

***IKHLASlink* Critical Illness Secure Takaful Rider**

## 1. **IKHLASlink Critical Illness Secure Takaful Rider**

Securing life uncertainties. No one likes to think about the possibility of suffering from a critical illness because we always assume it will not happen to us. *IKHLASlink* Critical Illness Secure Takaful Rider provides protection and peace of mind for you and your family in the eventuality that you are diagnosed with a critical illness. The rider is created to provide protection against financial loss should you be affected by any of the critical illnesses as defined in the Rider. This Rider plan can only be obtained when attached to Basic Plan.

This is a unit deducting rider which is attachable to the regular Takaful Contribution investment-linked Takaful plan.

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

### a) **Critical Illness Benefit**

100% of the Critical Illness Sum Covered is payable upon Person Covered being diagnosed as suffering from one of the critical illnesses as defined in the Takaful Certificate. The coverage for Critical Illness is available in two forms:

- i) Accelerated Plan – This rider provides a lump sum payment of the Critical Illness Sum Covered which is advanced from the Sum Covered of the Basic Takaful Certificate, upon diagnosis. A claim made under this rider will reduce the Sum Covered of the Basic Takaful Certificate.
- ii) Additional Plan – This rider provides a lump sum payment of the Critical Illness Sum Covered upon diagnosis. The payment made under this rider will not reduce the Sum Covered of the Basic Sum Covered.

## 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?**

- a) Wakalah Fees - not applicable.
- b) 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**

### a) **Issue Age:**

Minimum: 30 days old, age next birthday

Maximum: 60 years old, age next birthday, for additional cover, 70 years old, age next

### b) **birthday, for accelerated cover**

### **Sum Covered Limits:**

Minimum: RM 10,000

### c) **Maximum: As per Basic Sum Covered, subject to underwriting approval**

### **Expiry Age:**

Up to age 100 years old, age next birthday, for additional and accelerated cover

## **6. Additional term / condition**

Waiting period - thirty (30) days from the commencement date.

## **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) War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not) or civil war;
- b) 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;
- c) 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;
- d) Cause 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;
- e) 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;
- f) Any breach of the law by the Person Covered or any assault provoked by him;
- g) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- h) Any pre-existing conditions arising prior to inception of coverage;
- i) If the disease is diagnosed within thirty (30) days from the issue date of this Supplementary Takaful Certificate or date of reinstatement, whichever is later, except for accidental causes;
- j) For Person Covered who is a juvenile, any congenital defects/damages are specifically excluded.

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

## **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 to ensure that all correspondences reach you 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](http://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.**