

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to participate in the <i>IKHLAS</i> Kembara Takaful. Be sure to also read the general terms and conditions of this Takaful Certificate.)</p>	<p><b>TAKAFUL IKHLAS GENERAL BERHAD</b></p> <p>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p> <p><b>IKHLAS KEMBARA TAKAFUL</b></p> <p>Date : 01/12/2018</p>																								
<p><b>1) What is this product about?</b></p> <p>This product will compensate you during your intended journey for Bodily Injury caused by Accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical or in the event of death, to your nominated beneficiary or legal personal representative.</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 the Company, 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 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.</li> </ul> <p><i>Note: Please refer to the Takaful Certificate for more information.</i></p>																									
<p><b>3) What are the covers / benefits provided?</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Benefit</th> <th style="width: 33%;">Plan A (RM)</th> <th style="width: 33%;">Plan B (RM)</th> </tr> </thead> <tbody> <tr> <td>Accidental Death/ Permanent Disablement</td> <td style="text-align: center;">10,000.00</td> <td style="text-align: center;">20,000.00</td> </tr> <tr> <td>Funeral Expense</td> <td style="text-align: center;">500.00</td> <td style="text-align: center;">1,000.00</td> </tr> <tr> <td>Cancellation or Curtailment</td> <td style="text-align: center;">1,000.00</td> <td style="text-align: center;">2,000.00</td> </tr> <tr> <td>Baggage Cover</td> <td style="text-align: center;">1,000.00 with limit of 200.00 per item</td> <td style="text-align: center;">2,000.00 with limit of 400.00 per item</td> </tr> <tr> <td>Medical Expenses</td> <td style="text-align: center;">1,000.00</td> <td style="text-align: center;">2,000.00</td> </tr> <tr> <td>Hospital Allowance</td> <td style="text-align: center;">2,500.00</td> <td style="text-align: center;">5,000.00</td> </tr> <tr> <td>Personal Liability</td> <td style="text-align: center;">50,000.00</td> <td style="text-align: center;">100,000.00</td> </tr> </tbody> </table> <p><i>Note: Please refer to the Table of Benefits for Death and Permanent Disablement in the Takaful Certificate.</i></p>		Benefit	Plan A (RM)	Plan B (RM)	Accidental Death/ Permanent Disablement	10,000.00	20,000.00	Funeral Expense	500.00	1,000.00	Cancellation or Curtailment	1,000.00	2,000.00	Baggage Cover	1,000.00 with limit of 200.00 per item	2,000.00 with limit of 400.00 per item	Medical Expenses	1,000.00	2,000.00	Hospital Allowance	2,500.00	5,000.00	Personal Liability	50,000.00	100,000.00
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<p><b>4) How much Takaful Contribution do I have to pay?</b></p> <p>The total Takaful Contribution that you have to pay may vary depending on the plan you selected, destination, number of days to travel and number of Persons Covered (if travelling in a group).</p> <p>Kindly contact our Call Centre or e-mail to our <a href="mailto:ikhlassupport">ikhlassupport</a> or visit our e-<i>IKHLAS</i> portal to obtain quotations.</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 are chargeable at the prevailing rates.
- Stamp duty : RM10.00

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

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

- 3 years old to 65 years old

### 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. 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

- 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;

- should the Person Covered, whether sane or insane commits suicide within one year from the Effective Date;
- 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 Takaful Certificate) to the Person Covered;
- pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily injury as a direct result of an accident;
- provoked murder or assault by the Person Covered which caused his/ her death; or
- 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; unless the drug is taken in accordance with an authorized medical prescription;
- any other causes prohibited by Shariah Law and principles.

**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 giving written notice to us. Upon cancellation, you are entitled to a refund of the pro rata Takaful Contribution for the unexpired period of Takaful. No refund of Takaful 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', available at all our branches or 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 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](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* Personal Accident 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 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL PRODUCT WHOLLY FOR PURPOSES 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 PRODUCT). YOU MUST ANSWER THE QUESTION FULLY AND ACCURATELY.**

**FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTION 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.**

**IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT), 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 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 TAKAFUL) IS INACCURATE OR HAS CHANGED.**

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