

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to participate in the IKHLAS Group Personal Accident Takaful (Corporate Travel Personal Accident). Be sure to also read the general terms and conditions of this Takaful Certificate.)</p>	<p>TAKAFUL IKHLAS GENERAL BERHAD</p> <p>(Licenced under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <hr/> <p>IKHLAS GROUP PERSONAL ACCIDENT TAKAFUL (CORPORATE TRAVEL PERSONAL ACCIDENT)</p> <hr/> <p>Date : 01/12/2018</p>
<p>1) What is this product about?</p> <p>Corporate Travel Personal Accident provides coverage towards the Takaful Participant's employees who travel within Malaysia and abroad on an official duty or on an assignment.</p>	
<p>2) What are the Shariah concepts applicable?</p> <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 Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the 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>Note : “the Company” refers to Takaful Ikhlas General Berhad Please refer to the Takaful Certificate for more information.</p>	
<p>3) What are the covers / benefits provided?</p> <p>The Takaful Participant's employees are covered against the following due to Accident during the trip:</p> <ul style="list-style-type: none"> • Accidental Death • Permanent Disablement • Temporary Total Disablement • Temporary Partial Disablement • Medical Expenses • Loss of Baggage <p>Note : Please refer to the Scale of Compensation for death and permanent disablement in the Takaful Certificate.</p>	
<p>4) How much Takaful Contribution do I have to pay?</p> <p>The total Takaful Contribution will be charged based on declaration made to the Company.</p> <p>The total Takaful Contribution that you have to pay depends on number of days and sum covered.</p>	

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 Takaful Contribution amount :-

- Applicable taxes chargeable at the prevailing rates.
- Stamp duty : RM10.00 (to be paid once when Takaful Certificate is issued, borne by the owner of Master Takaful Certificate)

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
 - ✓ Commissions : up to 25% of Takaful Contribution
 - ✓ Management Expenses : up to 35% of Takaful Contribution

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

Importance of Disclosure

- You must disclose all material facts such as your occupation and your personal pursuits which would affect our acceptance on the coverage and number of personal accident certificates/ policies and amount of Takaful/ insurance that you have purchased from other Takaful operators/ insurance companies.
- You must disclose all material facts that you know or ought to know; otherwise your Takaful Certificate may be invalidated.
- If there is any change in your life profile including the occupation and personal pursuits, you are to notify us immediately.

Compensation / Indemnity

- We will pay for compensation on death or permanent disablement in accordance with the “Scale of Compensation” attached to the Takaful Certificate. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Schedule. You cannot make multiple claims on medical expenses.

Takaful Contribution Warranty

- It is fundamental and absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by the Takaful operator within sixty (60) days from the inception date of this Takaful Certificate/ Endorsement/ renewal Takaful Certificate.
- Where the Takaful Contribution payable pursuant to this warranty is received by an authorized agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including a Takaful agent, who was not authorized to receive such contribution shall lie on the Takaful operator.
- Subject otherwise to the terms and conditions of this Takaful Certificate.

Surplus

- The Company shall charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising 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. If the amount due to Takaful Participant is less than the threshold, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful Participants. Both the threshold and the treatment of such amount shall be as defined in the Surplus Management Policy.

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

This Takaful Certificate does not cover death or permanent disablement due to:

- Person Covered committing or attempting to commit any unlawful act;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
- Any act of terrorism;
- Insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- Pre-existing physical or mental defect or infirmity to the Person Covered;
- Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time provided in the Certificate) to the Person Covered;
- Childbirth, miscarriage, pregnancy or any complications thereof to the Person Covered;
- Provoked murder or assault by the Person Covered which caused his/ her death;
- Any breach of Civil or Shariah Law and principles by the Person Covered;
- Pre-existing permanent disablement or bodily injury to the Person Covered;
- Misuse or abuse of substance, alcohol and/or drugs by the Person Covered;
- Any other causes prohibited by Shariah Law and principles.

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

8) Can I cancel my Takaful Certificate?

In consideration of any changes on the travel period on an official duty or an assignment of the Person Covered, the Takaful Participant shall notify the Company at least one (1) day before the coverage ends or the new coverage starts. The Takaful Contribution will be adjusted based on the Takaful Contribution rate agreed as specified in the Schedule. The Company shall refund any excess of the Takaful Contribution or the Takaful Participant shall pay additional Takaful Contribution to the Company for the shortfall on the Takaful Contribution.

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 *IKHLAS* Group Personal Accident 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 similar types of cover available.

- *IKHLAS* Personal Accident Takaful
- *IKHLAS* Kembara Takaful
- *IKHLAS* Motorist PA 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.

PURSUANT TO PARAGRAPH 4(1) OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS PRODUCT FOR A PURPOSE RELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO DISCLOSE ANY MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED AND ANY MATTER A REASONABLE PERSON IN THE CIRCUMSTANCES SHOULD BE EXPECTED TO KNOW TO BE RELEVANT, OTHERWISE IT MAY RESULT IN AVOIDANCE OF YOUR TAKAFUL CERTIFICATE, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF TERMS OR TERMINATION OF YOUR TAKAFUL CERTIFICATE.

THE ABOVE DUTY OF DISCLOSURE SHALL CONTINUE UNTIL THE TIME YOUR TAKAFUL CERTIFICATE IS ENTERED INTO, VARIED OR RENEWED WITH US.

YOU ALSO HAVE A DUTY TO TELL US IMMEDIATELY IF AT ANY TIME AFTER YOUR TAKAFUL CERTIFICATE HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION GIVEN IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS PRODUCT) IS INACCURATE OR HAS CHANGED.

The information provided in this Product Disclosure Sheet is valid as at 01/12/2018