

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to participate in the “<i>IKHLAS</i> Comprehensive Personal Accident Benefit Secure Takaful Rider”. Be sure to also read the general terms and conditions).</p>	<p><b>TAKAFUL IKHLAS BERHAD</b></p> <p>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <hr/> <p><b>IKHLAS COMPREHENSIVE PERSONAL ACCIDENT BENEFIT SECURE TAKAFUL RIDER</b></p> <hr/> <p>Date: 08/10/2018</p>
<p><b>1) What is this product about?</b></p> <p>This rider provides comprehensive protection against Death, Total and Permanent Disability (TPD), Partial and Permanent Disability (PPD), Total and Temporarily Disability (TTD) and Partial and Temporarily Disability (PTD) caused solely and directly by accident(s) within the term of the Takaful Certificate.</p> <p>In addition to the above, Person Covered is also entitled for Medical Surgical Expenses Reimbursement (MSER) or Outpatient Medical Reimbursement Benefit (OMRB) caused solely and directly by accident(s) within the term of the Takaful Certificate.</p>	
<p><b>2) What are the Shariah concepts applicable?</b></p> <ul style="list-style-type: none"> <li>• <b>Tabarru’</b> – shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of Takaful IKHLAS, Tabarru’ will be allocated into the Risk Fund.</li> <li>• <b>Wakalah</b> – 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 Takaful IKHLAS, the Company is appointed as an agent (<i>wakil</i>) to carry out the Takaful Business and Wakalah fee (<i>Ujrah</i>) to be paid to the Company.</li> </ul>	
<p><b>3) What are the covers / benefits provided?</b></p> <p><b>a) Death or Total and Permanent Disability (TPD)</b></p> <p>In the event of accidental death or TPD of the Person Covered within the term of the Takaful Certificate, the Takaful Benefit and the amount accumulated in the PRIA, inclusive of investment income from the PRIA and net distributable surplus from the Risk Fund, if any, will be payable to the Person Covered’s beneficiaries or next of kin (in the event of death) or to the Person Covered (in the event of TPD).</p> <p><b>Conditions:</b>  TPD is based on “Any Occupation” definition and the benefit is payable subject to an elimination period of six (6) months, provided that:</p> <ul style="list-style-type: none"> <li>• The TPD claim is confirmed</li> <li>• The Takaful Contributions are not overdue</li> </ul> <p><b>b) Partial and Permanent Disability (PPD)</b></p> <p>In the event of PPD of the Person Covered solely and directly by bodily injury resulting from accidental cause within the term of the Takaful Certificate, the percentage of Sum Covered as stated below, less any amount payable under TTD and PTD benefits as a result of the same accident shall be paid to the Person Covered.</p>	

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, the Supplementary Takaful Certificate 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.

<b>Schedule of Indemnity</b>	
<b>Event</b>	<b>% Sum Covered</b>
Total and irrecoverable loss of sight of both eyes	100%
Loss of both hands at or above the wrist	100%
Loss of both feet at or above the ankle	100%
Loss of one hand at or above the wrist and sight of one eye	100%
Loss of one foot at or above the ankle and sight of one eye	100%
Loss of one hand at or above the wrist and one foot at or above the ankle	100%
Loss of one hand at or above the wrist	50%
Loss of one foot at or above the ankle	50%
Loss of sight of one eye	50%
Complete and irrecoverable loss of hearing in both ears	50%
Complete and irrecoverable loss of hearing in one ear	10%
Complete and irrecoverable loss of speech	50%
Loss of:-	
a) Four fingers and thumb of one hand at or above the metacarpophalangeal joints	50%
b) Four fingers of one hand at or above the metacarpophalangeal joints	40%
c) Thumb:	
i) both phalanges	25%
ii) one phalanx	10%
d) Index Finger:	
i) three phalanges	10%
ii) two phalanges	8%
iii) one phalanx	4%
e) Middle Finger:	
i) three phalanges	6%
ii) two phalanges	4%
iii) one phalanx	2%
f) Ring Finger:	
i) three phalanges	5%
ii) two phalanges	4%

iii) one phalanx	2%
<b>g) Little Finger:</b>	
i) three phalanges	4%
ii) two phalanges	3%
iii) one phalanx	2%
<b>h) Metacarp:</b>	
i) first or second	3%
ii) third, fourth or fifth	2%
<b>i) Toes:</b>	
i) all of one foot	15%
ii) great, both phalanges	5%
iii) great, one phalanx	2%
iv) other than great if more than one toe lost each	1%

**c) Medical Surgical Expenses Reimbursement (MSER)**

If the Person Covered is confined into hospital and undergo the Surgery\* due to bodily injury from the accident within 24 hours from time of injury, Person Covered can submit claim on the medical expense and any reasonable and necessary cost paid by the Person Covered to Medical Practitioner and/or registered hospital. Reimbursement will be up to 5% of the Takaful Benefit per accident.

