy of your Identity Card or Birth Certificate or Passport to us for our records immediately.

4. Cooling-off Period	You may request for cancellation of this Takaful Certificate by sending your request in writing to us within fifteen (15) days from the date of this Takaful Certificate is delivered to you. We shall cancel the Takaful Certificate and refund to you the Takaful Contribution less any expenses incurred for your medical examination.
5. Surrender Value	You can surrender your Takaful Certificate at any time after the inception of the Takaful Certificate as long as your Takaful Certificate is in force. No amount will be payable when you surrender your Takaful Certificate. It may not be advantageous to surrender or replace an existing Takaful Certificate with a new one. You will lose all the benefits which you are entitled.
6. Enquiry	For assistance or enquiry on our product and services, please call us at +603-2723 9696, contact our nearest branches or e-mail us at ikhlascare@takaful-ikhlas.com.my
7. Changes of Occupation and Personal Details	To keep you informed of important information, you should immediately inform us of any change to your occupation and personal details (address, contact number or email address).
8. Claim Submission	<p>To make a claim, you must send a written notification with supporting documentation as listed in our website to us within thirty (30) days from the event date.</p> <p>Once we have received the notification with complete documentation, we shall process your claim. We may request for additional documents for the claim process.</p>
9. Complaints or Dispute	<p>If you wish to make a complaint, you may contact us at:</p> <p>Takaful Ikhlas Family Berhad (200201025412) Customer Relationship Management Department, IKHLAS Point, Tower 11A, Avenue 5, Bangsar South No 8, Jalan Kerinchi, 59200 Kuala Lumpur. Tel: +603-2723 9696 Fax: +603-2723 9998 E-mail: complaints@takaful-ikhlas.com.my</p> <p>For legal notices to be considered as properly served or any official correspondences, please send to:</p> <p>Takaful Ikhlas Family Berhad (200201025412) IKHLAS Point, 9th Floor, Tower 11A, Avenue 5, Bangsar South No 8, Jalan Kerinchi, 59200 Kuala Lumpur Attention to: President and Chief Executive Officer</p> <p>If you are dissatisfied with a claim decision, you may make an appeal to us. If you are still dissatisfied with our decision, you may, within one hundred and eighty (180) days of the Company's decision, refer your case to:</p>

	<p>Ombudsman for Financial Services Co. No. 200401025885 (664393P) Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur. Tel: +603-2272 2811 Fax: +603-2272 1577 Email: enquiry@ofs.org.my Website: www.ofs.org.my</p>	<p>Contact Centre (BNMTELELINK) Laman Informasi Nasihat dan Khidmat (LINK) Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur.</p> <p>TELEPHONE/FACSIMILE/E-MAIL Tel : 1-300-88-5465 (1-300-88-LINK) (Overseas: +603-2174-1717) Fax: +603-2174-1515 E-mail: bnmtelelink@bnm.gov.my</p>
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2. IMPORTANT TERMINOLOGIES AND ITS MEANING

