

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to participate in the Bantuan <i>IKHLAS</i> Supreme Takaful. Be sure to also read the general terms and conditions of this Takaful Certificate.)	TAKAFUL IKHLAS GENERAL BERHAD (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)																																																									
	Bantuan <i>IKHLAS</i> Supreme Takaful Date:																																																									
1) What is this product about? This product provides compensation in the event of bodily injury, death or permanent disablement of the driver and/ or passenger(s) of a covered vehicle while entering into, travelling in or alighting from the covered vehicle. This product also extends to cover the participant 24 hours worldwide due to accident.																																																										
2) What are the Shariah concepts applicable? <ul style="list-style-type: none"> • 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 (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) 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 (<i>wakil</i>) to carry out the Takaful Business and a Wakalah fee (<i>Ujrah</i>) to be paid to the Company. <p><i>Note: Please refer to the Takaful Certificate for more information.</i></p>																																																										
3) What are the covers / benefits provided?																																																										
	<table border="1"> <thead> <tr> <th rowspan="2">BENEFITS</th> <th colspan="4">Sum Covered (RM)</th> </tr> <tr> <th>Silver</th> <th>Gold</th> <th>Platinum</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td colspan="5">Section 1 – Personal Accident Benefit (per person)</td> </tr> <tr> <td>Accidental Death</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> </tr> <tr> <td>Permanent Disablement</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> </tr> <tr> <td>Double indemnity during Malaysia public holiday</td> <td>20,000</td> <td>50,000</td> <td>100,000</td> <td>200,000</td> </tr> <tr> <td>Funeral Expense</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>Medical Expenses</td> <td>500</td> <td>1,000</td> <td>2,000</td> <td>3,000</td> </tr> <tr> <td>Facial Reconstruction Surgery, Dental Treatment</td> <td>500</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>Ambulance Fees</td> <td>500</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>Daily Hospital Income, maximum 30 days</td> <td>50/day</td> <td>50/day</td> <td>100/day</td> <td>200/day</td> </tr> </tbody> </table>				BENEFITS	Sum Covered (RM)				Silver	Gold	Platinum	Premium	Section 1 – Personal Accident Benefit (per person)					Accidental Death	10,000	25,000	50,000	100,000	Permanent Disablement	10,000	25,000	50,000	100,000	Double indemnity during Malaysia public holiday	20,000	50,000	100,000	200,000	Funeral Expense	1,000	1,000	1,000	1,000	Medical Expenses	500	1,000	2,000	3,000	Facial Reconstruction Surgery, Dental Treatment	500	1,000	1,000	1,000	Ambulance Fees	500	1,000	1,000	1,000	Daily Hospital Income, maximum 30 days	50/day	50/day	100/day	200/day
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Section 2 – 24-hour Personal Accident Coverage Benefit for Takaful Participant Only

Accidental Death	10,000	25,000	50,000	100,000
Permanent Disablement	10,000	25,000	50,000	100,000

Section 3 – Inconvenience Allowance Benefit (Limited to 1 claim per period of Takaful)

Islamic Credit Card Balance Assistance	250	500	1,000	1,500
Islamic Car Financing Instalment Assistance	3,000	3,000	3,000	3,000
Allowance for Car Loss or Damage	250	500	750	1,000
Allowance for Total Loss or Theft	500	1,000	2,000	3,000
Allowance for Flood Damage Expenses	500	500	500	500
Allowance for Smash and Grab	500	500	500	500

Section 4 – Car Assistance Programme Benefit

24-hour Unlimited Car Towing Services	Unlimited Distance, Unlimited Request			
24-hour Unlimited Car Breakdown Assistance	Unlimited Request			
Taxi Expenses	120	120	120	120
Hotel Accommodation Expenses	300	300	300	300
Emergency Message Transmission	Provided			
Referral Assistance	Provided			