Note: The surgery is defined as minor and major surgeries as guided by the MMA Schedule of Fees 4th Edition 2002 or newer.

**d) Total and Temporary Disability (TTD)**

If the Person Covered sustains TTD for at least seven (7) consecutive days as a result of accident, a weekly benefit equal to 0.6% of the Takaful Benefit and proportionately thereof per day is payable to the Person Covered during the disability period from the date of accident. Maximum number of weeks covered is up to fifty-two (52) weeks for any one accident and this benefit is not applicable if the Person Covered is unemployed or a full time student.

TTD shall mean disablement which entirely prevents the Person Covered from attending to his business or occupation of any kind. It will be based on the assessment by the Company appointed medical advisor.

**e) Partial and Temporary Disability (PTD)**

If the Person Covered sustains PTD for at least seven (7) consecutive days as a result of accident, a weekly benefit equal to 0.2% of the Takaful Benefit and proportionately thereof per day is payable to the Person Covered during the disability period from the date of accident. Maximum number of weeks covered is up to fifty-two (52) weeks for any one accident in total for both TTD & PTD and this benefit is not applicable if the Person Covered is unemployed or a full time student.

PTD shall mean disablement which prevents the Person Covered from attending to a substantial part of his business or occupation but which shall not render him under Total Temporary Disablement. It will be based on the assessment by the Company appointed medical advisor.

**f) Outpatient Medical Reimbursement Benefit (OMRB)**

If the Person Covered is received an outpatient treatment on the bodily injury resulted from the accident within twenty-four (24) hours from the time of injury, Person Covered can submit claim on outpatient medical treatment expenses and any reasonable and necessary cost has been paid by the Person Covered to Medical Practitioner and/or registered hospital\*. Reimbursement will be up to 1% of the Takaful Benefit per accident.

Note: Hospital means accident and emergency unit of government hospitals/clinics and private hospitals/clinics that is registered with Ministry of Health under the Private Healthcare Facilities and Services Act 1998 - LAWS OF MALAYSIA.

**g) Takaful Certificate Maturity Benefit**

Lump sum amount equivalent to the amount accumulated in the PRIA, inclusive of investment income from the PRIA and net distributable surplus from the Risk Fund, if any, is payable upon maturity.

**h) Takaful Certificate Surrender Benefit**

Lump sum amount equivalent to the amount accumulated in the PRIA, inclusive of investment income from the PRIA and net distributable surplus from the Risk Fund, if any, is payable upon the surrender of the Takaful Certificate.

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

The total Takaful Contribution that you have to pay depends on your occupational class. Your Takaful Contribution is as follows:

Occupational Class	:	2
Plan	:	30,000
Sum Covered	:	RM30,000.00
<b><u>Yearly Takaful Contribution</u></b>	<b>:</b>	<b><u>RM322.80</u></b>

The renewal Takaful Contribution is NOT GUARANTEED and Takaful IKHLAS reserves the right to revise the Takaful Contribution rate applicable specifically to each Person Covered at the time of Takaful Certificate anniversary based on the emerging claims experience of the portfolio. Takaful IKHLAS shall give the Takaful Participant a three (3) months written notice in the event of revision of Takaful Contribution or product withdrawal. The Takaful Contribution could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the Person Covered. These conditions are not exhaustive and the Takaful Contribution rates may be reviewed under other justified circumstances.

