

***IKHLASlink* Hospital Income Secure Takaful Rider**

1. **IKHLASlink Hospital Income Secure Takaful Rider**

Securing life uncertainties. *IKHLASlink* Hospital Income Secure Takaful Rider is a Takaful Rider that aims to deflect the financial burden you face while hospitalised. The plan provides a cash amount for the duration of the Takaful Participant's hospitalisation. This Rider plan can only be obtained when attached to a 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?**

In the event that the Person Covered is hospitalised in any hospital or Company approved medical centre, the hospitalisation benefit is payable for a minimum confinement period of six (6) consecutive hours (excluding confinement due to Day Care treatment) for which the hospital makes a daily room and board charge.

The maximum number of days are:

- 180 days per event of hospitalisation
- 365 days in aggregate arising from all causes of hospitalisation, after which the rider will be terminated. This aggregate limit applies for the lifetime of the Person 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:**

30 days – 60 years old, age next birthday

b) **Sum Covered Limits:**

Minimum: RM 10 per day

Maximum: RM 500 per day

c) **Expiry Age:**

Up to age 65 years old, age next birthday

6. **Additional term / condition**

Waiting period - thirty (30) days waiting period except for accidental injury.

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

This Supplementary Takaful Certificate shall not cover any hospitalization 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) Caused by or consequent upon attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;
- e) Injury sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hang-gliding or ballooning or any other aerial device, contraption, conveyance 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 pre-existing conditions prior to inception of coverage;
- g) Any breach of the law by the Person Covered or any assault provoked by him;
- h) Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
- i) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- j) Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases;
- k) Day Care Treatment, Cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery;
- l) Relating to pregnancy or childbirth;
- m) Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof;
- n) This Supplementary Takaful Certificate shall not cover hospital confinements within thirty (30) days from the date of issue or any reinstatement date of this Takaful Certificate unless the hospitalization is due to accidents. Any hospitalization outside of Malaysia shall not be covered under this Supplementary Takaful Certificate.

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.

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.