

TAKAFUL IKHLAS FAMILY BERHAD (Takaful IKHLAS)
IKHLAS BASIC CRITICAL ILLNESS TAKAFUL
Frequently Asked Questions (FAQs)

NO.	QUESTIONS	ANSWERS
1.	Who is eligible to participate?	Anyone of good health who is between 17 to 55 years is eligible to participate in this plan.
2.	Will Takaful Contribution increase with age?	No, the Takaful Contribution is anticipated to be level during the Takaful Certificate term but the rates are not guaranteed.
3.	When does my coverage begin?	The Takaful coverage shall take effect when payment is received by the Company.
4.	Do I have to undergo medical examination to qualify?	No, you are not required to undergo medical examination.
5.	Do you cover prospect with pre-existing condition?	No, we do not cover prospect with pre-existing condition.
6.	Do you guarantee the payment of the Takaful Benefit?	The Takaful Benefit payment is guaranteed. It will be paid from the Risk Fund.
7.	Do I receive anything if I surrender my Takaful Certificate?	No, you will not receive any surrender value. Your effective date of your surrender will be on your next Takaful Contribution due date.
8.	What are the advantages of participating in this plan?	<ul style="list-style-type: none"> i. No medical check-up is required only simple health questionnaires. ii. Shariah compliant product (for Muslim customers). iii. Eligible for tax exemption subject to approval from the Inland Revenue Board of Malaysia.
9.	How do I make a claim?	<p>In the event of claims, you must send a written notification to us at the following address:</p> <p>Customer Relationship Management Department, Takaful Ikhlas Family Berhad (Formerly known as Takaful Ikhlas Berhad) IKHLAS Point, Tower 11A, Avenue 5, Bangsar South No 8, Jalan Kerinchi, 59200 Kuala Lumpur.</p> <p>You must report your claim within 30 days from the event date. You can also call us at 03-2723 9696 during office hours.</p>

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10.	How can I nominate a nominee?	Nomination is not applicable for medical and health product.