**5) What are the fees and charges that I have to pay?**

a) Wakalah Fee\*

Year	Wakalah Fee	Commission
1 <sup>st</sup> Year	75.50% of Annual Takaful Contribution or RM243.71	55.00% of Annual Takaful Contribution or RM177.54
2 <sup>nd</sup> Year	64.00% of Annual Takaful Contribution or RM206.59	45.00% of Annual Takaful Contribution or RM145.26
3 <sup>rd</sup> Year	44.25% of Annual Takaful Contribution or RM142.84	26.00% of Annual Takaful Contribution or RM83.93

4 <sup>th</sup> Year	42.75% of Annual Takaful Contribution or RM138.00	25.00% of Annual Takaful Contribution or RM80.70
5 <sup>th</sup> Year	27.25% of Annual Takaful Contribution or RM87.96	10.00% of Annual Takaful Contribution or RM32.28
6 <sup>th</sup> Year	27.25% of Annual Takaful Contribution or RM87.96	10.00% of Annual Takaful Contribution or RM32.28
7 <sup>th</sup> Year and above	16.50% of Annual Takaful Contribution or RM53.26	No Commission Payable

\* The Wakalah fee is inclusive of the commission.

- b) Tabarru' charge is deducted from the PRIA. Tabarru' will increase as the Person Covered grow older. Details of the tabarru' amount and other charges for this rider are illustrated in the benefit illustration.

**6) What are some of the key terms and conditions that I should be aware of?**

- a) Importance of disclosure – you must disclose all material facts such as your age, occupation and health condition correctly. Takaful IKHLAS has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.
- b) Cooling-Off Period - you may cancel your Takaful Certificate by returning the Takaful Certificate within fifteen (15) days after you have received the Takaful Certificate. The Takaful Contribution that you have paid (less any medical charges - if any) will be refunded to you. The Company shall cancel the Takaful Certificate immediately upon receipt and shall be deemed not effective from the date of issuance.
- c) Amount accumulated in the PRIA - The actual investment income may fluctuate based on market conditions. As a result, the amount accumulated in the PRIA may rise above or fall below the total Takaful Contribution made into PRIA (possibly leading to early Takaful Certificate lapsation).
- d) Investment profit arising from PRIA, if any, shall be returned to the Takaful Participant (through PRIA) after deducting an Investment Performance Fee of 30% from the profit. However, the Company may at its discretion deduct less than 30% from the profit as Investment Performance Fee.
- e) The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus declared at the end of each Financial Year. The net distributable surplus (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant.
- f) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.
- g) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us.
- h) Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any claim. The Company, upon receipt of notice 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 ninety (90) days from the date of the events covered.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this Takaful Certificate.

**7) What are the major exclusions under the Takaful Certificate?**

This Supplementary Takaful Certificate shall not cover any death or disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a) Committing, attempting or provoking an assault or a felony or any violation of the law by the Person Covered;
- b) Riot and civil commotion, strikes or terrorist activities;
- c) Suicide or any attempt threat or self-inflicted injury while sane or insane;
- d) War, declared or undeclared, revolution or any war-like operations;
- e) Military or naval service in time of declared or undeclared war or while under orders or warlike or restoration of public order;
- f) Making an arrest as an officer of the law;
- g) Violation or attempted violation of the law or resistance to arrest;
- h) Racing other than on foot;
- i) Accident occurring while or because the Person Covered is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner;
- j) Illness or disease of any kind due to ptomaine or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- k) Inhalation of poison, gas or fumes (voluntarily or involuntarily taken);
- l) Entering, operating, or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hand-gliding and ballooning or any other aerial device, contraption, conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- m) 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 threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear;
- n) Illness, injury or other losses occurring before the payment of the initial contribution, or whilst the Takaful Certificate is in a state of lapse;
- o) All kinds of diseases; pregnancy, childbirth or any form of miscarriage;
- p) Use of prototype engines.

Any hospitalization outside of Malaysia shall not be covered under this Supplementary Takaful Certificate.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for full list of exclusions under this Takaful Certificate.

**8) Can I cancel my Takaful Certificate?**

Participating in a family Takaful plan is a long-term financial commitment. If you do not pay your Takaful Contributions within the grace period, your Takaful Certificate may lapse. The cash amount that the Takaful operator will pay you when you cancel the Takaful Certificate before the maturity period will be much less than the total amount of Takaful Contribution that you have paid.

**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 on Family Takaful, please refer to *insuranceinfo* booklet on 'Family Takaful'. You can obtain a copy from our Takaful agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiry, please contact us at:

**Takaful Ikhlas Berhad**

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**11) Other types of similar Takaful cover available.**

IKHLAS Accidental Death & Disability Secure Takaful Rider

**IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF TAKAFUL CERTIFICATES THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

*The information provided in this Product Disclosure Sheet is valid effective as at: 08/10/2018*