

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to participate in the IKHLAS Niaga Takaful (Clinic Niaga). Be sure to also read the general terms and conditions of this Takaful Certificate.)	TAKAFUL IKHLAS GENERAL BERHAD (Member of PIDM) (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia) IKHLAS NIAGA TAKAFUL (CLINIC NIAGA) Date:																	
1) What is this product about? <i>IKHLAS Clinic NIAGA is a comprehensive coverage for medical officers, doctors or general practitioners who operate clinics, dental, minor surgeries, and the like.</i>																		
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? <table border="1"> <thead> <tr> <th>Section</th> <th>Coverage</th> <th colspan="3">Sum Covered/ Limits of Liability (RM)</th> </tr> </thead> <tbody> <tr> <td>A</td> <td> Fire and Allied Perils Coverage: fire, lightning, aircraft damage, earthquake and volcanic eruption, storm tempest, flood, explosion, impact damage, bursting and overflowing of water tanks, pipes and apparatus, riot, strike and malicious damage, and electrical installations Clause B. </td> <td colspan="3">To be determined by the Takaful Participant (total sum covered for this Section should not exceed RM5,000,000. If exceeds this amount, refer to the Company).</td> </tr> <tr> <td>B</td> <td> Burglary Loss of or damage to property covered under Section A as the direct result of Burglary. Minimum protection for Section B, all entrances/exits including windows must be protected. </td> <td> Plan A (RM) 50,000 </td> <td> Plan B (RM) 75,000 </td> <td> Plan C (RM) 100,000 </td> </tr> </tbody> </table>				Section	Coverage	Sum Covered/ Limits of Liability (RM)			A	Fire and Allied Perils Coverage: fire, lightning, aircraft damage, earthquake and volcanic eruption, storm tempest, flood, explosion, impact damage, bursting and overflowing of water tanks, pipes and apparatus, riot, strike and malicious damage, and electrical installations Clause B.	To be determined by the Takaful Participant (total sum covered for this Section should not exceed RM5,000,000. If exceeds this amount, refer to the Company).			B	Burglary Loss of or damage to property covered under Section A as the direct result of Burglary. Minimum protection for Section B, all entrances/exits including windows must be protected.	Plan A (RM) 50,000	Plan B (RM) 75,000	Plan C (RM) 100,000
Section	Coverage	Sum Covered/ Limits of Liability (RM)																
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B	Burglary Loss of or damage to property covered under Section A as the direct result of Burglary. Minimum protection for Section B, all entrances/exits including windows must be protected.	Plan A (RM) 50,000	Plan B (RM) 75,000	Plan C (RM) 100,000														

C	Money Loss of monies or damage caused by thieves to any safe or strong room belonging to the Takaful Participant at the covered premise.			
	i) Money in the Takaful Participant's Premises: (a) During business hours – in locked safe/strong room/locked drawers/cash boxes (b) After business hours – in locked safe/strong room	3,000 1,000	10,000 3,000	15,000 5,000
	ii) Money in transit from Takaful Participant's Premises to the bank and vice versa	3,000	10,000	15,000
	iii) Personal Accident (assault) per person (maximum no. of person – 2)	10,000	10,000	10,000
D	Public Liability Indemnification of legal liability to third parties for costs and expenses in respect of bodily injuries/deaths and/or property damages, sustained in connection with the business of the Takaful Participant.	150,000 Any one accident	200,000 Any one accident	300,000 Any one accident
		500,000 Any one period	1,000,000 Any one period	1,000,000 Any one period
E	Comprehensive Perils (non-movable property) Loss or damage of covered machinery and equipment caused by fire, theft and other accidental means except as excluded in the Takaful Certificate. <i>*Applicable to machinery and/or equipment.</i>	25,000	50,000	100,000
F	Group Personal Accident On death and permanent disablement. (Limited to 6 named persons. If more than 6 named persons to be covered, additional Takaful Contribution would be applied.	Doctor: 250,000 Nurse: 30,000 Driver/ Cleaner: 10,000	Doctor: 300,000 Nurse: 50,000 Driver/ Cleaner: 20,000	Doctor: 500,000 Nurse: 75,000 Driver/ Cleaner: 30,000

Note: Please refer to the Takaful Certificate for the specific terms and conditions applicable to the benefits stated above.

Duration of cover is for one (1) year. As such, you need to renew your Takaful Certificate annually.

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

The total Takaful Contribution that you have to pay is based on the sum covered selected, trade/occupation classification, building classification, and the underwriting requirements of the Company.

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 max. 15% of Takaful Contribution
 - ✓ Management Expenses : 15% 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?

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.

Takaful Contribution 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 within sixty (60) days from the inception date of this Takaful Certificate/ Endorsement/ renewal Takaful Certificate.
- If this condition is not complied, this Takaful Certificate is automatically cancelled and the Company shall be entitled to the pro rata Takaful Contribution on the period they have been on risk.

Amount to be Covered

- You must ensure that your property is covered at the appropriate amount.
- You may select to cover your property on market value or reinstatement value basis:
 - (a) **Market value basis** – we will pay the cost of repairing the damaged property less the amount for Wear and Tear and Depreciation.
 - (b) **Reinstatement value basis** – we will pay the full cost of repairing the damaged property without any deductions being made for Wear and Tear and Depreciation, provided that the sum covered is adequate to cover the total cost of reinstating the property.
- If the amount covered on your property is less than the actual value at the time of loss, you are deemed to be responsible for the difference and bear a proportional share of the loss.
- Excess, being the amount you have to bear before we indemnify you.

