

***IKHLASlink* Payor
Secure Takaful Rider**

1. **IKHLASlink Payor Secure Takaful Rider**

Securing life uncertainties. If anything were happen to you, your financial responsibilities should not be passed on to your family members. *IKHLASlink Payor Secure Takaful Rider* protects your family from the burden of paying in case any unfortunate event befalls you.

This Rider will manage future Takaful Contributions under the Takaful Certificate in the event of Death, Total and Permanent Disability (TPD) and/or diagnosis of one of the 39 Critical Illnesses of the Takaful Participant prior to the expiry date of this rider. This Rider can only be obtained when attached to a Basic Plan.

This is a unit deducting rider which is attachable to the regular Takaful Contribution investment-linked Takaful plan.

2. **What are the covers / benefits provided?**

a) **Death Benefit or Total and Permanent Disability**

In the event of death or Total and Permanent Disability (TPD) of the Takaful Participant, arising from all causes within the term of the Takaful Certificate, all future Takaful Contributions due under the Takaful Certificate (including attaching riders, where applicable) are managed.

Conditions:

TPD is based on "Own or Suited Occupation" definition and the benefit is payable subject to an elimination period of six (6) months.

b) **Critical Illness Benefit**

In the event Takaful Participant is diagnosed of suffering from any one of the critical illnesses (as specified in the Takaful Certificate) within the term of the Takaful Certificate, all future Takaful Contributions due under the Takaful Certificate (including attaching riders, where applicable) are managed.

3. **How much Takaful Contribution do I have to pay?**

No additional Takaful Contribution applicable to this Rider since the Tabarru' charge will be deducted from Unit Fund of the Basic Takaful Certificate. However, the Tabarru' charge is NOT GUARANTEED and may be varied from time to time by giving three (3) months' notice to the Takaful Participant prior to Takaful Certificate anniversary.

4. **What are the fees and charges that I have to pay?**

a) Wakalah Fees - not applicable.

b) Tabarru' charge is deducted from the Unit Fund of the Basic Takaful Certificate (through cancellation of units at unit price). Tabarru' will increase as the Takaful Participant grow older.

5. **Terms and Age Limit**

a) **Issue Age:**

Takaful Participant – 18 years - 60 years old, age next birthday, male/female

b) **Expiry Age:**

Up to age 100 years old, age next birthday

6. **Additional term / condition**

Waiting period - thirty (30) days from the commencement date.

7. What are the major exclusions under the Takaful Certificate?

Exclusion on Death Benefit

Should the Takaful Participant, whether sane or insane commits suicide within one (1) year from the effective date, dies as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases, no benefit shall be payable under this Takaful Certificate.

Exclusion on Covered Critical Illnesses and TPD

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

- a) the Takaful Participant committing, attempting or provoking an assault or a felony or any violation of the law by the Takaful Participant;
- 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 operations 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) accident occurring while or because the Takaful Participant is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner;
- i) illness or disease of any kind due to ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- j) inhalation of poison, gas or fumes (voluntarily or involuntarily taken);
- k) 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 Takaful Participant is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- l) 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;
- m) Any pre-existing conditions arising prior to inception of coverage.

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?

If you find that this rider is no longer appropriate, you may cancel it by giving us a written notice.

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 Investment-Linked Takaful and/or Medical and Health Takaful, please refer to insurance info booklet on 'Investment-Linked Takaful' and/or 'Medical and Health Takaful', available at all our branches or you can obtain a copy from our Takaful agent or visit www.insuranceinfo.com.my.

11. Other types of similar Takaful cover available?

Nil

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS TAKAFUL CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.