

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with the key information on your medical and health takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 1/1/2026

1 What is Direct Hospital Income Benefit?

Direct Hospital Income Benefit is a takaful product which provides daily hospital income benefit in the event the person covered is hospitalised.

The applicable shariah concepts are as follows:

- **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. The tabarru' takes into effect when you contribute to the risk fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorises 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: "the company" refers to Takaful Ikhlas Family Berhad.

2 Know Your Coverage/ Benefits

As an illustration, based on a daily hospital income benefit sum covered of RM500 for a healthy 30 year old male, coverage term 30 years and **RM858.00** annually, you will receive the following medical and health takaful **benefits**:

Daily Hospital Income Benefit

RM500

In the event that the person covered is confined to a hospital, the daily hospital income benefit will be payable subject to the number of days which the hospital makes a daily room and board charge. The daily hospital income benefit is payable from the risk fund.

The payment is subject to the following maximum number of days:

- a) one hundred and eighty (180) days per year for hospitalisation
- b) three hundred and sixty-five (365) days in aggregate arising from hospitalisation. This aggregate limit applies throughout the takaful certificate term and product coverage will cease afterwards.

Your medical and health takaful **excludes**:

- i) Caused by or consequent upon attempted suicide or wilful self-injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or
- ii) Any breach of the law by the person covered or any assault provoked by him; or
- iii) Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases; or
- iv) Day care treatment, cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery; or
- v) Relating to pregnancy or childbirth; or
- vi) Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof; or
- vii) This product shall not cover hospital confinements within waiting period except for accidental causes. Any hospitalisation outside of Malaysia shall not be covered under this product; or
- viii) Any pre-existing illness

Note: This list is **non-exhaustive**. You must refer to the takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your medical and health takaful, you can:



Call us at:
+603-2723 9696



Visit us at:
<https://www.takaful-ikhlas.com.my/category/health/product/direct-hospital-income-benefit>



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



Scan the QR
code above

3 Know Your Obligations

For your medical and health takaful, you must pay a takaful contribution of:	
Contribution	RM858.00 annually
Duration: until the age of 60 years	
You also have to pay the following fees and charges:	
Stamp duty	N/A
Wakalah fee	50.0% of contribution or RM12,870.00
Other applicable charges	i) Tabarru': balance of takaful contribution after deduction of wakalah fee. The amount will be allocated to the risk fund.

4 Other Key Terms

- Importance of disclosure – you must disclose all material facts such as but not limited to your age, occupation and health condition correctly. This will enable your representative to advise on the appropriate product that serve your needs and circumstances.
- If we do not receive takaful contribution on the contribution due date and the grace period has expired, the takaful certificate shall lapse and has no further value.
- Grace period is thirty-one (31) days from the takaful contribution's due date to pay for the next takaful contributions.
- Notification of claim must be given to the company within thirty (30) days after occurrence of any claim. The company, upon receipt of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the company from requiring further documentation in respect of the loss as deemed fit by the company. All such information and evidence must be furnished to the company within thirty (30) days from the date of events covered.
- No hospital income benefit is payable if the hospitalisation existed or diagnosed within the waiting period which is the first thirty (30) days from takaful certificate commencement date or reinstatement date, whichever is later except for any injuries arising from an accident.
- Waiting period of one hundred and twenty (120) days will be applied from takaful certificate commencement date or reinstatement date, whichever is later in respect of hospitalisation due to specified illnesses. Specified illnesses shall mean disabilities and its related complications as mentioned below:
 - Hypertension, diabetes mellitus or cardiovascular disease; or
 - Growth of any kind including tumours, cancers, cysts, nodules, polyps; or
 - Stones of the urinary system and biliary system; or
 - Any disease of the ear, nose (including sinuses) or throat; or
 - Hernias, haemorrhoids, fistulae, hydrocele or varicocele; or
 - Any disease of the reproductive system including endometriosis; or
 - Any disorder of the spine (including a slipped disc) or any knee conditions.

Note: This list is **non-exhaustive**. Please refer to the takaful certificate for the full list of terms and conditions. This PDS contains a summary of the product and is not a contract of the takaful plan. The takaful certificate shall prevail over this document.

? Can I cancel my takaful certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- Cooling-off Period:** You may cancel your takaful certificate by returning the takaful certificate to the company within fifteen (15) days after takaful certificate is delivered to you. The company shall refund the takaful contribution paid by you less any expenses incurred by the company for your medical examination and the takaful certificate will be cancelled.
- Written Notice:** If you find that this plan that you have chosen is no longer appropriate in the future, you may surrender the takaful certificate by giving a written notice to us at any time after the inception of the takaful certificate as long as your takaful certificate is in force. No amount will be payable when you surrender your takaful certificate. The takaful certificate will cease on the next takaful contribution due date.

The eligible benefits payable under this takaful certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit www.pidm.gov.my).

Customer's Acknowledgement*

Ensure you are filling this section yourself and aware of what you are placing your signature for.

- ☐ I acknowledge that Takaful Ikhlas Family Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date: