



TAKAFUL IKHLAS GENERAL BERHAD
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(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

IKHLAS MELINDUNGI PERSONAL ACCIDENT TAKAFUL CERTIFICATE

SALAM SEJAHTERA AND THANK YOU

For choosing Us as Your Personal Accident Cover Takaful provider.

INTRODUCTION

The Takaful Participant and the Company hereby agree that:

1. The Proposal shall be incorporated and be the basis of the Takaful Certificate.
2. Takaful Participant agrees to pay the Takaful Contribution in accordance with the Schedule.
3. The Proposal Form completed fully and faithfully shall be a condition precedent to any liability of the Company.
4. The Takaful coverage is subjected to the terms of this Takaful Certificate including provisions in respect of territorial limits and the Period of Takaful coverage specified in the Schedule.
5. The Schedule shows the coverage plan you have chosen, your sum covered and any special terms that apply to your Takaful Certificate. Please read the Takaful Certificate and Schedule carefully to ensure that it covers your need.
6. The relationship between The Company and you in this Takaful Certificate shall be governed by, and interpreted in accordance with Malaysian Law.

For Consumer Takaful Contracts (Takaful wholly for purposes unrelated to Your trade, business or profession)

This Takaful Certificate is issued in consideration of the payment of Takaful Contribution specified in the Takaful Certificate/ Schedule and pursuant to the answers provided in Your Proposal Form (or when You applied for this Takaful) and any other disclosures made by You between the time of submission of your Proposal Form (or when You applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures provided by you shall form part of this contract of Takaful between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures provided by You, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

This Takaful Certificate reflects the terms and conditions of the contract of Takaful as agreed between You and Us.

For Non - Consumer Takaful Contracts (Takaful for purposes related to Your trade, business or profession)

This Takaful Certificate is issued in consideration of the payment of Takaful Contribution as specified in the Schedule and pursuant to the answers provided in Your Proposal Form (or when You applied for this Takaful) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures provided by You shall form part of this contract of Takaful between You and Us. Any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, 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.

This Takaful Certificate reflects the terms and conditions of the contract of Takaful as agreed between You and Us.

Notification of PIDM's Protection

The benefits payable under eligible Takaful Certificate is 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).

DEFINITIONS

Under this Takaful Certificate:

1. **"Accident/ Accidental"** means an event or incident that occurs which is unforeseen and unexpected which resulted directly in the death or injury of the Person Covered.
2. **"Benefits"** means the amount the Company will pay for a legitimate claim under this Takaful Certificate based on the Benefits description in the Schedule.
3. **"Bodily Injury"** means injury caused solely and directly by Accidental means and shall exclude injury caused by sickness, disease or medical disorder.
4. **"the Company, We, Us, Our"** means Takaful Ikhlas General Berhad, its successors or assigns including any subsidiaries wholly owned and associated with MNRB Holdings Berhad or any other appointed service providers.
5. **"Declared Residence"** means the residence of the Takaful Participants which is declared to the Company and mentioned in the Schedule.
6. **"Endorsement"** means written evidence of an agreed changed to the Takaful Certificate.
7. **"Person Covered"** means a person or persons who is covered under this Takaful Certificate.
8. **"Proposal"** means the Proposal signed by the Person Covered and other information that the Person Covered or anyone acting on behalf of the Person Covered has given to the Company.

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9. **“Period of Takaful”** means the period of Takaful shown in the Schedule.
10. **“Qard”** shall mean a contract of lending money whereby the borrower is obliged to repay the equivalent amount to lender.
11. **“Risk Fund”** means a pool of fund based on the concept of Tabarru’ providing mutual protection and indemnity among the Takaful Participants.
12. **“Schedule”** means the information page that contains the details of the Takaful Participant, the Benefits, Takaful Contribution and period of Takaful attached to this Takaful Certificate.
13. **“Tabarru”** refers 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.
14. **“Takaful”** means a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the Person Covered in case of need whereby the Takaful Participants mutually agree to contribute for that purpose
15. **“Takaful Business”** means 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.
16. **“Takaful Certificate”** includes a takaful cover note or any contract of takaful for family takaful business or general takaful business whether or not embodied in or evidenced by an instrument in the form of a takaful certificate.
17. **“Takaful Contribution** means the amount payable by a takaful participant to a takaful operator under a takaful certificate and includes any remuneration for the functions and duties assumed by the takaful operator.
18. **“the Takaful Participant, You, Your”** means the person who has legal title to a takaful certificate.
19. **“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.

