

***IKHLAS* HOSPITAL BENEFIT SECURE TAKAFUL RIDER**

The peace of mind you need
for a speedy recovery.

www.takaful-ikhlas.com.my

WE'LL TAKE CARE OF THE REST WHILE YOU RECOVER

IKHLAS Hospital Benefit 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.

WHAT DOES IKHLAS HOSPITAL BENEFIT SECURE TAKAFUL RIDER COVER?

Hospitalisation Benefit *(This Takaful Benefit is guaranteed by the Risk Fund)*

- i) In the event that the Takaful Participant is hospitalised in any hospital or Company-approved medical centre, the hospital 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.
- ii) 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 Takaful Participant

Surrender Benefit *(This Benefit is not guaranteed)*

Upon Surrender of the Takaful Certificate, the Takaful Certificate Owner will receive the amount accumulated in the Personal Risk Investment Account (PRIA), inclusive of investment income from the PRIA and net distributable surplus from the Risk Fund if any.

Maturity Benefit *(This Benefit is not guaranteed)*

Upon Maturity of the Takaful Certificate, the Takaful Certificate Owner will receive the amount accumulated in the PRIA, inclusive of investment income from the PRIA and net distributable surplus from the Risk Fund if any.

TERMS AND AGE LIMIT

Issue Ages:

30 days - 60 years, age of next birthday, male/female

Occupational Class 1, 2, 3 and 4 (Takaful Participants aged less than 18 will be classified under Occupational Class 2)

Sum Covered Limits:

Minimum – RM 10 per day

Maximum – RM 500 per day

Coverage Terms:

Minimum – 5 years

Maximum – 64 years, subject to maximum of the Basic Plan

Expiry Age:

Upon Takaful Participant attaining 65 years old

GROSS ANNUAL TAKAFUL CONTRIBUTION RATE (Based on RM 50 Daily Hospital Income)

Occupational Class			
Class 1	Class 2	Class 3	Class 4
93.00	104.50	116.00	139.00

The rates above assume that the proposed Takaful Participant has no medical/health impairments, occupational risks or habits that may require additional loading on the Takaful Contribution.

The renewal of Takaful Contribution is not guaranteed and Takaful IKHLAS reserves the right to revise the Takaful Contribution rate applicable specifically to each Takaful Participant at the time of Takaful Certificate Anniversary based on the emerging claims experience of the portfolio. Takaful IKHLAS shall give the Takaful Certificate Owner 3 months written notice in the event of revision of Takaful Contribution or product withdrawal. The Takaful Contribution could be revised due to deterioration in claims experience, changes in the product benefits as well as a change in the risk profile of the Takaful Participant. These conditions are not exhaustive and the Takaful Contribution rates may be reviewed under other justified circumstances.

CHARGES IN IKHLAS HOSPITAL BENEFIT SECURE TAKAFUL RIDER

IKHLAS Hospital Benefit Secure Takaful Rider is based on the *Wakalah* Model where Takaful IKHLAS will charge a *Wakalah* Fee from the Takaful Contributions for administration of the business. The schedule for Takaful Certificate term of 20 years or more is as below:

Year	1	2	3	4	5	6	7 Years Onward
<i>Wakalah</i> Fee (%)	75.50	64.00	44.25	42.75	27.25	27.25	16.50

If the term is less than 20 years, Takaful IKHLAS will reduce the charges accordingly.

EXCLUSIONS

This Takaful Rider shall not cover any hospitalisation caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
2. 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;
3. 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 organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organisation and/or to put the public, or any section of public in fear;

4. Caused by or consequent upon attempted suicide or wilful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;
5. Injury sustained by the Takaful Participant 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 Takaful Participant is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
6. Any pre-existing conditions arising prior to inception of coverage;
7. Any breach of the law by the Takaful Participant or any assault provoked by him/her;
8. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
9. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
10. Any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or presence of any Human Immunodeficiency Virus (HIV) infection and all sexually transmitted diseases;
11. Day Care Treatment, Cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery;
12. Relating to pregnancy or childbirth;
13. Tests or treatment related to infertility, contraception, sterilisation, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof;
14. This Rider shall not cover hospital confinements within thirty (30) days from the date of issue or any reinstatement date of this Takaful Certificate unless the hospitalisation is due to accidents. Any hospitalisation outside of Malaysia shall not be covered under this Rider.

IMPORTANT NOTES

1. You should determine for yourself that this Rider will best serve your needs and that the Takaful Contribution payable under the Rider is an amount that you can afford.
2. You should refer to the Benefit Illustration and Product Disclosure Sheet before participating in the Rider.
3. Takaful Certificate Owners are given Period of Khiyar 15 days from the date of receipt of the Takaful Certificate to review the suitability of the **NEW** participation in the Rider. Expenses incurred for the medical examination will be taken/deducted from the Takaful Contribution paid.
4. After payment of the first Takaful Contribution, failure to pay a Takaful Contribution to the Company on its due date or within the period of grace will constitute a default in payment of Takaful Contribution.

5. If at the expiration of the Period of Grace and the payment of any Takaful Contribution is in default, then the Company reserves the right as agreed in the Aqad to advance an equivalent amount from the respective account to pay for the *Tabarru'* and the Takaful Certificate shall be continued "in force under PIA" until the amount of PRIA is less than the Takaful Contribution needed to pay for the *Tabarru'*. During this period the Takaful Certificate shall remain in force and if any Takaful Contribution remains unpaid after the PRIA amount becomes insufficient to be advanced any further, the Takaful Certificate shall lapse and have no further value.
6. The Company has the right to repudiate liability in the event that the Takaful Participant failed to disclose relevant information that would affect the decision of the Company to accept or reject risk and on the Takaful Contribution rates and terms to be applied to the Takaful Participant.
7. The brochure is for general information only. It is not a contract of Takaful. The conditions disclosed are not exhaustive. Please refer to the Takaful Certificate Contract for the details on important features of the Takaful Certificate.
8. The Takaful Certificates will not provide benefit amount from the Risk Fund on termination, maturity or expiry of the Takaful Certificates.
9. The benefits of the PRIA will be based on the actual performance of the fund and it is not guaranteed. The actual investment income may fluctuate based on market conditions. As a result, the balance may rise above or fall below the total Takaful Contribution made into PRIA (possibly leading to early Takaful Certificate lapsation).
10. For any investment income derived from the PRIA, if any, shall be returned to the Takaful Participant (through PRIA) after deducting an Investment Performance Fee of 30% from the profit. However, the Company may at its discretion deduct less than 30% from the profit as Investment Performance Fee. The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus declared at the end of each Financial Year. The net distributable surplus (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant.
11. The investment risk of the investment fund will be borne solely by the Takaful Certificate Owner and the benefits may be less than the total Takaful Contributions contributed to investment fund.
12. Total amount to be exempted for income tax relief is subject to approval from the Inland Revenue Board of Malaysia.
13. For more information, you may refer to the *insuranceinfo* booklet on 'Family Takaful' and/or 'Medical and Health Takaful', available at all our branches or you can obtain a copy from the Takaful Agent or visit www.insuranceinfo.com.my

Disclaimer:

This brochure does not form a contract. Please refer to the Takaful Certificate for full details.