

|  |   |
|--|---|
| <b>PRODUCT DISCLOSURE SHEET</b><br><br>(Read this Product Disclosure Sheet before you decide to participate in the <i>IKHLAS</i> Kembara Hajj and Umrah Takaful. Be sure to also read the general terms and conditions.) | <b>TAKAFUL IKHLAS GENERAL BERHAD</b>  |
|  | <b>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</b> |
|  | <b>IKHLAS Kembara Umrah and Hajj Takaful</b>  |
| Date:  |   |

**1) What is this product about?**

This Takaful plan provides compensation in the event of injuries, total and permanent disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident; travel inconvenience and travel assistance for Hajj and/or Umrah trips. This cover can be participated by any individual person for themselves, their spouse and children.

The family plan is permitted for Single Trip only and the age limit of a child is between 30 days to 21 years. Period of cover is depending on the duration of the trip/ journey.

**2) What are the Shariah concepts applicable?**

- **Tabarru'** – shall mean 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. In the context of the Company, Tabarru' will be allocated into the Participants' Risk Fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) 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 (*wakil*) to carry out the Takaful Business and a Wakalah fee (*Ujrah*) to be paid to the Company.

*Note: Please refer to the Takaful Certificate for more information.*

**3) What are the covers / benefits provided?**

| Benefits   | Basic Plan                             |                     | Intermediate Plan                      |                      | Premium Plan                           |                     |
|--|--|---------------------|--|----------------------|--|---------------------|
|  | Individual (RM)                        | Family (RM)         | Individual (RM)                        | Family (RM)          | Individual (RM)                        | Family (RM)         |
| Accidental Death/<br>Permanent<br>Disablement                                | 20,000.00                              | Adult : 20,000.00   | 20,000.00                              | Adult : 20,000.00    | 20,000.00                              | Adult : 20,000.00   |
|  |  | Children : 5,000.00 |  | Children : 5,000 .00 |  | Children : 5,000.00 |
| Funeral Expense  | 1,000.00                               |                     | 1,000.00                               |                      | 1,000.00                               |                     |
| Medical Expenses<br>(Reduce 50% for child)                                   | 1,000.00                               |                     | 5,000.00                               |                      | 10,000.00                              |                     |
| Loss of Travel<br>Documents  | 300.00                                 |                     | 300.00                                 |                      | 300.00                                 |                     |
| Emergency Medical<br>Evacuation and /or<br>Repatriation of Mortal<br>Remains | 2,000.00<br>(any one event or maximum) |                     | 2,000.00<br>(any one event or maximum) |                      | 3,000.00<br>(any one event or maximum) |                     |
| Compassionate<br>Visitation  | 1,000.00<br>(maximum)                  |                     | 1,000.00<br>(maximum)                  |                      | 1,000.00<br>(maximum)                  |                     |
| Badal Haji (Only for<br>Adult)   | 2,500.00                               |                     | 2,500.00                               |                      | 2,500.00                               |                     |

|   |                                    |        |                       |        |                       |        |
|---|------------------------------------|--------|-----------------------|--------|-----------------------|--------|
| Reimbursement of Deposit or Full Payment of Air Tickets or Tour Packages due to liquidation of Agency (within 3 months from date of purchase) | 4,500.00<br>(maximum)              |        | 4,500.00<br>(maximum) |        | 4,500.00<br>(maximum) |        |
| Loss of Baggage   | 150.00                             | 250.00 | 150.00                | 250.00 | 150.00                | 250.00 |
| Wakaf Services  | As advised by Pusat Wakaf Selangor |        |                       |        |                       |        |
| Qurban Services   | 750.00                             |        | 750.00                |        | 750.00                |        |

*Note: Please refer to the table of benefits for death and disablement in the Takaful Certificate.*

#### 4) How much Takaful Contribution do I have to pay?

The total Contribution that you have to pay may vary depending on plan chosen. Subject minimum Contribution of RM8.00.

| Duration            | Basic Plan |                | Intermediate Plan |                | Premium Plan |                |
|---------------------|------------|----------------|-------------------|----------------|--------------|----------------|
|                     | Individual | Family (1+1+3) | Individual        | Family (1+1+3) | Individual   | Family (1+1+3) |
| 1 – 14 days         | RM35.50    | RM68.50        | RM41.00           | RM79.00        | RM47.50      | RM92.50        |
| Additional Children |            | RM6.00         |                   | RM7.50         |              | RM8.50         |
| 15 – 22 days        | RM66.50    | RM121.50       | RM76.50           | RM140.50       | RM88.50      | RM163.50       |
| Additional Children |            | RM11.50        |                   | RM13.50        |              | RM16.00        |
| > 23 days           | RM102.00   | RM176.00       | RM117.00          | RM203.00       | RM135.50     | RM237.00       |
| Additional Children |            | RM17.50        |                   | RM20.50        |              | RM24.00        |

#### 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 : 35% of Takaful Contribution

What you have to pay if you cancel the Takaful Certificate: -

- Cancellation Fee : RM10.00

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

**Age Limit**

Age from 18 years old to 80 years old is eligible for enrolment. For family plan, a child must be between 30 days to 21 years old who are primarily dependent upon the Parents for support and maintenance.

**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 "Table of Benefits" attached to the Takaful Certificate. The limit specified in the table shall be the maximum aggregate limit for the respective plan. 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**

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 Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising from the Risk Fund at the end of the financial year. However, the Company may at its discretion and where appropriate charge the SAC for less than 50% of the gross distributable surplus.

Any net distributable surplus arising (after deducting the SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant. Upon Takaful Certificate expiry, if the amount due to Takaful Participants is less than RM10, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful participants as an act of good deed. The threshold, method and time of settlement of the surplus distribution shall be defined in the Surplus Management Policy. The threshold is not applicable if the Takaful Participants provided their banking information to the Company.

**7) What are the major exclusions under the certificate?**

This Takaful Certificate does not cover :

- Death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not);
- Delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public or local authority;
- Any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- Any pre-existing condition;
- Suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the Takaful Participant to him/herself whether sane/insane ;
- Failure of the Person Covered to take reasonable measure to protect, save or recover lost luggage;
- Trip undertaken against the advice of a doctor or when the purpose of a travel was to obtain any form of medical treatment, consultation or advice;
- Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or Israel;

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate contract 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 prior to the effective of period of Takaful at the request of the Takaful Participant, in which case the Company will refund the Takaful Contribution. This Takaful Certificate may also be cancelled for any reasons whatsoever at the option of the Company by sending fourteen (14) days' notice by registered letter to the Takaful Participant at his last known address, in which case the Company shall not be liable to repay for the losses incurred on the same basis as described earlier.

If the effective date of cancellation is after the commencement of the Travelling period, there is no refund of Contribution would be allowed.

**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 Personal Accident Takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful'.

You can obtain a copy from your Takaful intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

Should you require additional information about *IKHLAS Kembara Hajj and Umrah 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 similar types of cover available.**

- *IKHLAS* Kembara Takaful
- *IKHLAS* Motorist PA Takaful
- *IKHLAS* Personal Accident Takaful

**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 01/10/2021*