DESCRIPTION OF BENEFITS

1. ACCIDENTAL DEATH

Death of the Person Covered due to solely and directly from Accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within twelve (12) calendar months of the Event. The amount payable is the sum covered as stated in the Schedule.

2. ACCIDENTAL PERMANENT DISABLEMENT

Permanent disablement of the Person Covered due to solely and directly from Accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within twelve (12) calendar months of the Event. The amount payable is a percentage of sum covered as described as per below. This benefit is only payable if the Person Covered furnished the Company with medical reports or certificates issued by a Qualified Medical Practitioner.

No	Description of Permanent Disablement	Proportional of Benefit Amount
1	Total Permanent Disablement	100%
2	Total paralysis or permanently bedridden	100%
3	Loss of one or both hands	100%
4	Loss of one or both feet	100%
5	Loss of one or both eyes	100%

The aggregate of all percentages payable in respect of any Accident shall not exceed 100%. In the event of a total of 100% having been paid, all coverage hereunder shall immediately cease to be in force. All other compensation lesser than 100% if already paid shall reduce the coverage proportionately by that amount paid from the date of Accident until the expiration of the Takaful Certificate.

Permanent total loss of use of member shall be deemed as total and permanent disablement.

Loss of sight of one eye shall mean the total and irrecoverable loss of all sight rendering the Person Covered absolutely blind in the eye beyond remedy by surgical or other treatment.

3. FUNERAL EXPENSE

A lump sum amount as described in the Schedule is payable for immediate death expense / funeral expense in the event of accidental death of the Person Covered.

4. INCONVENIENCE ALLOWANCE DUE TO SNATCH THEFT

In the event of a snatch theft or attempted snatch theft, a lump sum amount as described in the Schedule is payable to the Person Covered as inconvenience allowance. The benefit shall be payable, provided that police report of the event and proof of injury suffered (if any) are submitted to the Company.

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5. INCONVENIENCE ALLOWANCE DUE TO BURGLARY

A lump sum amount as stated in the Schedule shall be payable as inconvenience allowance in the event of loss of belongings or damage to the Declared Residence of the Takaful Participant as a result of theft or any attempt threat including armed robbery / hold up. The benefits shall be payable, provided that a police report and proof of event (i.e. pictures) are submitted to the Company.

EXCLUSIONS

This Takaful Certificate is not intended to and does not cover:

1. Death or Disablement or any other loss caused directly or indirectly by:-
 - (a) 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;
 - (b) 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 the threat thereof of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
 - (c) insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
 - (d) pre-existing physical or mental defect or infirmity to the Person Covered;
 - (e) 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;
 - (f) 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;
 - (g) provoked murder or assault on the Person Covered;
 - (h) any breach of Civil or Shariah Law and principles by the Person Covered;
 - (i) pre-existing disablement or Bodily Injury to the Person Covered;
 - (j) 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;
 - (k) from the committing of any criminal acts or any other causes prohibited by Shariah Law and principles.
2. Death or Disablement or any other loss sustained by the Person Covered:-
 - (a) while operating or riding a two-wheeled motor vehicle as a sport and other adventurous activities;
 - (b) while using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private purposes without reward;
 - (c) while flying or engaging in other aerial activity except as a fare-paying passenger in an aircraft licensed for passenger service. (the word 'passenger' does not include any member of the aircrew or any person involved in any technical operation or navigation in or upon an aircraft;
 - (d) while committing or attempting to commit any unlawful act.
3. Death or Disablement or any other loss consequent upon the Person Covered engaging in hunting, mountaineering, rock climbing, hiking/trekking in remote areas unless with licensed guides, ice-hockey, polo-playing, steeple chasing, winter sports, yachting, water-ski jumping, high diving, hot air balloon, parachuting, bungee jumping or any sky-diving activities, under-water activities involving the use of breathing apparatus or compressed air or gas, or using wood-working machinery driven by mechanical power, racing (other than on foot) pacesetting or participating in any speed tests, reliability or other trials, or professional sports or games.
4. Death or Disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
5. Death or Disablement directly or indirectly caused by or contributed to by arising from:-
 - (a) ionisation radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
 - (b) nuclear weapons material.

