

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to participate in the “IKHLAS Bekerja Personal Accident Takaful”. Be sure to also read the general terms and conditions of this Takaful Certificate).</p>	<p><b>TAKAFUL IKHLAS GENERAL BERHAD</b> (Member of PIDM)</p> <p>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <hr/> <p><b>IKHLAS BEKERJA PERSONAL ACCIDENT TAKAFUL</b></p> <hr/> <p>Date :</p>																	
<p><b>1) What is this product about?</b></p> <p>This product is a 24 – hour worldwide plan that will provide compensation in the event of death or permanent disablement caused by accidental means to the Person Covered and other covered benefits.</p>																		
<p><b>2) What are the Shariah concepts applicable?</b></p> <ul style="list-style-type: none"> <li>• <b>Tabarru’</b> – refer 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.</li> <li>• <b>Wakalah</b> – refers to 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 a Wakalah fee (<i>Ujrah</i>) to be paid to the Company.</li> </ul> <p><b>Note</b> : - Please refer to the Takaful Certificate for more information.</p>																		
<p><b>3) What are the covers/ benefits provided?</b></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th rowspan="2">Benefits</th> <th colspan="2">Sum Covered (RM)</th> </tr> <tr> <th>Bekerja Gold</th> <th>Bekerja Premium</th> </tr> </thead> <tbody> <tr> <td>Accidental Death</td> <td>20,000</td> <td>30,000</td> </tr> <tr> <td>Accidental Permanent Disablement</td> <td>20,000</td> <td>30,000</td> </tr> <tr> <td>Funeral Expense</td> <td>2,000</td> <td>2,000</td> </tr> <tr> <td>Daily Hospital Income</td> <td>100 / day up to 10 days</td> <td>100 / day up to 15 days</td> </tr> </tbody> </table> <p><b>Note</b>: - Please refer to the scale of compensation for the death and permanent disablement as per the Takaful Certificates. The duration of coverage is one (1) year, and you are required to renew your Takaful Certificate every year.</p> <p><b>**The coverage is only effective outside of working hours for uniformed personnel (Police, Army, Fire Brigade, etc.) and personnel of a Class 4 occupation on manual work involving the use if heavy machinery and equipment</b></p>		Benefits	Sum Covered (RM)		Bekerja Gold	Bekerja Premium	Accidental Death	20,000	30,000	Accidental Permanent Disablement	20,000	30,000	Funeral Expense	2,000	2,000	Daily Hospital Income	100 / day up to 10 days	100 / day up to 15 days
Benefits	Sum Covered (RM)																	
	Bekerja Gold	Bekerja Premium																
Accidental Death	20,000	30,000																
Accidental Permanent Disablement	20,000	30,000																
Funeral Expense	2,000	2,000																
Daily Hospital Income	100 / day up to 10 days	100 / day up to 15 days																
<p><b>4) How much Takaful Contribution do I have to pay?</b></p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Plan</th> <th>Bekerja Gold</th> <th>Bekerja Premium</th> </tr> </thead> <tbody> <tr> <td><b>Annual Takaful Contribution (RM)</b></td> <td><b>75.00</b></td> <td><b>100.00</b></td> </tr> </tbody> </table>		Plan	Bekerja Gold	Bekerja Premium	<b>Annual Takaful Contribution (RM)</b>	<b>75.00</b>	<b>100.00</b>											
Plan	Bekerja Gold	Bekerja Premium																
<b>Annual Takaful Contribution (RM)</b>	<b>75.00</b>	<b>100.00</b>																

## 5) What are the fees and charges that I have to pay?

The following charges are applicable:

What you have to pay in addition to the Takaful Contribution amount :-

- Applicable taxes are chargeable at the prevailing rates.
- Stamp duty : RM10.00

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
  - ✓ Commissions : up to 25% of Takaful Contribution
  - ✓ Management Expenses : up to 25% of Takaful Contribution

## 6) What are some of the key terms and conditions that I should be aware of?

### Age Limit

- 18 years old to 80 years old

### Duty of Disclosure

- Pursuant to paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the proposal form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with us.

### Compensation / Indemnity

- We will pay for compensation on death or permanent disablement in accordance with the "Scale of Compensation" attached to the Takaful Certificate. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Takaful Certificate. You cannot make multiple claims on medical expenses.

### Cash Before Cover Warranty

- It is fundamental and absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by us before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.
- You are advised to pay the Takaful Contributions directly to us, either by cash, credit card or cheques (cheques should be made only in the name of the Company).

### Surplus

- The Surplus arising from this portfolio will be fully retained in the Risk Fund. There will be no surplus distribution for this portfolio.

### Claim Procedure

- In the case of death or permanent disablement, You must always act upon medical or surgical advice within the time period as may be required for action by such medical practitioner.

- Written notice must be given to the Company within fourteen (14) days of the date of the accident causing such injury.
- Failure to give notice within the time provided shall not summarily invalidate the claim if it was shown that it was not reasonably possible for You to have given such notice within the said time period and that notice was forthwith given as soon as possible.
- No action at law or in equity shall be brought to recover the compensation prior to expiration of thirty (30) days written proof of loss has been furnished in accordance with the requirements of the Takaful Certificate. No such action shall be brought after the expiration of one year from the time written proof of loss is required to be furnished.
- All Takaful Certificates information and evidence required by Us shall be furnished at Your expense or Your legal representative and shall be in such form and nature as We may prescribe. You as often as required shall undergo medical examination at Your own expense in respect of any claim of Bodily Injury. In case of death, reasonable notice shall be given to Us before interment or cremation and We may require that We be represented at a post mortem examination on the body of the Person Covered. We shall have the right and opportunity to conduct an autopsy at Our own expense where it is permitted by law.

#### 7) What are the major exclusions under the Takaful Certificate?

This Takaful Certificate does not cover death or permanent disablement due to :

- Person Covered committing or attempting to commit any unlawful act;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
- Any act of terrorism;
- Insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- Pre-existing physical or mental defect or infirmity to the Person Covered;
- Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time provided in the Takaful Certificate) to the Person Covered;
- Pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily injury as a direct result of an accident
- Provoked murder or assault by the Person Covered;
- Any breach of Civil or Shariah Law and principles by the Person Covered;
- Pre-existing permanent disablement or Bodily Injury to the Person Covered;
- From misuse or abuse of substance, alcohol and/or drugs by the Person Covered; unless the drug is taken in accordance with an authorized medical prescription;
- From the committing of any criminal acts or any other causes prohibited by Shariah Law and principles.

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

#### 8) Can I cancel my Takaful Certificate?

This Takaful Certificate may be cancelled at any time at your request. Upon cancellation, you are entitled for a refund of the Takaful Contribution paid based on the unexpired Period of Takaful subject to the minimum contribution to be retained by us. No refund of Takaful Contribution is allowed if there is a claim under the Takaful Certificate.

**9) What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**10) Where can I get further information?**

Should you require additional information about *IKHLAS* Bekerja Takaful, please contact us at:

**Takaful Ikhlas General Berhad**

Customer Relationship Management Department,  
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](http://www.takaful-ikhlas.com.my)

E-mail : [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

**11) Other types of similar Takaful cover available**

- *IKHLAS* Group Personal Accident Takaful
- *IKHLAS* Personal Accident Takaful
- *IKHLAS* Perdana PA
- *IKHLAS* Motorist PA Takaful

**Notification of PIDM's Protection**

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

**IMPORTANT NOTE :**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFIT FOR DEATH AND PERMANENT DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED IN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

*The information provided in this Product Disclosure Sheet is valid as at 01/04/2024*