

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to participate in the <i>IKHLAS</i> Motorist P.A. Takaful. Be sure to also read the general terms and conditions of this Takaful Certificate.)	TAKAFUL IKHLAS GENERAL BERHAD (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)				
	IKHLAS MOTORIST P.A. TAKAFUL Date: 01/12/2018				
1) What is this product about? This product will compensate you and passenger(s) for accidental death or permanent disablement while travelling in, alighting from or entering into the vehicle covered under the Motor Takaful Certificate to which this product is attached to.					
2) What are the Shariah concepts applicable? <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: Please refer to the Takaful Certificate for more information.</p>					
3) What are the covers / benefits provided?					
	Plan & Sum Covered per person (RM)				
BENEFITS	A	B	C	D	E
Death & permanent disablement	10,000	20,000	30,000	40,000	50,000
Loss of both hands or both feet	10,000	20,000	30,000	40,000	50,000
Loss of sight of both eyes	10,000	20,000	30,000	40,000	50,000
Loss of sight one eye and one hand or one foot	10,000	20,000	30,000	40,000	50,000
Loss of one hand or one foot	5,000	10,000	15,000	20,000	25,000
Loss of sight one eye	5,000	10,000	15,000	20,000	25,000
<p>Note: Duration of cover is for one (1) year. You need to renew your Takaful cover annually.</p>					

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

The total Takaful Contribution that you have to pay may vary depending on the plan chosen as per below.

Plan	A	B	C	D	E
Annual Takaful Contribution amount (RM)	40.00	80.00	120.00	160.00	200.00
Service Tax (RM)	2.40	4.80	7.20	9.60	12.00
Stamp Duty (RM)	10.00	10.00	10.00	10.00	10.00
Total Annual Takaful Contribution	52.40	94.80	137.20	179.60	222.00

Note: The plans above are for five (5) persons covered (including the driver) per covered vehicle. Any additional passenger is subject to additional Takaful Contribution of RM 10.00 per person. (Subject to the maximum capacity allowed by Road Transport Department (JPJ))

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 Annual 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 10% of Takaful Contribution
 - ✓ Management Expenses : up to 50% 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

- Takaful Participant: 18 to 70 years old
- Person Covered: 1 to 75 years old

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 the 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 the compensation upon death or permanent disablement in accordance to the "Table of Benefits" which is attached to the Takaful Certificate.

Cash Before Cover Warranty

- It is fundamental and an absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by us before the commencement of cover. If this condition is not complied with then this Takaful Certificate is automatically declared as null and void.
- You are advised to remit the Takaful Contributions directly to us, either by cash, credit card, cheques (cheques should be made only in the name of the Company) or other means of fund transfer.

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 provide cover for death or permanent disablement due to:

- The 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;
- 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;
- Childbirth, miscarriage, pregnancy or any complications thereof to the Person Covered unless due to bodily injury which arise from 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 of the Person Covered;
- Misuse or abuse of substance, alcohol and/or drugs by the Person Covered unless it is legally prescribed;
- 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 providing a written notice to us. Upon cancellation, you are entitled to a refund of the pro-rate Takaful Contribution for the unexpired period of Takaful. No refund of Takaful Contribution is available 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

Should you require additional information about *IKHLAS* Motorist P.A. 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 types of similar Takaful cover available.

- *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 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