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6. losses caused directly or indirectly, wholly or partly by:
 - (a) any other kind of disease;
 - (b) by medical or surgical treatment (except such as may be necessary as a result of injuries covered by this Takaful Certificate and performed within the time provided in this Takaful Certificate);
 - (c) while the Person Covered is under the influence of alcohol or drug abuse while driving;
 - (d) while the vehicle is used for illegal purposes (including where used as an unlicensed common carrier or for any unlawful purposes).
7. any Bodily Injury which shall result from hernia;
8. claims at common law for damages obtained by passengers against drivers for the driver's negligence, recklessness or default.
9. if the Person Covered does not have a valid driving license to drive an automobile or is not qualified to hold a valid driver's license when driving resulting in the Accident.
10. the Person Covered engaging in air travel except as passenger in a properly licensed multi-engined aircraft operated by a licensed commercial air carrier or owned and operated by a commercial carrier.
11. deliberate exposure to exceptional danger (except in an attempt to save human life), or the Person Covered's own criminal act.
12. if the Person Covered shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than disclosed in connection with this Takaful Certificate without the Person Covered first notifying the Company and obtaining the Company's written consent to the amendment to this Takaful Certificate (subject to the payment of such additional Takaful Contribution as the Company may reasonably require as consideration for such agreement), then no claim shall be payable in respect of any accident arising therefrom.
13. Death or Disablement directly or indirectly caused by or contributed to by arising from:-
 - (a) any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
 - (b) loss of or damage to hired or leased equipment; testing any kind of conveyance.
14. claims engage in following occupations: (except under the circumstances whilst the Person Covered is off-duty at the time of the Accident and the Bodily Injury does not arise in the course of the employment or any activity related to the Takaful Covered's employment)
 - (a) military, civil defense, law enforcement, fire fighter or security guard/officer, or
 - (b) air crew, ship crew, oil rig crew, diver or fisherman, or
 - (c) mining, logging, sawmilling, woodworking or underground works, demolition, blasting or quarry, or which dealing with explosives, poisonous or hazardous gases, liquids or substances, or
 - (d) activities or work involving scaffolding, gondolas, ropes or cables.
15. arising from offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
16. Consequential loss or damage of any kind.
17. to persons below the age of eighteen (18) and over the age of eighty (80) years.
18. Loss of data due to snatch theft.
19. Burglary by Takaful Participant, members of Takaful Participant's family and employees.
20. Burglary directly or indirectly caused by war, strike, riot, and civil commotion.
21. Burglary in an open area or outbuilding.

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CONDITIONS

The Proposal including all future or subsequent Proposal or Schedule thereof shall be read together and shall form as an integral part of this Takaful Certificate. Any word or expression to which a specific meaning has been attached in any part of the Proposal, in the Schedule, or the Takaful Certificate shall bear such meaning wherever it may appear.

1. DUTY OF DISCLOSURE

The duty of disclosure is different for a Consumer Takaful Certificate and for a Non-Consumer Takaful Certificate. They are separately outlined below:

A. Consumer Takaful Contracts

Where You have applied for this Takaful wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make any misrepresentation in answering the questions in the Proposal Form (or when You applied for this Takaful) i.e. You should have answered the questions fully and accurately. Failure to take 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 in accordance with the remedies in Schedule 9 of the Islamic Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of Takaful has been entered into, varied or renewed with Us any of the information provided in the Proposal Form (or when You applied for this Takaful) is inaccurate or has changed.

B. Non-Consumer Takaful Contracts

Where You have applied for this Takaful wholly for purposes related to Your trade, business or profession, You had a duty to disclose any matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant otherwise it 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.