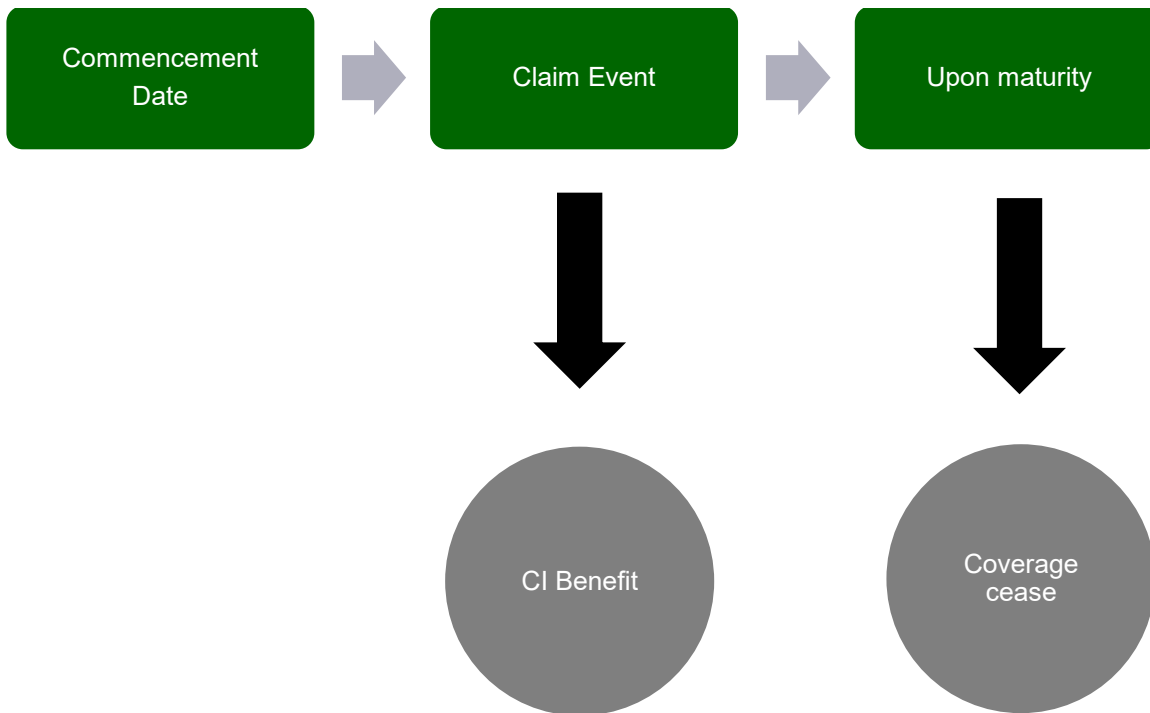
Please read and understand the important terminologies used throughout your Takaful Certificate as this will help you understand the benefit, terms and conditions of *IKHLAS* Basic Critical Illness Takaful Certificate.

1. Accident	a sudden, unintentional, unexpected, unusual and specific event by external and visible means that happened at an identifiable date, time and place which shall, independently of any other cause, be the direct cause of bodily injury of the Person Covered.
2. Commencement Date	the date on which the Takaful coverage provided under this Takaful Certificate begins, as stated in the Takaful Certificate Information Page.
3. Maturity Date	as stated in the Takaful Certificate Information Page shall mean the date where the Takaful Certificate expires.
4. Person Covered	the person who is covered under this Takaful Certificate as specified in the Takaful Certificate Information Page.
5. Rider	additional benefit or coverage. However, there is no rider available that can be added-on to this plan.
6. Tabarru'	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. The rates will be based on gender, attained age, occupational class rating and other factors. The Tabarru' takes into effect when you contribute to the Risk Fund.
7. Takaful	an arrangement based on mutual assistance under which Takaful Participants agree to contribute to a common fund providing for mutual financial benefits payable to the Takaful Participants or their beneficiaries on the occurrence of pre-agreed events.
8. Takaful Business	the business relating to the administration, management and operation of a Takaful Fund for its Takaful Participants which involve elements such as investments, savings and claims and Retakaful business and a reference to carrying on Takaful Business shall include all or any of the activities set out in paragraph 5(4)(a) of the Islamic Financial Services Act 2013.
9. Takaful Certificate Information Page	the information page that contains the details of you and the Person Covered, the participation details, basic and riders, if any, Takaful Contributions, and the duration of the participation.
10. Takaful Contribution	the money payable by you to us for the Takaful coverage provided under this Takaful Certificate as stated in the Takaful Certificate Information Page.

11. Takaful Participant, you or your	<p>the person who has legal title and the holder of this Takaful Certificate and is named as such in the Takaful Certificate Information Page which includes:</p> <ul style="list-style-type: none"> a) The Person Covered, if the Takaful Participant is the Person Covered; b) The lawful assignee; and c) The legal representative of the Takaful Participant.
12. the Company, we, us or our	Takaful Ikhlas Family Berhad or its successors.
13. Wakalah	<p>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 Wakalah fee (<i>Ujrah</i>) to be paid to the Company.</p>

3. SUMMARY OF YOUR BENEFITS

This section shows the summary of your main benefits for you to be aware of your coverage. You may refer to the Provisions of Your Benefits for further details.



