

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the **IKHLAS** Kembara Hajj and Umrah Takaful. Be sure to also read the general terms and conditions.)

TAKAFUL IKHLAS BERHAD

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

**IKHLAS** Kembara Hajj and Umrah Takaful

Date: dd/mm/yyyy

### 1) What is this product about?

This Takaful plan provides compensation in the event of injuries, total and permanent disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident; travel inconvenience and travel assistance for Hajj and/or Umrah trips. This cover can be participated by any individual person for themselves, their spouse and children.

The family plan is permitted for Single Trip only and the age limit of a child is between 30 days to 21 years. Period of cover is depending on the duration of the trip/ journey.

### 2) What are the Shariah concepts applicable?

- **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 Takaful IKHLAS, Tabarru' will be allocated into the Risk Fund.
- **Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes 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, the wakalah contract involves a fee (*wakalah bi al-ujrah*) to be paid to Takaful IKHLAS.

*Note: Please refer to the Takaful Certificate contract for more information.*

### 3) What are the covers / benefits provided?

Benefits	Basic Plan <1 – 14 days		Intermediate Plan 15 – 22 days		Premium Plan > 22 days	
	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)
Accidental Death/TPD	20,000.00	Adult : 20,000.00 Children : 5,000.00	20,000.00	Adult : 20,000.00 Children : 5,000.00	20,000.00	Adult : 20,000.00 Children : 5,000.00
Funeral Expense	1,000.00		1,000.00		1,000.00	
Medical Expenses (Reduce 50% for child)	1,000.00		5,000.00		10,000.00	
Loss of Travel Documents	300.00		300.00		300.00	
Emergency Medical Evacuation and /or Repatriation of Mortal Remains	2,000.00 (any one event or maximum)		2,000.00 (any one event or maximum)		3,000.00 (any one event or maximum)	
Compassionate Visitation Benefit	1,000.00 (maximum)		1,000.00 (maximum)		1,000.00 (maximum)	

Badal Haji	2,500.00 (Adult only)		2,500.00 (Adult only)		2,500.00 (Adult only)	
Reimbursement of Deposit or Full Payment of Air Tickets or Tour Packages due to liquidation of Agency (within 3 months from date of purchase)	4,500.00 (maximum)		4,500.00 (maximum)		4,500.00 (maximum)	
Loss of Baggage	150.00	250.00	150.00	250.00	150.00	250.00
Wakaf Services	As advised by Pusat Wakaf Selangor					
Qurban Services	750.00		750.00		750.00	

*Note: Please refer to the table of benefits for death and disablement in the Takaful Certificate contract.*

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

The total Contribution that you have to pay may vary depending on plan chosen. Subject minimum Contribution of RM8.00.

Duration	Basic Plan		Intermediate Plan		Premium Plan	
	Individual	Family (1+1+3)	Individual	Family (1+1+3)	Individual	Family (1+1+3)
1 – 14 days	RM35.50	RM68.50	RM41.00	RM79.00	RM47.50	RM92.50
Additional Children		RM6.00		RM7.50		RM8.50
15 – 22 days	RM66.50	RM121.50	RM76.50	RM140.50	RM88.50	RM163.50
Additional Children		RM11.50		RM13.50		RM16.00
> 23 days	RM102.00	RM176.00	RM117.00	RM203.00	RM135.50	RM237.00
Additional Children		RM17.50		RM20.50		RM24.00

#### 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 Takaful Contribution amount: -

- Goods and Services tax : 6% of Takaful Contribution
- Stamp duty : RM10.00

What is included in the Takaful Contribution amount :-

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

### Age Limit

Age from 18 years old to 80 years old is eligible for enrolment. For family plan, a child must be between 30 days to 21 years old who are primarily dependent upon the Parents for support and maintenance.

### Importance of Disclosure

You must disclose all material facts that you know or ought to know; otherwise your Takaful Certificate may be invalidated.

### Compensation / Indemnity

We will pay for compensation on death or permanent disablement in accordance with the "Table of Benefits" attached to the Takaful Certificate. The limit specified in the table shall be the maximum aggregate limit for the respective plan. 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 Takaful Certificate. You cannot make multiple claims on medical expenses.

### Cash Before Cover

It is fundamental and absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by us before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.

You are advised to pay the Takaful Contributions directly to us, either by cash, credit card or cheques (cheques should be made only in the name of the Company).

### Surplus

At each financial year-end, the Actuary will assess the surplus position of the Risk Fund, to preserve long term sustainability of the fund. The Company will 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 the SAC for 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 RM30 per Takaful Certificate, the amount shall be retained in the Risk Fund. Any deficit in the Risk Fund would be met through an interest free loan (Qard) from the Shareholders' Fund. Such loan would be a first charge against the future surplus arising from the Risk Fund. If there is a deficit in the Risk Fund due to the Company's negligence, then it is the responsibility of the Company to ensure that the fund is stable through outright transfer method and not deemed as an advance through the Qard.

## 7) What are the major exclusions under the certificate?

This Takaful Certificate does not cover :

- Death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not);
- Delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public or local authority;
- Any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- Any pre-existing condition;
- Suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the Takaful Participant to him/herself whether sane/insane ;

- Failure of the Person Covered to take reasonable measure to protect, save or recover lost luggage;
- Trip undertaken against the advice of a doctor or when the purpose of a travel was to obtain any form of medical treatment, consultation or advice;
- Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or Israel;

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

#### 8) Can I cancel my Takaful certificate?

You may cancel your Takaful Certificate by giving written notice to us. Upon cancellation, you are entitled to a refund of the pro rata Contribution for the unexpired period of cover. No refund of Contribution is allowed 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](http://www.insuranceinfo.com.my)

Should you require additional information about *IKHLAS Kembara Hajj & Umrah Takaful*, please contact us at:

**Takaful IKHLAS 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](http://www.takaful-ikhlas.com.my)  
E-mail: [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

#### 11) Other similar types of cover available.

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

**PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL WHOLLY FOR PUPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION IN ANSWERING THE QUESTION IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL). YOU MUST ANSWER THE QUESTION FULLY AND ACCURATELY.**

**FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTION MAY RESULT IN AVOIDANCE OF YOUR CONTRACT OF TAKAFUL, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF 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.**

**IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS TAKAFUL), YOU ARE REQUIRED TO DISCLOSE ANY OTHER MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED.**

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

*The information provided in this product disclosure sheet is valid as at dd/mm/yyyy*