

***IKHLASlink* Child Secure Takaful Rider**

1. **IKHLASlink Child Secure Takaful Rider**

Securing life uncertainties. With *IKHLASlink Child Secure Takaful Rider*, your children are protected against illnesses resulting from a compromised body immunisation system especially during their growing up phase. The plan helps to ease your financial burden specifically covering the cost for child-specific illnesses for your little ones.

This is a guaranteed renewable unit deducting rider which is attachable to the regular Takaful Contribution investment-linked Takaful plans, and offers protection to Child Illness for the younger group. Upon subscribing to *IKHLASlink Child Secure Takaful Rider*, the Person Covered can attach an *IKHLASlink Child Waiver of Contributions Secure Takaful Rider* in the event that the Child Covered is diagnosed with the Child Illness.

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

i) **Child Illness Benefit**

If the Person Covered before the Maturity/Expiry Date and prior to attaining age twenty-five (25) next birthday, is first diagnosed of any one of the Child Illness as specified below, 100% of the Sum Covered shall be payable. Thereafter, this Supplementary Takaful Certificate shall terminate.

List Of Covered Child Illness
1) Severe Asthma
2) Leukaemia
3) Insulin-Dependent Diabetes Melitus
4) Rheumatic fever with Valvular Impairment
5) Kawasaki Disease with Heart Complications
6) Severe Juvenile Rheumatoid Arthritis
7) Glomerulonephritis with Nephrotic Syndrome
8) Severe Epilepsy
9) Intellectual Impairment due to Illnesses or Accident

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?**

- Wakalah Fees - not applicable.
- Tabarru' charge is deducted from the Unit Fund of the Basic Takaful Certificate (through cancellation of units at unit price) and Goods and Services Tax (GST) will be charged on the tabarru'. Tabarru' will increase as the Person Covered grow older. Details of the tabarru' amount and other charges for this rider are illustrated in the benefit illustration.

5. **Terms and Age Limit**

Issue Age:

Takaful Participant :

11 – 70 years old, age next birthday

Person Covered:

30 days – 15 years old, age next birthday

Note : Takaful Participant between age 11 – 16 years old are subject to consent from parents/ guardian.

Sum Covered Limits:

Minimum: RM10,000

Maximum: RM150,000 or 5 x basic Sum Covered, whichever is lower (subject to a maximum of RM150,000 per Person Covered)

Expiry Age:

Person Covered attaining age 25 years old, age next birthday.

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

a) Waiting period for the plan is 60 days for Child Illness following the issue date or child's date of birth or reinstatement date, whichever is later.

b) Lien

In the event of the Person Covered is diagnosed of any Child Illness defined herein, prior to attaining the age of five (5) years at the next birthday and subject to the terms and conditions of the Takaful Certificate, the Takaful Benefit for this Supplementary Takaful Certificate as shown on the Takaful Certificate Information Page of the Basic Takaful Certificate will be payable in accordance with the following schedule:

Age at Child Illness (Next Birthday)	Percentage of Benefit Payable
1 Year	20%
2 Years	40%
3 Years	60%
4 Years	80%
5 Years and above	100%

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

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

- a) Any Child Illness, which first manifests itself prior to the sixtieth (60) day following the Issue Date or the Person Covered's date of birth or Reinstatement Date of this rider, whichever is later; or
- b) Any Child Illness which existed at the Issue Date or Reinstatement Date of this rider, whichever is later; or
- c) Any Child Illness which is due to self-inflicted injuries while sane or insane; or
- d) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
- e) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

- f) 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;
- g) Caused by or consequent upon suicide or attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease.
- i) Disability sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang- gliding or ballooning except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- j) Any breach of the law by Person Covered or any assault provoked by him;
- k) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- l) Any pre-existing conditions arising prior to inception of coverage;
- m) For Person Covered who is a juvenile, any congenital defects/damages are specifically excluded.

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 (including that of the nominee) to ensure that all correspondences reach you and/or nominee 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.