You may claim your CI benefit subject to the following conditions:

- Your certificate has not been terminated for any reason listed in the Termination clause under the Provisions of Your Benefit.
- Your critical illness (CI) is not due to the exclusions of CI as listed in the Exclusions on Critical Illnesses (CI) Benefit clause under the Provisions of Your Benefit.

4. PROVISIONS OF YOUR BENEFIT

This section explains in detail your benefits, exclusions, terms and conditions applicable to those benefits.

1. Critical Illnesses (CI) Benefit	<p>If the Person Covered is diagnosed or undergoes any of critical Illness (CI) defined below, while the Takaful Certificate is in force, and survives for at least thirty (30) days from the date of the diagnosis or surgery, the CI Benefit will be payable. The Takaful Certificate shall cease thereafter.</p> <p>The maximum amount of critical illness Sum Covered payable from all Takaful Certificates written with the Company for the critical illness cover promoted by direct channel on the life of the same Person Covered shall not exceed the aggregate amount of Ringgit Malaysia One Hundred Thousand (RM100,000) per illness.</p> <p>The CI Benefit is payable from Risk Fund and this benefit is guaranteed.</p>
2. Definition of Critical Illnesses (CI)	<p>1) Stroke - resulting in permanent neurological deficit with persisting clinical symptoms</p> <p>Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) Transient ischemic attacks (TIA) (ii) Cerebral symptoms due to migraine (iii) Traumatic injury to brain tissue or blood vessels (iv) Vascular disease affecting the eye or optic nerve or vestibular functions. <p>2) Heart Attack - of specified severity</p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> (i) A history of typical chest pain; (ii) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and (iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher: <ul style="list-style-type: none"> - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml <p>The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • occurrence of an acute coronary syndrome including but not limited to unstable angina • a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease

	<p>3) Cancer – of specified severity and does not cover very early cancers</p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> • pre-malignant • non-invasive • carcinoma in situ • having borderline malignancy • having malignant potential (ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification) (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification) (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification) (v) Chronic Lymphocytic Leukemia less than RAI Stage 3 (vi) All cancers in the presence of HIV (vii) Any skin cancer other than malignant melanoma
<p>3. Exclusions on Critical Illnesses (CI) Benefit</p>	<p>The CI Benefit shall not be payable if the critical illness is caused directly or indirectly by the following:</p> <ul style="list-style-type: none"> i) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war; ii) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; iii) Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear; iv) 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; v) Disability sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; vi) Any breach of the law by the Person Covered or any assault provoked by him; vii) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination; viii) Any Pre-Existing Conditions arising prior to Takaful Certificate Date or Reinstatement Date, whichever is later; ix) If the disease is diagnosed within the Waiting Period, except for Accidental causes.

4. Waiting Period	<p>CI Benefit will not be payable if the following critical illnesses are existed or diagnosed within the Waiting Period which is the first sixty (60) days from the Takaful Certificate Date or Reinstatement Date, whichever is later:</p> <ul style="list-style-type: none"> i) Cancer – of specified severity and does not cover very early cancers ii) Heart Attack – of specified severity <p>For all other conditions except for Accidental causes, thirty (30) days Waiting Period shall apply:</p> <ul style="list-style-type: none"> i) Stroke – resulting in permanent neurological deficit with persisting clinical symptoms.
5. Endorsement option	<p>You may request for endorsements but not limited to change Basic Sum Covered and Takaful Contribution after the Commencement Date of the Basic Takaful Certificate. The request will be subject to the Company's underwriting requirement and assessment. Endorsement Letter will be issued to reflect the new coverage upon approval of request.</p>
6. Medical Examination	<p>The Person Covered shall, after the happening of any events covered under this Takaful Certificate shall at all reasonable times at the request by us and at his own expense, undergo medical examination by a duly qualified and registered medical practitioner appointed by us.</p>
7. Maturity	<p>Upon survival of the Person Covered on the Maturity Date as shown in the Takaful Certificate Information Page, the Takaful coverage shall cease and your Takaful Certificate has no further value.</p>
8. Termination	<p>This Takaful Certificate shall automatically terminate:</p> <ul style="list-style-type: none"> i) on date of death of the Person Covered; or ii) on approval date of any Critical Illness; or iii) on the Maturity Date shown in the Takaful Certificate Information Page; or iv) on the next Takaful Contribution due date upon surrender or lapsation of the Takaful Certificate; <p>whichever is earlier.</p> <p>Tabarru' Charge and Certificate Charge are not applicable after termination of this Takaful Certificate.</p> <p>Termination of this Takaful Certificate shall not prejudice any claim arisen prior to such termination. The payment or acceptance of any Takaful Contribution subsequent to the termination of this Takaful Certificate shall not create any liability to us but we shall refund any such Takaful Contribution.</p>

