

IKHLAS Perlindungan Tenang Takaful

Perlindungan Tenang is a national initiative to provide simple and affordable takaful and insurance plans so that you can protect your loved ones regardless of your financial situation.

IKHLAS Perlindungan Tenang Takaful is one of the approved products under this initiative which offers affordable takaful coverage with a reasonable annual contribution.

ELIGIBILITY AND COVERAGE

Age limit: 16 years old – 60 years old on the takaful participant next birthday (new application)

AGE GROUP (YEARS OLD)	16-30	31-40	41-50	51-60
TAKAFUL BENEFIT	RM			
Death/ Total and Permanent Disability due to Natural Causes	22,500	20,000	9,000	2,750
Death/ Total and Permanent Disability due to Accidental Causes	45,000	40,000	18,000	5,500
Badal Hajj*	1,500	1,500	1,500	1,500
Immediate Death Expenses	3,500	3,500	3,500	1,250
ANNUAL TAKAFUL CONTRIBUTION	RM75.00			

*For takaful participant who is not a Muslim, Badal Hajj benefit will be paid on top of the Immediate Death Expenses benefit.

SHARIAH-COMPLIANT PRODUCT BASED ON THE CONCEPT OF TAKAFUL, WAKALAH AND TABARRU'

Takaful shall mean an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.

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 Takaful Ikhlas Family Berhad, we are appointed as an agent (*wakil*) to carry out the takaful business and a wakalah fee (*ujrah*) to be paid to Takaful Ikhlas Family Berhad.

Tabarru' concept 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 this product, tabarru' (net of wakalah fee) will be allocated into the risk fund which will be used to pay for takaful benefit.

IMPORTANT NOTES

1. This flyer provides general information only. For better understanding of the product, you are advised to refer to the product disclosure sheet provided by the representative for important information and features before participating in this product.
2. The takaful coverage for this product is for a period of one (1) year from the commencement date.
3. This product is managed by Takaful Ikhlas Family Berhad and subject to the terms and conditions as stated in the takaful certificate.
4. Takaful Ikhlas Family Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.
5. Takaful Ikhlas Family Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the takaful benefits covered under the takaful certificate offered by Takaful Ikhlas Family Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of a takaful operator member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Takaful Ikhlas Family Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll-free line (1-800-88-1266).
6. You are advised to get more information about this product as below:



TAKAFUL IKHLAS FAMILY BERHAD (Registration No : 200201025412)(593075-U)
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur
03-2723 9696 | ikhlascare@takaful-ikhlas.com.my | www.takaful-ikhlas.com.my