

***IKHLASlink* Lady Secure Takaful Rider**

## 1. **IKHLASlink Lady Secure Takaful Rider**

Securing life uncertainties. With *IKHLASlink Lady Secure Takaful Rider*, women are empowered to protect themselves as they play a greater role in the society at large, be it within a family institution or in a competitive working world. The plan helps to ease their financial burden specifically for lady-related illnesses.

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

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

### i) **Female-Specific Illnesses**

#### a) **Lady Related Cancer**

If the Person Covered before the Maturity/Expiry Date and prior to attaining age eighty-one (81) next birthday, is first diagnosed of any one of the Lady Related Cancer specified below, 100% of the Sum Covered shall be payable. Thereafter, this Supplementary Takaful Certificate shall terminate.

List Of Covered Lady Related Cancer
1) Cancer of Breast
2) Cancer of Cervix Uteri
3) Cancer of Fallopian Tubes
4) Cancer of Ovary
5) Cancer of Uterus
6) Cancer of Vagina/Vulva
7) Systemic Lupus Erythematosus with Severe Kidney Complications

#### b) **Lady Related Illness**

If the Person Covered before the Maturity/Expiry Date and prior to attaining age eighty-one (81) next birthday, is first diagnosed of any one of the Lady Related Illness specified below, 30% of the Sum Covered shall be accelerated. The remaining Sum Covered will only be payable if the Person Covered is diagnosed with any one of the Lady Related Cancer as specified in 2 i) a). Thereafter, this Supplementary Takaful Certificate shall terminate.

List Of Covered Lady Related Illness
1) Carcinoma-in-situ of Breast or Cervix Uteri
2) Rheumatoid Arthritis with Complication
3) Breast Reconstructive Surgery due to Accident
4) Facial Reconstructive Surgery due to Accident
5) Skin Grafting due to Skin Cancer
6) Osteoporotic Fracture

## ii) Pregnancy and Maternity Benefits

If the Person Covered before the Maturity/Expiry Date and prior to attaining age forty-six (46) next birthday, is first diagnosed of any one of the events specified below, 100% of the Sum Covered of the Pregnancy and Maternity Benefits shall be payable. Thereafter, this benefit shall terminate. The Sum Covered under this benefit is 30% of the Sum Covered under *IKHLASlink* Lady Secure Takaful Rider, subject to a maximum of RM 45,000. These benefits are payable in addition to the Sum Covered of *IKHLASlink* Lady Secure Takaful Rider.

Pregnancy Complications
1) Death of Person Covered within 42 days after childbirth
2) Neonatal Death, within 28 days of delivery
3) Still Birth, after 195 days of pregnancy
4) Ectopic Pregnancy Termination
5) Disseminated Intravascular Coagulation, after 7 months of pregnancy

Infant Congenital Illness
1) Down's Syndrome
2) Spina Bifida
3) Tetralogy of Fallot
4) Transposition of the Great Vessels
5) Cleft Palate

Medical & Hospitalisation Benefits
a) ICU/HDU for Premature Birth Prior to the Maturity or Expiry Date of the Supplementary Takaful Certificate, 0.3% of the Sum Covered shall be payable per day, up to maximum of 30 days for ICU/HDU for premature birth.
b) Incubation New Born Child Immediately Following Birth Prior to the Maturity or Expiry Date of the Supplementary Takaful Certificate, 0.1% of the Sum Covered shall be payable per day, up to maximum of 60 days for incubation of the new born child immediately following birth.

### 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: 18 years old – 70 years old, age of next birthday

**Person Covered:**

- 18 – 50 years old, age next birthday (for *IKHLASlink* Lady Secure Takaful Rider)
- 18 – 36 years old, age next birthday (for Pregnancy and Maternity Benefits)

**Sum Covered Limits:**

- *IKHLASlink* Lady Secure Takaful Rider:
  - Minimum: RM10,000
  - Maximum: RM150,000 or 5 x basic Sum Covered, whichever is lower.
- Pregnancy and Maternity Benefits: 30% of the Sum Covered of *IKHLASlink* Lady Secure Takaful Rider, subject to a maximum of RM45,000

**Expiry Age:**

- On the Takaful Certificate anniversary the Person Covered attaining age 81 next birthday for Lady Related Cancer/ Lady Related Illness.
- On the Takaful Certificate anniversary the Person Covered attaining age 46 next birthday for Pregnancy and Maternity Benefits.

**6. Additional term / condition**

Waiting period for the plan is:

- 60 days following the issue date or reinstatement date for all Lady Related Cancer / Lady Related Illnesses;
- 10 months following the issue date or reinstatement date for all Pregnancy and Maternity Benefits.
- Waiting period is not applicable for ICU/HDU Due to Premature Birth and Incubation of New Born Child Immediately Following Birth. The benefits commences immediately upon birth.

**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:

Exclusions for Lady Related Cancer & Lady Related Illness Benefit:

- Any Lady Related Cancer/ Lady Related Illness, which first manifests itself prior to the sixtieth (60th) day following the issue date or any reinstatement date of the Supplementary Takaful Certificate, whichever is the later; or
- Any Lady Related Cancer/ Lady Related Illness, which existed at the date of issue or date of reinstatement of the Supplementary Takaful Certificate, whichever is the later; or any Lady Related Cancer/ Lady Related Illness which is due to self-inflicted injuries while sane or insane.

Exclusions for Pregnancy and Maternity Benefits:

- Any Pregnancy and Maternity events, which first manifest itself prior to ten (10) months following the issue date or any reinstatement date of the Supplementary Takaful Certificate, whichever is later; or
- Any Pregnancy and Maternity events, which existed at the date of issue or date of reinstatement of the Supplementary Takaful Certificate, whichever is the later; or any Pregnancy and Maternity events which is due to self-inflicted injuries while sane or insane.

#### Other Exclusions:

- e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
- f) 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;
- g) 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;
- h) Caused by or whether sane or insane commits suicide within one year from the effective date of the Takaful Certificate 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 the 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) 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;
- n) For Child as a Person Covered, any defect or illness from the birth date will be excluded.

#### 8. 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](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.**