Refer to the following terminology and its meaning which specifically used in this section:

1. Assessment Period	the period during which the Company will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence has been submitted).
2. Diagnosis	the definitive diagnosis made by a Physician as hereinafter defined, based upon such specific evidence as required in the definition of each covered critical illness as hereinafter defined supported by radiological, clinical, histological or laboratory evidence acceptable to the Company. In the event of any doubt regarding the appropriateness or correctness of the diagnosis, the Company shall have the Person Covered and/or any of the evidence used in arriving at such diagnosis re-examined by a Physician appointed by the Company and the opinion of such Physician as to such diagnosis shall be binding on both you and us.
3. Permanent	expected to last throughout the lifetime of the Person Covered.
4. Permanent Neurological Deficit with Persisting Clinical Symptoms	symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Person Covered. Symptoms that are covered include numbness, paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.
5. Pre-Existing Conditions	<p>Conditions that the Person Covered has reasonable knowledge of before the Takaful Certificate Date. A Person Covered may be considered to have reasonable knowledge of a pre-existing condition prior to the Takaful Certificate Date or Reinstatement Date of this Takaful Certificate, whichever is later, where the condition is one for which:</p> <ul style="list-style-type: none"> i) the Person Covered has received or is receiving treatment for; or ii) medical advice, diagnosis, care or treatment has been recommended; or iii) clear and distinct symptoms are or were evident; or iv) its existence would have been apparent to a reasonable person in the circumstance.
6. Reinstatement Date	the date your application for reactivating the Takaful Certificate from lapse to in force is approved by us.
7. Sum Covered	the amount that you will receive as the Takaful benefit.

5. PROVISIONS OF YOUR TAKAFUL CONTRIBUTION

This section explains your Takaful Contribution, what happens if you do not pay your Takaful Contribution and the options that you have.

1. Takaful Contribution	<p>Takaful Contribution is payable on or before the Contribution Due Date in accordance with the Takaful Contribution payment frequency as specified in the Takaful Certificate Information Page. This contribution is subject to Wakalah Fee as stated in Fees and Charges Imposed to Your Takaful Certificate section that will be used to manage this Takaful Certificate on behalf of you.</p> <p>We reserve the right to review and revise the Takaful Contribution by giving you thirty (30) days' notice.</p>
2. Grace Period	<p>You will be given a grace period of thirty-one (31) days from the Contribution Due Date to pay the next Takaful Contribution. During this period, the Takaful Certificate will remain in force.</p> <p>In case the Person Covered dies within the grace period, the Takaful Certificate shall be as valid.</p>
3. Lapsation of Takaful Certificate and Non-Payment of Contribution	<p>If we do not receive Takaful Contribution on the Contribution Due Date and the grace period has expired, the Takaful Certificate shall lapse and has no further value.</p>
4. Reinstatement of Takaful Certificate	<p>If the Takaful Certificate has lapsed due to non-payment of takaful contribution for not more than one (1) year, you may reinstate the Takaful Certificate subject to:</p> <ul style="list-style-type: none"> i) A written application for reinstatement; and ii) Submission of health declaration form to the satisfaction of the Company; and iii) Payment of the Takaful Contribution that we determine at the time of reinstatement. <p>Any reinstatement shall be subjected to a Reinstatement Fee as stated in Fees and Charges Imposed to Your Takaful Certificate section.</p> <p>No Takaful coverage will be provided under this Takaful Certificate for the period between the date the Takaful Certificate is lapsed and the date the Company approved the reinstatement.</p> <p>Any health condition diagnosed or symptoms arising during the lapsed period will not be covered under this Takaful Certificate.</p> <p>No reinstatement is allowed after the period of one (1) year after the Takaful Certificate has lapsed.</p>