You also have a duty to tell Us immediately if at any time after Your contract of Takaful has been entered into, varied or renewed with Us any of the information provided in the Proposal Form (or when You applied for this Takaful) is inaccurate or has changed

2. NOTICE

Every notice or communication to be given or made under this Takaful Certificate shall be delivered in writing to the Head Office or any Branch Office of the Company. No changes in this Takaful Certificate shall be valid unless approved by the Company and duly endorsed by an authorized representative of the Company.

3. AGE LIMIT

The Person Covered shall not be less than eighteen (18) years old or more than eighty (80) years old at the time of the application.

4. CONDITION PRECEDENT TO THE LIABILITY

This Takaful Certificate shall be automatically null and void when:

- (a) If the Proposal or Declaration of the Person Covered is found untrue in any respect, or if any material fact on the Person Covered be incorrectly stated therein or omitted therefrom;
- (b) if this Takaful Certificate or any renewal hereof shall be obtained through any misstatement, misrepresentation or suppression of any facts;
- (c) if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support to any claim.

5. CHANGES

The Person Covered shall give immediate written notice to the Company of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the Person Covered has become affected.

All notices required to be given by the Person Covered to the Company must be in writing addressed to the Company and neither alteration in terms of this Takaful Certificate nor endorsement thereon will be held valid unless the same is signed or initialed by an authorized representative of the Company.

The Person Covered shall give notice to the Company of any other Takaful Operator (excepting coupon or in connection with a Motor Takaful Certificate) effected against the Accident and/or incapacity.

6. CLAIMS PROCEDURE

In the case of death or permanent disablement to which this Takaful Certificate relates:-

- (a) the Person Covered shall always act upon medical or surgical advice within the time periods as may be required for action by such medical practitioner;

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- (b) 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 in this Takaful Certificate shall not summarily invalidate the claim if it shall be shown by the Person Covered that it was not reasonably possible to have given such notice within the said time period and that notice was forthwith given as soon as reasonably possible.

In the event of non-payment of Takaful Contribution, the outstanding Takaful Contribution will be deducted from the amount of settlement of which the benefit amount shall be lesser than the sum covered stipulated in the Schedule.

No action at law or in equity shall be brought to recover the Compensation under this Takaful Certificate prior to expiration of thirty (30) days written proof of loss has been furnished in accordance with the requirements of this 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 information and evidence required by the Company shall be furnished at the expense of the Person Covered or his legal personal representative and shall be in such form and of such nature as the Company may prescribe. The Person Covered as and when required shall undergo medical examination at the Takaful Participant's own expense in respect of any claim of Permanent Disablement. In case of death of a Person Covered, reasonable notice shall be given to the Company before interment or cremation and the Company may require to be represented at a post mortem examination on the body of the Person Covered. The Company shall have the right and opportunity to conduct an autopsy at its own expense where it is permitted by law. Immediate notice of time and place of an autopsy to a Person Covered shall be given to the Company as soon as known to the Takaful Participant.

CLAIMS PROVISIONS

1. Compensation under Permanent Disablement is payable only if the disability is caused by a Bodily Injury which wholly prevents the Person Covered from engaging in any business, or occupation or performing any work, for compensation or profit, provided, that to determine if a total disablement has become permanent, it must continue uninterruptedly for a period of at least twelve (12) months from the date of Bodily Injury and at the expiry of that period is beyond hope of improvement.
2. Where Benefit on Death or 100% of Permanent Disablement Benefit becomes payable pursuant to Item 1 or 2 above, other benefits shall immediately cease to be paid for the same Bodily Injury.
3. Benefits on Death and Permanent Disablement shall not be paid in aggregate under this Takaful Certificate to the intent that where compensation in respect of Permanent Disablement aggregates to less than 100% of the total Benefits paid to Person Covered, the coverage under Death and/or Permanent Disablement shall be reduced in proportion to the amount paid from the date of accident until the expiration of the Takaful Certificate.
4. The total sum payable under this Takaful Certificate in respect of any one or more Accidents to the Person Covered shall not exceed in all, the largest sum covered under any one of the Items contained in the Schedule or added to this Takaful Certificate by Endorsement, except that the Person Covered will in addition, pay the medical expenses.