Description Of Benefits

TAKAFUL BENEFITS	DESCRIPTION
Section 1 – Personal Accident Benefits	
Accidental Death/ Permanent Disablement	Death or 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) from the use of the Covered Vehicle.
Double Indemnity During Malaysia Public Holiday	The benefit amount payable will be doubled for death or permanent disablement of the Person Covered arising from the use of the Covered Vehicle during Malaysia public holiday.
Funeral Expense	A lump sum amount as described in the Schedule of Benefits is payable for funeral expense in the event of accidental death of the Person Covered from the use of the Covered Vehicle.
Medical Expenses	A reimbursement of actual medical expenses incurred for treatment of a bodily injury due to an accident from the use of the Covered Vehicle up to the specified amount in the Schedule of Benefits.
Facial Reconstruction Surgery, Dental Treatment	A reimbursement of actual expenses incurred for corrective surgery to the head, face and / or neck and / or treatment of injury of or damage to sound natural teeth up to the specified amount in the Schedule of Benefits.
Ambulance Fee	A reimbursement of the actual fee of ambulance services, up to the amount stated in the Schedule of Benefits, will be payable in the events of an accident from the usage of the Covered Vehicle.
Hospital Allowance	A daily allowance as stated in the Schedule of Benefits, for the admission of the Person Covered in any government/ private hospital arising out of an accident arising from the usage of the Covered Vehicle.

Section 2 – 24 – hour Personal Accident Coverage Benefit for Takaful Participant Only

The death and permanent disablement benefit are extended to cover the Takaful Participant twenty-four (24) hours a day worldwide, irrespective whether the Takaful Participant is in the Covered Vehicle or not.

Section 3 – Inconvenience Allowance Benefit

Islamic Credit Card Balance Assistance	In the event of death or permanent disablement of the Takaful Participant due to accident from the use of the Covered Vehicle, the Company shall provide the representative of Takaful Participant a lump sum amount as stated in the Schedule of Benefits for the outstanding Islamic credit card balance assistance. If there is no outstanding amount due, the amount shall be payable to the next of kin as additional death / permanent disablement benefit.
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Islamic Car Financing Instalment Assistance	In the event of death or permanent disablement of the Takaful Participant due to accident from the use of the Covered Vehicle, the Company shall provide the representative of Takaful Participant a lump sum amount as stated in the Schedule of Benefits for the Islamic car financing assistance. If there is no outstanding amount due, the amount shall be payable to the next of kin as additional death / permanent disablement benefit.
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Allowance For Car Loss Or Damage	A lump sum amount is payable to the Takaful Participant in the event of loss or damage (excluding windscreen breakage) to the Covered Vehicle.
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Allowance For Total Loss Or Theft	A lump sum amount is payable to the Takaful Participant in the event of theft or accident that resulted to total loss to the Covered Vehicle.
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Allowance For Flood Damage Expenses	A lump sum amount is payable to the Takaful Participant in the event of damage resulted from flood to the Covered Vehicle.
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Allowance For Smash And Grab	A lump sum amount is payable to the Takaful Participant in the event of the window and / or windscreen of the Covered Vehicle is / are broken by any third party by the use of force with the intent to steal and cause loss of Takaful Participant's personal effect and / or cash placed in the Covered Vehicle.
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Section 4 – Car Assistance Program Benefit

The Takaful Participant under this Takaful Certificate is entitled to Bantuan IKHLAS Road Assist program provided by Our service provider, 24 hours a day, 365 days a year. This benefit will be provided to the Covered Vehicle in the event of an Accident or Breakdown during the Period of Takaful. The Takaful Participant must call the 24-hour toll free number 1-800-88-1186 for the services provided as per below