5. Surrender	Only you may exercise your right to surrender the Takaful Certificate by giving a written notice and any other documents that we may require to us. The Takaful Certificate will cease thereafter and has no further value.
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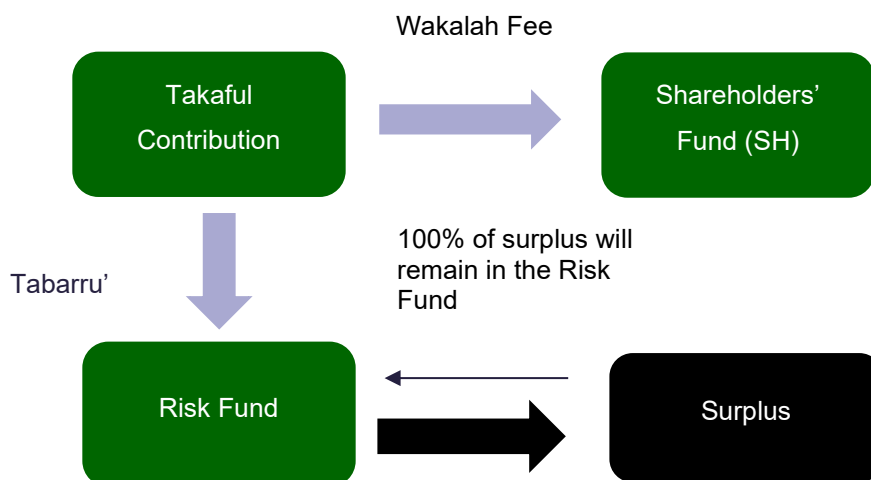
Refer to the following terminology and its meaning which specifically used in this section:

1. Contribution Due Date	the date on which your Takaful Contribution is due, according to the Takaful Contribution Payment Frequency as shown in the Takaful Certificate Information Page.
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6. PROVISIONS OF YOUR TAKAFUL CERTIFICATE FUND

In continuation of the previous section, this section explains further on the flow of your Takaful Contribution into the respective funds.

Diagram below illustrates the flow of your Takaful Contribution to the Risk Fund and Shareholder's Fund.



1. Risk Fund

Takaful Contribution after deduction of Wakalah Fee, will be pooled together with other Tabarru' Charge collected from other Takaful Participants in the Risk Fund.

Risk Fund is a pool of fund based on the concept of Tabarru' (donation) providing mutual protection and indemnity among the Takaful Participants and this fund is collectively owned by the pool of Takaful Participants.

We will invest and manage the fund in accordance with principles of Shariah and will not invest the fund in securities or assets prohibited by Shariah. We will rectify any loss arising in the fund if such loss is proven to have been caused solely by our negligence in managing the fund.

All costs, expenses, charges and levies for maintaining and investing the Risk Fund and any other related expenses shall be borne and paid from the Risk Fund.

The Takaful benefit as stated in the Takaful Certificate Information Page will be payable from the fund. No amount payable from the fund on surrender or maturity.

We are authorised to and may secure retakaful as we deem necessary in respect of the fund and Takaful coverage under this Takaful Certificate. The Takaful Contribution payable in respect of such retakaful shall be paid out of the fund. All the proceeds, if any, from the retakaful arrangement will be credited to the fund.

We will manage the fund and any surplus from the Risk Fund will remain in the Risk Fund and will not be distributed.

