

***IKHLASlink* Mediplan Secure Takaful Rider**

1. IKHLASlink Mediplan Secure Takaful Rider

Securing life uncertainties. With *IKHLASlink* Mediplan Secure Takaful Rider, you are at comfort knowing that your hospitalization and medical costs will be covered in the event of mishaps and admission to the hospital. The plan helps to ease your financial burden.

This is a guaranteed renewable unit deducting Hospitalisation and Surgical (H&S) rider which is attachable to regular Takaful Contribution investment-linked Takaful plans.

2. What are the covers / benefits provided?

	Plan 100	Plan 150	Plan 200	Plan 250	Plan 300	Plan 350	Plan 400	Plan 500	Plan 600	Plan 700
Overall Lifetime Limit	650,000	850,000	1,000,000	1,250,000	1,500,000	1,750,000	2,000,000	2,500,000	3,000,000	3,500,000
Section A: Hospitalisation and Surgical Care Benefit										
1. Hospital Room & Board, daily maximum up to 180 days per Any One Disability	100	150	200	250	300	350	400	500	600	700
2. Intensive Care Unit, daily maximum up to 100 days per confinement	As charged, subject to Necessary, Reasonable and Customary Charges									
3. Hospital Supplies & Services										
4. Surgical Fees, including post-surgery care										
5. Anaesthetist Fees										
6. Operating Theatre Fees										
7. Pre-Hospitalisation Specialist Consultation, within 30 days prior to admission										
8. Pre-Hospitalisation Diagnostic Test, within 30 days prior to admission										
9. In-Hospital Physician Visit, for a disability (subject to maximum of 2 daily visits for maximum of 180 days)										
10. Post-Hospitalisation Treatment, within 90 days from the date of discharge										
11. Ambulance Fee										
12. Day-Care Surgery										
13. Outpatient Accidental Treatment & 30 days follow-up treatment										
14. Nursing at Home, daily maximum up to 60 days from Hospital discharge date, per disability										

Section B: Long-Term Care											
1. Outpatient Cancer Treatments, per year	As charged, subject to Necessary, Reasonable and Customary Charges										
2. Outpatient Kidney Dialysis, per year											
3. Organ Transplant, once per lifetime											
Section C: Other Benefits											
1. Accidental Traditional Medical Treatment	200										
2. Government Hospital Daily Cash Allowance	100										
3. Medical Report Fee	As charged										
4. Government Service Tax	Covered										
Section D: No Claims Reward	10% increase in initial Hospital Room & Board Benefit every 3 years cycle provided no claim during that cycle subject to maximum of 150% of initial Hospital Room & Board Benefit										
Section E: Optional Benefits											
1. Lump Sum Cancer Benefit Upon First Diagnosis	5,000	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2. Lump Sum Kidney Dialysis Benefit Upon First Diagnosis	5,000	7,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

b) Co-Payment

Co-Payment is the payment that the Takaful Participant have to pay in the event that the total claim amount for a Certificate year is in excess of 10% of the Overall Lifetime Limit, subject to an absolute maximum limit of RM3,000 per disability. There are two (2) types of Co-Payment that the Takaful Participant shall bear for other Eligible Benefits as described in the Schedule of Benefits:

Total Claim Amount for a Certificate Year	Co-Payment	
	Plan 100 to Plan 200	Plan 250 to Plan 700
In excess of ten percent (10%) of Overall Lifetime Limit	Twenty percent (20%)	Ten percent (10%)

c) Upgraded Room and Board

If the Person Covered is hospitalized at a Room & Board rate which is higher than his/her eligible benefit, the Person Covered shall bear the only the difference in the Hospital Room & Board charges.

d) No Claims Reward

If no claims is paid under this Supplementary Takaful Certificate for a continuous period of three (3) years cycle, the Hospital Room & Board shall be increased for the following three (3) cycles by 10% of the initial amount of the Hospital Room & Board entitlement. The increase of the Hospital Room & Board entitlement will continue for every three (3) years cycle subject to the increased Hospital Room & Board is not more than one hundred and fifty percent (150%) of the initial amount and no claim(s) is/are made during the three (3) year cycle period and before Hospital Room & Board entitlement is increased.

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. Tabarru' will increase as the Person Covered and/or Takaful Participant grow older.

c) An administration fee of RM56.20 shall be charged annually to each Takaful Participant under this Supplementary Takaful Certificate.

* Note: The Tabarru' charge and administration fee are 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'. 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 – 70 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 Lifetime Limit : RM650,000 (Plan 100)

Maximum Lifetime Limit : RM3,500,000 (Plan 700)

Expiry Age:

Person Covered attaining age hundred (100) years old, age next birthday.