24 – Hour Unlimited Car Towing Services	If the Covered Vehicle suffers breakdown or involved in accident, and it is not possible to repair the Covered Vehicle on the site, Our service provider will assist to tow the Covered Vehicle to any of Our panel workshop, manufacturer's authorized franchise workshop or to the Takaful Participant's preferred workshop. All toll charges shall be borne by the Takaful Participants.
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24 – Hour Unlimited Car Breakdown Assistance	Our service provider will provide minor services to the Takaful Participant in the event of breakdown of the Covered Vehicle
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Taxi Expenses	<p>Our service provider shall assist to make the arrangements for taxi in the event of breakdown or accident involving the Covered Vehicle. The Company shall reimburse the actual taxi ride expenses incurred up to the limit stipulated in Schedule of Benefits.</p> <p>This benefit is limited to a maximum of 3 claims per period of cover subject to the total claim amount not exceeding the limit stipulated in Schedule of Benefits.</p>
Hotel Accommodation Expenses	<p>Our service provider shall assist to make the arrangements for hotel accommodation in the event of breakdown or accident involving the Covered Vehicle. The Company shall reimburse the actual hotel accommodation expenses incurred up to the limit stipulated in Schedule of Benefits</p> <p>(a) The incident location is 100 kilometres or more from participant's or driver's registered address within Malaysia; and (b) The repair work will take more than 48 hours.</p> <p>This benefit is limited to a maximum of 3 claims per period of cover subject to the total claim amount not exceeding the limit stipulated in Schedule of Benefits.</p>
Emergency Message Transmission	<p>Upon request, our service provider shall endeavour to keep Takaful Participant's or driver's next of kin informed of the Takaful Participant's whereabouts in the event of breakdown or accident involving the Covered Vehicle.</p>
Referral Assistance	<p>In the event of breakdown or accident involving the Covered Vehicle, upon the request of participant or driver, the Company's service provider shall assist to arrange for taxi or hotel reservation.</p>

Note: Please read the Takaful Certificate for details of the Takaful Benefits. Duration of cover is for one (1) year. You need to renew the Takaful Certificate annually.

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

The total Takaful Contribution that you have to pay may vary depending on the plan chosen as per below.

Plan	Silver	Gold	Platinum	Premium
Annual Takaful Contribution amount (RM)	120.00	150.00	200.00	270.00
Service Tax (RM)	7.20	9.00	12.00	16.20
Stamp Duty (RM)	10.00	10.00	10.00	10.00
Total Annual Takaful Contribution	137.20	169.00	222.00	296.20

Note: This product only covers for 5 persons (including driver). Additional passengers may be covered with an additional contribution for each passenger, subject to the seating capacity of the covered vehicle allowed by the Road Transport Department ('JPJ'). The additional contribution for each additional passenger differs by plan as below.

Plan	Silver	Gold	Platinum	Premium
Additional Contribution (RM)	5.00	10.00	15.00	30.00

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 Annual 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 10% of Takaful Contribution
 - ✓ Management Expenses : up to 40% 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.

Compensation / Indemnity

- We will pay the compensation upon death or permanent disablement in accordance to the “Schedule of Benefits” which is attached to the Takaful Certificate.

Cash Before Cover Warranty

- It is fundamental and an absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by us before the commencement of cover. If this condition is not complied with then this Takaful Certificate is automatically declared as null and void.
- You are advised to remit the Takaful Contributions directly to us, either by cash, credit card, cheques (cheques should be made only in the name of the Company) or other means of fund transfer.

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 SAC 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 Takaful Certificate?

(a) General Exclusion

- Death or disablement caused by any event other than accident occurred on the covered vehicle;
- Claims at common law for damages obtained by passengers against the driver for the driver's negligence, recklessness or default;
- If the driver of the covered vehicle does not have a valid driving license when driving resulting in the accident;
- Deliberate exposure to exceptional danger (except in an attempt to save human life), or the person covered's own criminal act;
- If the participant, driver and/ or the covered vehicle is engaging 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 participant first notifying the Company and obtaining the Company's written consent to the amendment to this takaful certificate;
- Consequential loss or damage of any kind;
- The person covered is not below 1 or above 75 years old; and
- Any other limitation and exclusion applied in accordance to Motor takaful certificate this cover is attached to.

(b) Exclusion for Benefit of Section 2

- The occupational class of the participant must either be Occupational Class 1, 2, or 3 only.

(c) Exclusion for Benefit of Unlimited Towing and Assistance under Section 4

- Mechanical breakdown due to lack of oil, petrol, or water damage;
- Flood damage except with additional flood cover special perils;
- Any other limitation and exclusion as mentioned by the service provider.

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 providing a written notice to us. Upon cancellation, you are entitled to a refund of the pro-rate Takaful Contribution for the unexpired period of Takaful. No refund of Takaful Contribution is available 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 Bantuan *IKHLAS* Supreme 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

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

11) Other types of similar Takaful cover available.

- *IKHLAS* Motorist P.A. 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