

PRODUCT DISCLOSURE SHEET	TAKAFUL IKHLAS GENERAL BERHAD			
<p>(Read this Product Disclosure Sheet before you decide to participate in the <i>IKHLAS</i> Kembara Plus Takaful. Be sure to also read the general terms and conditions.)</p>	<p>(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)</p>			
	<p>IKHLAS Kembara Plus Takaful</p>			
Date: 01/ 12/ 2018				
<p>1) What is this product about?</p> <p>This Takaful plan provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. This plan can be participated by any individual person for themselves, their spouse and children.</p> <p>The family plan is permitted for single trip only and the age limit of child is between 30 days to 21 years. Period of cover is depending on the duration of the trip/ journey.</p>				
<p>2) What are the Shariah concepts applicable?</p> <ul style="list-style-type: none"> • Tabarru' – shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Risk Fund. • Wakalah – refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of the Company, we are appointed as an agent (<i>wakil</i>) to carry out the Takaful Business and a Wakalah fee (<i>Ujrah</i>) to be paid to the Company. <p>Note: Please refer to the Takaful Certificate for more information.</p>				
<p>3) What are the covers / benefits provided?</p>				
BENEFITS	OUTBOUND		INBOUND	
	Self / Self & Spouse / Group	Family	Self / Self & Spouse / Group	Family
	Benefit Amount (RM) per person	Benefit Amount (RM) per family	Benefit Amount (RM) per person	Benefit Amount (RM) per family
Accidental Death / Permanent Disablement	100,000.00	100,000.00	150,000.00	150,000.00
Funeral Expense	5,000.00	12,500.00	4,000.00	8,000.00
Medical Expenses	15,000.00	30,000.00	1,000.00	2,000.00
Emergency Medical Evacuation	10,000.00	10,000.00	10,000.00	10,000.00
Follow-up Treatment	5,000.00	10,000.00	1,000.00	2,000.00
Hospital Income (150/day, up to maximum RM5,000)	150.00	300.00	80.00	200.00
Compassionate Visit	3,000.00	3,000.00	1,000.00	3,000.00
Dispatch of Medicine	1,000.00	3,000.00	1,000.00	1,000.00
Loss of Travel Documents	1,000	5,000	1,000	5,000
Loss or Damage of Luggage or Personal Effects	2,000	5,000	2,000	5,000
Travel or Flight Delay	up to 2,000.00	up to 2,000.00	Up to 1,000.00	Up to 2,000.00
	150 per 6 hours	200 per 6 hours	50 per 6 hours	100 per 6 hours
Refund due to liquidation of Agency	4,500.00	4,500.00	5,000.00	5,000.00
Repatriation	5,000.00	5,000.00	5,000.00	5,000.00
Trip Cancellation	10,000.00	30,000.00	Not applicable for Inbound Plan	
Trip Curtailment	10,000.00	20,000.00		
Loss or Damage to Notebook	1,000.00	1,000.00		
Luggage delay	300.00	1,000.00		
Missed Departure	1,000.00	3,000.00		
Missed Travel Connection	250.00	1,000.00		
Travel Overbooked	250.00	1,000.00		
Additional Costs of Rental Car Return	1,000.00	1,000.00		
Personal Liability	1,000,000.00	1,000,000.00		
Hijacking	3,000.00	6,000.00		
Personal Money	500.00	1,000.00		
Home Care Benefit	1,000.00	1,000.00		

Optional Additional Sum Covered * (Subject to additional Takaful Contribution)

BENEFITS	OUTBOUND		INBOUND	
	Self	Family	Self	Family
	Benefit Amount (RM) per person	Benefit Amount (RM) per family	Benefit Amount (RM) per person	Benefit Amount (RM) per family
Additional Sum Covered to Emergency Medical Evacuation	150,000.00	150,000.00	50,000.00	50,000.00
Additional Sum Covered to Repatriation	35,000.00	35,000.00	20,000.00	20,000.00

Note: Please refer to the Scale of Compensation for death and disablement in the Takaful Certificate contract.

4) How much Takaful Contribution do I have to pay?

FOR OUTBOUND TRIP

Period of Cover	Asia			Worldwide		
	Self (RM)	Self+ Spouse (RM)	Family (RM)	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	4	7	7	-	-	-
1-5 days	16	40	45	30	60	70
6-10 days	45	75	80	70	115	120
11-15 days	65	105	115	100	160	175
16-22 days	90	150	165	135	225	250
23-31 days	125	210	230	190	315	345
Each additional week or part	25	45	50	40	70	75

FOR INBOUND TRIP

Period of Cover	DOMESTIC/INBOUND		
	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	2	4	5
1-5 days	8	16	30
6-10 days	25	45	55
11-15 days	40	65	80
16-22 days	55	90	115
23-31 days	70	125	160
Each additional week or part	15	25	35

IF YOU CHOOSE OPTIONAL LIMITS FOR MEDICAL EVACUATION AND REPATRIATION.