6. Additional Terms / Conditions

a) If the Person Covered seeks treatment overseas, benefits in respect of the treatment shall be covered subject to the exclusions, limitations and conditions specified in this Supplementary Takaful Certificate and all benefits will be payable based on the official exchange rate ruling on the last day of the period of Confinement, limited to the Reasonable and Customary and Medically Necessary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment provided;

i) a Person Covered traveling abroad for a reason other than medical treatment, needs to be confined to a Hospital outside Malaysia as a consequence of a medical emergency;

- ii) Person Covered upon recommendation of a Physician and has to be transferred to a Hospital outside Malaysia because the specialised nature of the treatment, aid, information or decision required can neither be rendered nor furnished nor taken in Malaysia.
- b) Overseas treatment of a Disease, Sickness or Injury which is diagnosed in Malaysia and non-emergency or chronic conditions where treatment can reasonably be postponed until return to Malaysia are excluded.
- c) No benefit whatsoever shall be payable for any medical treatment received by the Person Covered outside Malaysia, if the Person Covered resides or travels outside Malaysia for more than ninety (90) consecutive days.
- d) Waiting period:
 - i) Thirty (30) days waiting period is applicable but the waiting period shall not apply to any injuries arising from an accident.
 - ii) The following illnesses will not be covered for the first 120 days of Takaful coverage of the Person Covered:-
 - Hypertension, diabetes mellitus and Cardiovascular disease
 - All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
 - All ear, nose (including sinuses) and throat conditions
 - Hernias, Hemorrhoids, Fistulae, Hydrocele, Varicocele
 - Endometriosis including disease of the Reproduction system
 - Vertebrospinal disorders (including disc) and knee conditions
- e) The Company reserves the right to review and revise the Takaful Contributions payable or withdraw the product by giving Takaful Participant three (3) months' notice prior to Takaful Certificate anniversary.

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

This plan does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- a) Pre-existing illness;
- b) Care or treatment for which payment is not required or to the extent which is payable by any other Takaful Operator/ Insurer or indemnity covering the Person Covered and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract;
- c) Cosmetic or plastic surgery or treatment including (but not limited to) double eyelids, acne, keloids, scars, skin tags, diffused alopecia / hair loss, etc., or treatment of their complications except as medically necessitated by accidental injuries within six months from primary treatment. For the purposes of this exclusion "primary treatment" means the first treatment receives in treating an accidental injury;
- d) Any dental treatment or surgery except when required due to an injury sustained in an accident;
- e) Any medical or physical conditions arising during the Waiting Period except for accidental purposes;
- f) Private nursing care or house calls engaged by Person(s) Covered or services for rest cure provided by rest / nursing home purely for recuperative purposes;

- g) Contraceptive medications and devices, sterilisation procedures or treatment for its complications, reversal of such procedures and the work up or treatment of sexual dysfunction or infertility, sex transformation surgery and sex hormone therapy;
- h) Any treatment or assessment for congenital, hereditary or developmental ailments, deformities and any disability or complications arising there from inclusive of but not restricted to such as dermoid cysts, childhood hernias / hydrocele (all hernia up to age of six is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint, Haemangioma etc;
- i) Investigation and treatment relating to pregnancy including childbirth, Ectopic Pregnancy, miscarriage abortion, Vesicular Mole, prenatal or postnatal care and all complications arising there from;
- j) Care and treatment that is experimental, investigative and not according to accepted professional standards and / or is not medically necessitated. This exclusion includes (but is not limited to) treatments such as:
- stem cell treatment, related workout and any complications arising thereafter;
 - blood surety;
 - treatment for menopause disorders, except for surgically induced menopause;
- k) Services of a non-medical nature provided by a Hospital such as television, telephone, fax, radio or similar facilities. Charges for these services must be paid by the Person(s) Covered prior to discharge from Hospital or daycare centre;
- l) Vitamins and related creams or ointments, Food Supplements, Herbal Cures, Anti Obesity/ Weight Reducing Agents, Eye Lubricants, cleansing or cosmetic products and any of the counter purchases of supplements or medicines;
- m) Use or acquisition of all external appliances (e.g. artificial limbs, hearing aids, aero chambers and equipment for nebulising, continuous positive airway pressure (CPAP), continuous ambulatory peritoneal dialysis (CAPD), orthopedic pads) and the rental charges of such devices except during Hospital confinement;
- n) Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- o) Treatment arising from injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance or injuries which are self-inflicted while sane or insane;
- p) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- q) Illness or injury sustained during air travel except as a fare paying passenger on a recognised airline operating on scheduled air routes and air travel by any chartered aircraft duly licensed as a recognised air carrier and flown by professional crews between properly established and maintained airports;
- r) War, direct or indirect participation in riots, rebellions, insurrection or military, civil commotion, explosion of war weapons, revolution, act of foreign enemy or hostilities;
- s) Any treatment directly or indirectly arising from exposure to radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials, or accident arising from such nature;
- t) Psychotic, psychiatric, mental or nervous disorders and behavioural conditions including any neuroses and their physiological or psychosomatic manifestations, and sleep or snoring disorders;
- u) Expenses incurred for donation of any body organ by Person(s) Covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant;

- v) Circumcision unless Medically Necessary for treatment of a disease;
- w) Alternative therapies such as (but not limited to) Acupuncture, Acupressure, Chiropractic, Osteopathy, Reflexology, Bone-setting, Massage, Aroma Therapy, Herbal, Podiatric, Dietetic consultation and treatment, etc;
- x) Any corrective treatment including glasses or contact lenses for refractive errors inclusive of but not limited to the following such as Orthoptics, Visual stimulation, Radial Keratotomy, Lasik, Intralase, Xyoptics, phacik IOL implant or intraocular lense replacement surgery except for Monofocal IOL for Cataract surgery;
- y) Any treatment directed towards development delays and/or learning disabilities of Covered child;
- z) Any treatment which only offers temporary relief of symptoms on any long term illness and disease rather than dealing with the underlying medical condition;
- zi) Any out-patient treatment not related to in-patient treatment, except as provided under this Supplementary Takaful Certificate, charges which are not Reasonable and Customary Charges, or any Surgery or treatment which are not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-hospitalisation and/or post-hospitalisation after the expiry date.

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?

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.