7. RECEIPT OF DISCHARGE

Payment of any amount paid or made by the Company shall be a valid discharge of liability to the Company and shall release the Company of all claims and demands whatsoever in respect thereof.

8. CANCELLATION

The Company may cancel this Takaful Certificate (provided it is necessary, reasonable, and justifiable) by sending fourteen (14) days' notice by registered letter to the last known address of the Takaful Participant. This Takaful Certificate may also be cancelled by the Takaful Participant at any time by giving not less than fourteen (14) days notice in writing to the Company in which event the Company will retain the customary short period Takaful Contribution for the period on risk.

Period of Takaful	Percentage of Annual Takaful Contribution to be Charged
2 months and below	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	100%

9. RENEWAL

It shall not be incumbent on the Company to give notice that any Takaful Contribution for renewal is due and such Takaful Contribution shall be deemed to be due on the date on which the Takaful Certificate expires and must be paid forthwith to the Company within thirty (30) days from the date of expiry of the Takaful Certificate; but barring such thirty (30) days period, the Company shall remain liable to pay any Compensation if by the 30th day, the Person Covered is actually paid unless the Company or the Person Covered shall have given notice that the coverage would not be renewed. The Company shall not be bound to accept any renewal and the Takaful Certificate shall not be renewable after the year of Takaful in which the Person Covered attains the age of eighty (80) years.

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10. ARBITRATION

All differences arising out of this Takaful Certificate shall be referred to the decision of a single Arbitrator appointed in writing by the parties or if cannot be agreed upon within thirty (30) days from the date of disagreement, two Arbitrators, one to be appointed in writing by each of the parties within thirty (30) days after having been required in writing so to do by either of the parties. In case where the parties or the Arbitrators deem it expedient, the Arbitrators may agree to appoint an Umpire before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. The costs and other costs in connection with the arbitration shall be in accordance with the finding of the Arbitrators or Umpire. However all initial costs for the appointment and reference shall be borne and paid forthwith by the Takaful Participant. If the Company shall disclaim liability to the Takaful Participant for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provision herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

The death of any party shall not revoke or affect the authority or powers of the Arbitrator, Arbitrators or Umpire respectively; and in the event of the death of an Arbitrator or Umpire, another shall in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Takaful Certificate that the award by such Arbitrator, Arbitrators or Umpire of the amount of the loss or damage if disputed shall be first obtained.

In no case whatever shall the Company be liable for any loss after the expiration of twelve (12) months from the happening of the loss unless the claim is the subject of pending court action or arbitration.

11. TAKAFUL CONTRIBUTION ALLOCATION

Takaful Contribution allocated by the Takaful Participant as shown in the Schedule shall be placed in the Ta'awuni Account Pool (TAP) at inception to pay Wakalah Fee to Shareholders' Fund and Tabarru' to Risk Fund. The Company will manage the TAP according to the Wakalah principle as defined by the Company and in accordance with the Shariah principles.

The Company will charge up to 50% of the Takaful Contribution as an upfront Wakalah fee and the balance shall be allocated into the Risk Fund at inception for Tabarru' charges and be used to help all Takaful Participants on the occurrence of pre-agreed events.

Should you have any inquiries on the actual Wakalah fee charged, please contact the Company (Tel: 03-2723 9696 @ e-mail: ikhlascare@takaful-ikhlas.com.my), for details.

12. SURPLUS

The Surplus from the Risk Fund arising from this portfolio will be fully retained in the Risk Fund. There will be no Surplus distribution between the Company and the Takaful Participant.

Any deficit in the Risk Fund would be met through an interest free loan (Qard) from the Shareholders' Fund. Such loan would be a first charge against the future surplus arising from the Risk Fund. If there is a deficit in the Risk Fund due to Our negligence, then it is Our responsibility to ensure that the fund is stable through outright transfer method and not deemed as an advance through the Qard.

13. OBSERVANCE AND FULFILLMENT OF CONDITIONS

The due observance and fulfillment of the terms, conditions and endorsements of this Takaful Certificate in so far as they relate to anything to be done or complied with by the Person Covered and the truth of any statement or declaration in the Proposal and Declaration shall be deemed conditions precedent to any liability of the Company for which compensation is payable.