FOR OUTBOUND TRIP

Period of Cover	Asia			Worldwide		
	Self (RM)	Self+ Spouse (RM)	Family (RM)	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	6	10	12	-	-	-
1-5 days	35	60	65	55	90	100
6-10 days	70	110	125	105	165	190
11-15 days	100	160	185	150	240	280
16-22 days	145	230	270	220	345	405
23-31 days	200	325	375	300	490	565
Each additional week or part	45	70	85	70	105	130

FOR INBOUND TRIP

Period of Cover	DOMESTIC/INBOUND		
	Self (RM)	Self+ Spouse (RM)	Family (RM)
1-5 days	20	30	35
6-10 days	35	55	65
11-15 days	50	75	95
16-22 days	70	110	135
23-31 days	95	150	190
Each additional week or part	20	30	40

Coverage area

1. Asia – includes Singapore, Thailand, Indonesia, Brunei, Taiwan, South Korea, Hong Kong, Macau, Laos, Vietnam, Japan, Cambodia, India, Sri Lanka, Australia and New Zealand
2. Worldwide includes USA and Canada
3. Domestic/Inbound is defined as Malaysia

This Takaful plan will not cover any loss, injury, damage or legal liability arising directly and indirectly from travel in, to or through any countries listed under Sanction Countries such as Afghanistan, Cuba, Democratic Republic of Congo, Israel, Palestine, Iran, Iraq, Liberia, Sudan and Syria.

Subject to minimum Takaful Contribution of RM8.00.

5) What are the fees and charges that I have to pay?

The following charges are applicable:

What you have to pay in addition to the Takaful Contribution amount :-

- Applicable taxes are chargeable at the prevailing rates
- Stamp duty : RM10.00

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
 - ✓ Commissions : up to 25% of Takaful Contribution
 - ✓ Management Expenses : 35% of Takaful Contribution

What you have to pay if you cancel the Takaful Certificate :-

- Cancellation Fee : RM10.00

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

Age Limit

- Age from 18 years old to 80 years old is eligible for enrolment. For family plan, a child must be between 30 days to 21 years old who are primarily dependent upon the parents for support and maintenance.

Importance of Disclosure

- You must disclose all material facts that you know or ought to know; otherwise your Takaful Certificate may be invalidated.

Compensation / Indemnity

- We will pay for compensation on death permanent disablement in accordance with the "Scale of Compensation" attached to the Takaful Certificate. The limit specified in the table shall be the maximum aggregate limit for the respective plan. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Takaful Certificate. You cannot make multiple claims on medical expenses.

Cash Before Cover

- It is fundamental and absolute special condition of this Takaful that the Takaful Contribution due must be paid and received by us before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.
- You are advised to pay the Takaful Contributions directly to us, either by cash, credit card or cheques (cheques should be made only in the name of the Company).

Surplus

- The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising from the Risk Fund at the end of the financial year. However, the Company may at its discretion and where appropriate charge the SAC for less than 50% of the gross distributable surplus.
- Any net distributable surplus arising (after deducting the SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant. If the amount due to Takaful Participant is less than the threshold, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful Participants. Both the threshold and the treatment of such amount shall be as defined in the Surplus Management Policy.

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

This Takaful Certificate does not cover :

- death or injury war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Participant directly or indirectly participates or is involved howsoever in such activities;
- death or disablement due to any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
- any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- any pre-existing disablement or Bodily Injury to the Person Covered;
- insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- failure of the Takaful Participant to take reasonable measure to protect, save or recover lost luggage;
- claims caused or resulting
 - a) the Person Covered is traveling on, or against medical advice, or when the trip is made solely;
 - b) from mental and nervous disorders, including insanity.
- any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;

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?

You may cancel your Takaful Certificate by giving written notice to us. However, the Company will not refund the pro rata Takaful Contribution for the unexpired period of cover.

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 about Personal Accident Takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful'. You can obtain a copy from your Takaful intermediary or visit www.insuranceinfo.com.my

Should you require additional information about *IKHLAS Kembara Plus Takaful*, please contact us at:

Takaful Ikhlas General Berhad

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel : 03-2723 9696

Fax : 03-2723 9998

Website : www.takaful-ikhlas.com.my

E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other similar types of cover available.

- *IKHLAS Kembara Takaful*

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFIT FOR DEATH AND PERMANENT DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED IN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL PRODUCT WHOLLY FOR PURPOSES UNRELATED TO YOUR TRADE, BUSINESS OR PROFESSION, YOU HAVE A DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION IN ANSWERING THE QUESTION IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT). YOU MUST ANSWER THE QUESTION FULLY AND ACCURATELY.

FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTION MAY RESULT IN AVOIDANCE OF YOUR TAKAFUL CERTIFICATE, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF TERMS OR TERMINATION OF YOUR TAKAFUL CERTIFICATE.

THE ABOVE DUTY OF DISCLOSURE SHALL CONTINUE UNTIL THE TIME YOUR TAKAFUL CERTIFICATE IS ENTERED INTO, VARIED OR RENEWED WITH US.

IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT), YOU ARE REQUIRED TO DISCLOSE ANY OTHER MATTER THAT YOU KNOW TO BE RELEVANT TO OUR DECISION IN ACCEPTING THE RISKS AND DETERMINING THE RATES AND TERMS TO BE APPLIED.

YOU ALSO HAVE A DUTY TO TELL US IMMEDIATELY IF AT ANY TIME AFTER YOUR TAKAFUL CERTIFICATE HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION GIVEN IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS TAKAFUL) IS INACCURATE OR HAS CHANGED.

The information provided in this Product Disclosure Sheet is valid as at 01/12/2018