	If there is a deficit in the fund, the Shareholders of the Company shall give a sum that is needed to cover the deficit through Qard. The Qard will be repaid from the future surplus.
2. Shareholder's Fund	<p>This fund belongs to us and consists of Wakalah Fee and Certificate Charge to cover for commission and expenses.</p> <p>As explained under Risk Fund provision, in the event of deficit, Qard injection will be made to the Risk Fund from this Fund and will be repaid from the future surplus.</p>

Refer to the following terminologies and its meanings which specifically used in this section:

1. Qard	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.
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7. FEES AND CHARGES IMPOSED TO YOUR TAKAFUL CERTIFICATE

This section explains in details on the fees and charges imposed to your Takaful Certificate.

1. Wakalah Fee	The amount that will be deducted from the Takaful Contribution paid to carry out Takaful Business. The wakalah fees imposed to this Takaful Certificate is stated in the Takaful Certificate Information Page.										
2. Tabarru' Charge	The Tabarru' Charge is the balance of Takaful Contribution paid after deduction of Wakalah Fee and Certificate Charge.										
3. Certificate Charge	<p>A certificate charge will be imposed according to the payment frequency and this fee is deducted from the Takaful Contribution paid to manage the Takaful Certificate.</p> <table border="1"> <thead> <tr> <th>Payment Frequency</th><th>Certificate Charge (RM)</th></tr> </thead> <tbody> <tr> <td>Annually</td><td>48</td></tr> <tr> <td>Semiannually</td><td>24</td></tr> <tr> <td>Quarterly</td><td>12</td></tr> <tr> <td>Monthly</td><td>4</td></tr> </tbody> </table> <p>This fee is an additional to the Wakalah Fee.</p>	Payment Frequency	Certificate Charge (RM)	Annually	48	Semiannually	24	Quarterly	12	Monthly	4
Payment Frequency	Certificate Charge (RM)										
Annually	48										
Semiannually	24										
Quarterly	12										
Monthly	4										
4. Reinstatement Fee*	RM15 will be imposed in addition to the Takaful Contribution due as a charge for reinstatement of Takaful Certificate.										
5. Surrender Fee*	No Surrender fee payable upon surrender of Takaful Certificate.										
6. Stamp Duty	RM10 stamp duty is imposed, additional to the first Takaful Contribution.										

Notes:

1. We reserve the right to review and revise the fees and charges under this section by giving you thirty (30) days' notice.
2. * This fee may be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia at the prevailing rate unless otherwise stated.

Refer to the following terminologies and its meanings which specifically used in this section:

1. Contribution Year	one (1) full year of the regular contribution. A Contribution Year shall only be counted as one (1) Contribution Year upon payment of each one (1) full year of regular contributions.
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8. MAKING A CLAIM

This section guides you on how to make a claim and what you need to do.

1. Notice of Claim	<p>Notification of claim given by or on behalf of the claimant, as the case may be, to us at our office specified in the Takaful Certificate or to any of our authorized Representative with the particulars sufficient to identify you or the Person Covered shall be deemed to be notice to us.</p> <p>Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.</p>
2. Proof of Claim	<p>We, upon receipt of notice of claim, will furnish to the claimant the appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude us from requiring further documentation in respect of the loss as deemed fit by us. All such information and evidence must be furnished to us within thirty (30) days from the date of the events covered.</p>
3. Payment of Claim	<p>Payment of CI benefit as stated under Provisions of Your Benefit will be payable to you.</p>

9. PROVISIONS OF OWNERSHIP OF YOUR TAKAFUL CERTIFICATE

This section explains the main people under your Takaful Certificate and their rights.

1. The Takaful Participant	The Takaful Participant (or you) is the person designated as such in the Takaful Certificate Information Page and during his lifetime exercise all rights, privileges and options provided under this Takaful Certificate. This is subject to the rights of an assignee, if any.
2. Permissible Takaful Interest	<p>Takaful Participant if other than Person Covered shall have a permissible takaful interest in the Person Covered at the time of commencement of the Takaful Certificate and when the benefits are payable.</p> <p>You shall be deemed to have a permissible takaful interest in the Person Covered if the Person Covered is:</p> <ul style="list-style-type: none"> i) your spouse or child, ii) your ward under the age of majority at the time the Person Covered entered into the Takaful Certificate; iii) your employee; or iv) a person on whom he is wholly or partly dependent for maintenance or education at the time he entered into the Takaful Certificate. <p>If we become aware that you do not have the required permissible takaful interest in a Person Covered, we will apply remedies in accordance to the provision under Islamic Financial Services Act 2013. This may mean that we may pay you an amount of money specified by the act, and when we make that payment, your Takaful Certificate will be deemed to be terminated.</p>
3. Assignment	An assignment of the Takaful Certificate or the Takaful Benefits are not allowed under this plan.
4. Receipt of Discharge	Payment of any sum made by us shall be a valid discharge of liability to us and shall release us of all claims and demands whatsoever in respect thereof.

