

**TAKAFUL IKHLAS FAMILY BERHAD (Takaful IKHLAS)  
IKHLAS BASIC HOSPITAL INCOME BENEFIT TAKAFUL  
Frequently Asked Questions (FAQs)**

NO.	QUESTIONS	ANSWERS
1.	<b>Who is eligible to participate?</b>	Anyone of good health who is between 17 to 55 years is eligible to participate in this plan.
2.	<b>Will Takaful Contribution increase with age?</b>	Yes, the Takaful Contribution will be increased with age.
3.	<b>When does my coverage begin?</b>	The Takaful coverage shall take effect when payment is received by the Company.
4.	<b>Do I have to undergo medical examination to qualify?</b>	No, you are not required to undergo medical examination.
5.	<b>Do you cover prospect with pre-existing condition?</b>	No, we do not cover prospect with pre-existing condition.
6.	<b>Do you guarantee the payment of the Takaful Benefit?</b>	The Takaful Benefit payment is guaranteed. It will be paid from the Risk Fund.
7.	<b>Do I receive anything if I surrender my Takaful Certificate?</b>	No, you will not receive any surrender value. Your effective date of your surrender will be on your next Takaful Contribution due date.
8.	<b>What are the advantages of participating in this plan?</b>	<ul style="list-style-type: none"> <li>i. No medical check-up is required only simple health questionnaires.</li> <li>ii. Shariah compliant product (for Muslim customers).</li> <li>iii. Eligible for tax exemption subject to approval from the Inland Revenue Board of Malaysia.</li> </ul>
9.	<b>How do I make a claim?</b>	<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>

<b>NO.</b>	<b>QUESTIONS</b>	<b>ANSWERS</b>
10.	<b>How can I nominate a nominee?</b>	Nomination is not applicable for medical and health product.