

<b>PRODUCT DISCLOSURE SHEET</b> (Read this Product Disclosure Sheet before you decide to participate in the <i>IKHLAS</i> P.A. Permata Takaful. Be sure to also read the general terms and conditions of this Takaful Certificate).	<b>TAKAFUL IKHLAS BERHAD</b> (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)		
	<b>IKHLAS P.A. PERMATA TAKAFUL</b>		
	Date : dd/mm/yyyy		
<b>1) What is this product about?</b> This product will compensate you in the event of permanent disablement or death caused by accident.			
<b>2) What are the Shariah concepts applicable?</b> <ul style="list-style-type: none"> <li>• <b>Tabarru'</b> – shall mean donation for the purpose of solidarity and cooperation among the Participants Takaful and to be used to help Takaful Participants in times of misfortune. In the context of Takaful Ikhlas, Tabarru' will be allocated into the Risk Fund.</li> <li>• <b>Wakalah</b> – 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 Takaful IKHLAS, the wakalah contract involves a fee (<i>wakalah bi al-ujrah</i>) to be paid to Takaful IKHLAS.</li> </ul> <p><b>Note :</b> Please refer to the Takaful Certificate for more information.</p>			
<b>3) What are the covers/ benefits provided?</b>			
	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>
1. Accidental Death	RM100,000.00	RM200,000.00	RM300,000.00
2. Accidental Death in a Public Conveyance	RM200,000.00	RM400,000.00	RM600,000.00
3. Permanent Disablement	RM100,000.00	RM100,000.00	RM100,000.00
4. Hospital Allowance (up to 60 days per year)	RM100.00 per day	RM200.00 per day	RM300.00 per day
5. Funeral Expense	RM1000.00	RM2000.00	RM3000.00

Benefits	Plan A	Plan B	Plan C
6. Children Benefits* <i>(*Covers all unmarried, dependent children from 1 year and under 21 years of age. It can be extended to 23 years if the child remains in full-time education)</i>	20% of all the above benefits for eligible child		
7. Ambulance Fee	Up to RM500.00		

*Note: - Please refer to the scale of compensation for the death and permanent disablement as per the Takaful Certificates. The duration of coverage is one (1) year, and you are required to renew your Takaful Certificate every year.*

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

Annual Takaful Contribution	Plan A	Plan B	Plan C
Myself Only	RM170.00	RM330.00	RM490.00
Myself & Spouse	RM340.00	RM660.00	RM980.00
Myself & Children	RM280.00	RM540.00	RM820.00
Myself & Family	RM450.00	RM870.00	RM1,310.00

The total Takaful Contribution that you have to pay is : RM \_\_\_\_\_ (to add RM10.00 for stamp duty and Goods and Services Tax (GST))

#### 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 :-

- GST : 6% of Takaful Contribution
- Stamp duty : RM10.00

What is included in the Takaful Contribution amount :-

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

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

- Cancellation Fee : RM10.00 + GST

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

**Age Limit**

- **Child** : 21 years old. Can be extended up to 23 years old if the child remains in full-time education
- **Takaful Participant** : 60 years old

**Importance of Disclosure**

- You must disclose all material facts such as your occupation and your personal pursuits which would affect our acceptance on the coverage and number of personal accident Certificates/ policies and amount of Takaful/ insurance that you have purchased from other Takaful operators/ insurance companies.
- You must disclose all material facts that you know or ought to know; otherwise your Takaful Certificate may be invalidated.
- If there is any change in your life profile including the occupation and personal pursuits, you are to notify us immediately.

**Compensation / Indemnity**

- We will pay for compensation on death or permanent disablement in accordance with the “Scale of Compensation” attached to the Takaful Certificate. 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 Warranty**

- It is fundamental and absolute special condition of this Takaful Certificate 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 shall charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising at the end of the financial year. However, the Company may at its discretion and where appropriate charge SAC 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 RM30 per Takaful Certificate, the amount shall be retained in the Risk Fund.

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

This Takaful Certificate does not cover death or permanent disablement due to :

- Person Covered committing or attempting to commit any unlawful act;
- 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 Person Covered directly or indirectly participates or is involved howsoever in such activities;

- Any act of terrorism;
- insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- Pre-existing physical or mental defect or infirmity to the Person Covered;
- Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time provided in the Takaful Certificate) to the Person Covered;
- pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily injury as a direct result of an accident
- Provoked murder or assault by the Person Covered;
- Any breach of Civil or Shariah Law and principles by the Person Covered;
- Pre-existing permanent disablement or Bodily Injury to the Person Covered;
- from misuse or abuse of substance, alcohol and/or drugs by the Person Covered; unless the drug is taken in accordance with an authorized medical prescription;
- from the committing of any criminal acts or any other causes prohibited by Shariah Law and principles.

**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. Upon cancellation, you are entitled to a refund of pro rata Takaful Contribution for the unexpired period of cover. No refund of Takaful Contribution is allowed if there is a claim under the Takaful Certificate.

#### 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](http://www.insuranceinfo.com.my)

Should you require additional information about *IKHLAS* Personal Accident Takaful, please contact us at:

**Takaful Ikhlas 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](http://www.takaful-ikhlas.com.my)

E-mail : [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

**11) Other types of similar Takaful cover available**

- IKHLAS Group Personal Accident Takaful
- IKHLAS Personal Accident Takaful
- IKHLAS Perdana PA
- IKHLAS Motorist PA 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 PUPOSES 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 dd/mm/yyyy*