14. GOVERNING LAW

This Takaful Certificate including all its Proposals and Schedules is subject to Bank Negara Malaysia guidelines or any at other subsidiary legislation, rules, regulation, directions or orders from other regulatory authority.

15. TIME

Time wherever mentioned in this Takaful Certificate, shall be of the essence of the agreement.

16. ASSIGNMENT

No assignment of interest under this Takaful Certificate shall be binding on the Company unless agreed to by the Company and save further, where a certified true copy of the assignment and the original Takaful Certificate is furnished to the Company at the head Office.

17. NOMINEE

The nominee is as designated on the nomination form unless subsequently changed as provided for under the change of nominee clause is the person or persons named by the Person Covered to act as a trustee to execute the benefit payable.

18. CHANGE OF NOMINEE

The Person Covered may by written notice to the Company revoke the appointment of the nominee named herein, and appoint other nominee or nominees with or without reserving the right of revocation or new appointment, and in such event the change will be deemed to be effective from the date of receipt of the notice by the Company.

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19. TAX

Any contributions, fees and/or monies payable under this Takaful Certificate are subject to any taxes, levies, or charges imposed by the relevant authorities in Malaysia unless otherwise stated.

20. EXPENSES

The Company shall bear all its own operating expenses. Takaful Participants shall bear necessary expenses incurred for their benefits as allowed by the regulator.

21. THIRD PARTY ENGAGEMENT

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.

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 the Company before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.
- Where the Takaful Contribution payable pursuant to this warranty is received by an authorized agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including a Takaful agent, who was not authorized to receive such Takaful Contribution shall lie on the Takaful operator.
- Subject otherwise to the terms and conditions of this Takaful Certificate.

THIS TAKAFUL CERTIFICATE AND ITS CONDITIONS SHOULD BE EXAMINED IMMEDIATELY UPON RECEIPT HEREOF BY THE TAKAFUL PARTICIPANT AND IF INCORRECT RETURNED AT ONCE FOR ALTERATION. AND THE TAKAFUL PARTICIPANT CONTINUANCE SUBSCRIPTION OF THE TAKAFUL COVERAGE PLANS DEEMED AS THE TAKAFUL PARTICIPANT ACCEPTANCE AND AGREE TO BE BOUND AND UNDERSTOOD THE TERMS AND CONDITIONS OF THIS TAKAFUL CERTIFICATE.

IMPORTANT NOTICE

We care about the service that We provide for Our customers, and Our staff makes every effort to maintain as high a standard as possible. In the event that We do not meet Your expectations and You are dissatisfied in some way, We would like to know and would ask You to write to Our:

**Customer Relationship Management Department,
Takaful Ikhlas General Berhad,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.**

Tel: +603-27239696

Fax: +603-27239998

E-mail: complaints@takaful-ikhlas.com.my

For legal notices to be considered as properly served or any official correspondences, please send to:

**Takaful Ikhlas General Berhad,
5th Floor, Bangunan Malaysian Re
No.17, Lorong Dungun, Damansara Heights
50490 Kuala Lumpur**

ATTACHING TO AND FORMING PART OF TAKAFUL CERTIFICATE NO:

Attention to: President and Chief Executive Officer

If You are not satisfied with the rejection or proposed settlement of Your claim, You may appeal directly to the Company. Should You remain dissatisfied with the outcome, You may refer the matter to the Financial Markets Ombudsman Service (FMOS) within six (6) months from the date of the Company's final decision, provided the claim falls within FMOS's jurisdiction (i.e., direct losses not exceeding RM250,000).

If Your complaint is not within FMOS's scope, or You choose not to pursue the matter with FMOS, We will refer You to BNMLINK under Bank Negara Malaysia (BNM) for further assistance.

The contact details for FMOS and BNMLINK are as follows:

Financial Markets Ombudsman Service (200401025885) (formerly known as Ombudsman for Financial Services) Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel: +603-2272 2811 Website: www.fmos.org.my	BNMLINK-Bank Negara Malaysia 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel : 1-300-88-5465 Website: bnm.gov.my/BNMLINK
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