Claims Procedure

- On the discovery of any event which may give rise to a claim under the Takaful Certificate you shall forthwith give written notice to the Company stating all particulars then known to you, notify the police immediately, take all practical steps to discover any guilty person and recover the property lost, within thirty (30) days after the event or within such further period as the Company may agree, supply at the request of and free of expense to the Company all such proofs, information and other evidence with respect to the claim as the Company may reasonably require.

Surplus

- The Company will entitle for Surplus Performance Incentive (SPI) of 50% of the gross distributable surplus. However, the Company may at its discretion and where appropriate charge the SPI for less than 50% of the gross distributable surplus.
- Any net distributable surplus arising (after deducting the SPI) 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 Takaful Certificate?

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

Fire and Allied Perils

- Loss by theft during or after the occurrence of a fire.
- Loss or Damage to property occasioned by its own fermentation, natural heating or spontaneous combustion (except as may be provided in accordance with Exclusion 2(f)) of the Takaful Certificate or by its undergoing any heating or drying process.
- Loss or Damage occasioned by or through or in consequence of the burning of property by order of any public authority.
- Loss or Damage occasioned by or through or in consequence of subterranean fire.
- Loss or Damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
- Loss or Damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exclusion only, combustion shall include any self-sustaining process of nuclear fission.

Burglary

loss or Damage of or to:

- Money of securities.
- glass if more specifically covered.
- any part of the property while in the Open or in any outbuilding, unless specified in the Schedule or by Endorsement.
- any cash registered when the Premise are closed for Business unless such cash register has been left Open.
- gaming amusement or vending machines or the contents thereof.
- Business books, documents and manuscripts, unless specified in the Schedule or by Endorsement.
- computer systems records.

Money

- (a) loss due to robbery or theft by any director, partner or Employee of the Takaful Participant.
- (b) loss due to the use of counterfeit Money.
- (c) or shortage due to clerical or accounting errors or omissions or to depreciation in value.
- (d) loss of Money from machines operated by coins tokens or currency notes.
- (e) loss of Money from any vehicle left without an occupant.
- (f) or destruction of or Damage to Money being sent by post.

Public Liability

- (a) Injury or Damage caused by or arising in connection with the ownership possession or use by or on behalf of the Takaful Participant of mechanically propelled vehicles locomotives aircraft aerial devices hovercraft or water-borne craft.
- (b) Injury to any Employee or any claim arising under any workmen's compensation law.
- (c) Damage to
 - i) any structure or land due or alleged to be due to vibration or to the withdrawal or weakening of support;
 - ii) property owned, leased, rented or occupied by the Takaful Participant;
 - iii) property held in trust by or in the custody or control of the Takaful Participant other than Premise at which the Takaful Participant is undertaking work in connection with the Business;
 - iv) that part of any property worked upon by the Takaful Participant or any person acting on behalf of the Takaful Participant which arises out of such work.

Comprehensive Perils (Non-movable property)

- (a) the first amount of each and every loss specified as Excess in the Schedule unless caused by fire or explosion; if more than one item is lost or damaged in one occurrence, the Takaful Participant shall not, however, be called upon to bear more than the highest single deductible applicable to such items.
- (b) loss of or Damage to any item by its own explosion or collapse due to force of internal steam or other fluid pressure mechanical or electrical breakdown failure breakage or derangement. Nothing contained in this exclusion shall however be construed as excluding from the cover provided by this Takaful Certificate. Damage to any item directly due to its impact or collision with anything external to the item which may arise as a result of mechanical or electrical breakdown failure or breakage.
- (c) loss or Damage caused by testing or intentional overloading of any property or any experiment involving the imposition of abnormal conditions.
- (d) loss of or Damage to foundations, masonry, exchangeable or replaceable parts and attachments such as flexible drives, tools used for cutting, drilling, grinding, polishing, or similar purposes or moulds, patterns, pulverising and crushing surfaces, screens and sieves, refractory linings, ropes, belts, chains, elevator and conveyor bands' batteries, lyres, connecting wires and cable, flexible pipes, jointing and packing materials, unless such loss or Damage arises out of an accident for which the Company is responsible to other parts of the property.
- (e) loss of or Damage to cash, bank notes, currency notes, coins, cheques, postal and money orders, bills of exchange, bonds, giro cheques and drafts, credit company sales vouchers, credit cards, luncheon vouchers, gift tokens, trading stamps, postage stamps and stamps of any other kind, securities of any description, jewellery, precious stones, precious metals, bullion, furs, curiosities, rare books or works of art.

Group Personal Accident

Death or Permanent 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;
- (c) should the Person Covered, whether sane or insane commits suicide within one year from the Effective Date;

- (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;
- (g) provoked murder or assault on the Person Covered;
- (h) any breach of Civil or Shariah Law and principles by the Takaful Participant and / or 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;
- (k) 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?

You may cancel your Takaful Certificate by giving written notice to us. Upon cancellation, you are entitled to a refund of the pro rata Takaful Contribution for the unexpired period of cover. 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 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

Should you require additional information about *IKHLAS* Niaga Takaful (Clinic Niaga), 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

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

11) Other similar types of cover available.

- *IKHLAS* Niaga Takaful (Retail Niaga)
- *IKHLAS* Niaga Takaful (Office Niaga)
- *IKHLAS* Niaga Takaful (Commercial Niaga)

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).

IMPORTANT NOTE:

YOU SHOULD ENSURE THAT YOUR PROPERTY IS COVERED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. 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 01/07/2025