10. GENERAL PROVISIONS OF YOUR TAKAFUL CERTIFICATE

This section explains the important legal rights and obligations under your Takaful Certificate.

1. The Contract	<p>This Takaful Certificate shall constitute the entire contract between the Takaful Participants and the Company ("Contract"). Any subsequent provisions or endorsements herein made by the Company after the Commencement Date is deemed part of the terms of the Contract.</p> <p>Due observance by the Takaful Participant of the terms, provisions, conditions and endorsements of this Takaful Certificate shall be condition precedent to any liability of the Company to make payments under this Takaful Certificate.</p> <p>In carrying out the mandate conferred on it by the Takaful Participants, the Company may find it necessary to avail itself the services of third parties, therefore the Takaful Participants hereby authorise the Company to engage with the third party for the purpose and benefit of participants and Takaful Business.</p>
2. Amendment of Takaful Certificate	<p>The provisions of this Takaful Certificate cannot be waived, amended, varied or changed except by a Takaful Certificate endorsement signed by the authorized persons of the Company.</p>
3. Filing Proof of Loss	<p>All information or evidence required by the Company in connection with any claim under this Takaful Certificate shall be furnished at the expense of the Takaful Participant and shall be in such form and of such nature as the Company may prescribed.</p> <p>All such information and evidence must be furnished to the Company within thirty (30) days from the date of the events covered. Though proof of the aforesaid events may have been accepted by the Company, the Company reserves the right to demand the Person Covered to be examined by Physicians nominated by the Company.</p>
4. Misrepresentation	<p>Failure to give answers that are fully accurate may result in avoidance of the Takaful Certificate, refusal or reduction of the claim(s), change of terms or termination of the Takaful Certificate.</p> <p>When this Takaful Certificate becomes void and unenforceable, no amount will be refunded and no Takaful benefit will be payable.</p>
5. Fraud	<p>If the Takaful Participant or the Person Covered shall give any inaccurate, false or misleading statements, particulars, declarations or answers on any matter which he knows or a reasonable person is expected to know to be relevant to the decision of the Company whether to accept the risk or not and the rates and terms to be applied or the same is suppressed or if any claim made shall be fraudulent or exaggerated or if any false declaration or shall be made in support of such claim, then in any of such cases, this Takaful Certificate shall be void and unenforceable from the Commencement Date.</p> <p>When this Takaful Certificate becomes void and unenforceable, no amount will be refunded and no Takaful benefit will be payable.</p>

6. Mismanagement or Negligence by the Company	In the event there is negligence or mismanagement by us resulting in loss to you, we will rectify your loss as appropriate.
7. Age and Gender	<p>This Takaful Certificate is issued based on the age and gender which provided in the proposal form, which is the Person Covered's age on the next birthday and gender.</p> <p>If there is any misstatement of age and gender, the following shall be referred to:</p> <ul style="list-style-type: none"> a) If the age misstated is greater than the correct age as shown by the proof, Company may vary the sum covered or reduce the takaful contribution to an amount calculated. We shall pay the difference, if any, by refunding any excess Tabarru' amount from the Risk Fund and any excess Wakalah Fee payable from the Shareholder's Fund; and b) If the age misstated is lesser than the correct age as shown by the proof, we may vary the sum covered to an amount calculated on the Takaful Contribution that would be payable if the Takaful Certificate had been issued based on the correct age. <p>In addition to or instead of (a) or (b) above, we may vary the period of coverage of the Takaful Certificate to reflect the actual period of coverage based on the correct age.</p> <p>We shall not avoid this Takaful Certificate or refuse a claim by reason only of a misstatement of age of the Person Covered.</p> <p>Evidence of age of the Person Covered as stated in the Takaful Certificate must be submitted to the satisfaction of the Company. We reserve the right to demand and request for proof of age to be shown by you at any time.</p>
8. Freedom From Restrictions	This Takaful Certificate contains no restrictions on the Person Covered in respect of travelling, residence or occupation unless specifically excluded in the Takaful Certificate.
9. Currency	Any payment that you pay to us or we pay to you, shall be payable in Ringgit Malaysia.
10. Proper Law, Jurisdiction and Interpretation	<p>This Takaful Certificate shall be governed by and interpreted in accordance with the Laws of Malaysia.</p> <p>This Takaful Certificate shall where required, comply and fulfil the requirements of the Foreign Account Tax Compliance Act (FATCA) and any other similar laws (as amended from time to time) and any similar agreements entered into with or between the Malaysian authorities.</p> <p>Any action or suit against the Company shall only be instituted in a Malaysian court.</p> <p>If there are any changes in taxation, regulations or legislation that may affect this Takaful Certificate, we reserve the right to made necessary adjustment.</p>

11. Non-Contestability	<p>Where this Takaful Certificate has been in force for a period of more than two (2) years during the lifetime of the Person Covered, we shall not avoid the Takaful Certificate on the ground that a statement made or omitted to be made in the proposal for Takaful or in a report of a doctor, referee or any other person or in a document leading to the issue of this Takaful Certificate was inaccurate or false or misleading unless we show that the statement was on a material matter or suppressed a material fact and that it was fraudulently made or omitted to be made by you or the Person Covered.</p> <p>“Material matter” or “material fact” means a matter or fact which, if known by us would have led to our refusal to issue this Takaful Certificate to you or would have let it to impose terms less favourable to you than those imposed in this Takaful Certificate.</p>
12. Notices	<p>All notices served to you shall be in writing and sufficiently served to you based on the last personal information provided to us. Likewise, all notices shall be sufficiently served to us to the Head Office in writing.</p> <p>Any notice sent to you shall be deemed to have been served based on the delivery date.</p> <p>We may give you notice by email, text message or any other method, if we feel circumstances are appropriate and it shall be treated as written notice. For general notification which is not specifically to just one Takaful Participant, it shall be a sufficient notification if the same is communicated through advertisement in major newspapers or through our website and/ or the Company’s official social media (as deemed appropriate by us).</p>
13. Tax	<p>Any fee and/or monies payable under this Takaful Certificate shall be exclusive of any taxes, levies or charges imposed by the relevant authorities in Malaysia.</p>
14. Expenses	<p>We shall bear all of our own operating expenses. Takaful Participants shall bear necessary expenses incurred for their benefits as allowed by the regulator.</p>
15. Sanction Limitation	<p>We are not deemed to provide cover and liable to pay any claim if it would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations.</p>
16. Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standard (CRS)	<p>In the event that you have U.S Indicia or a citizen from a country listed under the CRS and fail after request by us to provide such information, consent and/or assistance as we may from time to time reasonably require to allow us to comply with our contractual, legal and/or regulatory obligations under the United States Foreign Account Tax Compliance Act, including any required reporting to the Internal Revenue Service of Information relating to you or people that are related to the Takaful Certificate, we reserve the right and shall be entitled to take necessary action which may include submitting the necessary reports, suspending the Takaful Certificate or account, withholding the necessary monies to be remitted and terminating this Takaful Certificate.</p>

Refer to the following terminology and its meaning which specifically used in this section:

1. Physician	a fully registered medical practitioner or specialist pursuant to Section 14 of the Medical Act 1971 (Act 50), or in the case of a medical practitioner or specialist practicing outside Malaysia, registered under the relevant legislation of the country of practice but excluding a medical practitioner or specialist who is the Takaful Participant or the Person Covered, the spouse, relative, business partner, colleague, associate or employee of/or employer of the Takaful Participant or the Person Covered.
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