

Read this Product Disclosure Sheet before you decide to participate in Takaful mySigma PA. Please be sure to also read the general terms and conditions.

1. What is this product about?

This product provides a comprehensive twenty-four (24) hours worldwide protection to the person covered in the event of injuries, death, total and permanent disability, caused solely and directly by an accident. This product also provides snatch injury benefit and daily hospital income benefit.

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from General Takaful Fund ("GTF") is based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.
- Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Am Berhad ("We", "Us", "Our" or "Takaful Malaysia") to receive a portion of distributable surplus arising from the GTF as performance incentive for Takaful Malaysia's achievement in managing the GTF which results in the surplus.
- Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru' takes into effect when the participant contributes to the GTF.
- Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive a Wakalah fee.

3. What are the benefits provided?

Please refer to the Schedule of Benefits below:

No.	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
1.	Accidental Death	50,000	75,000	100,000	150,000	200,000	300,000
2.	Accidental Total and Permanent Disability	50,000	75,000	100,000	150,000	200,000	300,000
3.	Snatch Injury (lump sum, limit per period of takaful)	500	750	1,000	1,500	2,000	3,000
4.	Daily Hospital Income (subject to maximum 30 days per accident)	50 per day	75 per day	100 per day	125 per day	150 per day	175 per day
5.	Funeral Expenses	3,000	3,000	3,000	3,000	3,000	3,000
6.	Card Fraud Guard						
	Fraud Loss due to Skimming / Phishing (maximum benefit RM1,500 per year)	1,500	1,500	1,500	1,500	1,500	1,500

Notes:

- Your benefit package will depend on the plan that you participate and it is stated in your certificate.
- For Accidental Death and Accidental Total and Permanent Disability benefits, the coverage for children is fifty percent (50%) of the sum covered as stated in the Schedule of Benefits.
- The aggregate amount of benefits payable under Accidental Death Benefit and Accidental Permanent Disability Benefit shall not exceed hundred percent (100%) of sum covered on Accidental Death Benefit.
- For benefit items 3 to 5 above, the limits refer to the maximum limit on any one Person Covered.

The benefit(s) payable under eligible product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ([TIPS](#)) Brochure or contact Takaful Malaysia or PIDM (visit www.pidm.gov.my/en).

4. How much contribution do I have to pay?

The monthly contribution that you have to pay may vary depending on the plan that you participate.

Monthly Contribution*	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Individual	38.30	43.40	48.50	53.55	64.80	86.20
Individual & Spouse	53.55	64.80	76.05	87.20	110.65	153.40
Individual & Children	59.70	69.90	81.10	92.30	113.70	163.60
Family (Individual, Spouse & Children)	69.90	89.25	97.40	130.05	156.50	220.70

Notes:

- Only one (1) legal spouse is covered under this product.
- Maximum three (3) children under the product and the age limit for children is within thirty (30) days to eighteen (18) years next birthday or twenty-three (23) years next birthday if he/she is in full-time at a recognized educational institution and is not gainfully employed.

*The contribution rate is inclusive of eight percent (8%) Service Tax.

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

Type	Amount
Wakalah Fee	72% of contribution of which includes: i. Telemarketing Expenses – 60% ii. Other Expenses – 12%
Service Tax	8% of the contribution paid

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

Some of the key terms and conditions that you should be aware of are:

- Duty of Disclosure** - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the proposal form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. In addition to answering the questions in the proposal form (or when you apply for this Takaful), 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 contract of Takaful has been entered into, varied or renewed with us any of the information provided in the proposal form (or when you applied for this Takaful) is inaccurate or has changed.
- You may cancel this product by returning the certificate within fifteen (15) calendar days free-look period after the certificate has been received by you. The contributions that you have paid will be refunded to you.
- Your coverage is effective upon issuance of the certificate and when the contribution is paid.
- Grace period - You will have sixty (60) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person(s) covered will not have any Takaful cover, benefit or value.
- Certificate renewals up to seventy-five (75) years old and renewal contributions are not guaranteed.
- For child, the coverage will be terminated when he/she attains the age next birthday of nineteen (19) years or twenty-four (24) years next birthday if he/she is in full-time at a recognized educational institution and is not gainfully employed, on any renewal of a period of Takaful.
- Claims - Written notice of any event likely to give rise to a claim should be submitted to Us as soon as reasonably possible and in any case not later than fourteen (14) days of the accident causing such injury or loss.

Note:

The above list is non-exhaustive. Please refer to your certificate for the full list of terms and conditions under this product.

7. What are the major exclusions under this product?

This product does not cover the following:

- a. individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings, dispatch riders and other hazardous and dangerous occupations;
- b. pre-existing physical or mental defect or infirmity;
- c. suicide (whether sane or insane), intentional self-inflicted injuries or any attempt there at;
- d. effect or influence of drugs or alcohol;
- e. whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hand-gliding or participation in any form of race or competition other than on foot;
- f. while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service.

Note:

The above list is non-exhaustive. Please refer to your certificate for the full list of exclusions under this product.

8. Can I cancel my certificate?

Yes, you may request to cancel your certificate within the fifteen (15) calendar days of the free-look period, from the date of receipt of the certificate by you. Under such circumstances, you will be entitled for a refund of contribution paid.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you update or inform us of any changes in your contact details or in your life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information / enquiries about Takaful mySigma PA, you can contact us at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]
27th Floor, Annexe Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
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P.O. Box 11483,
50746 Kuala Lumpur.
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Email: telesales@takaful-malaysia.com.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCHEDULE OF BENEFITS FOR DEATH AND DISABLEMENT DUE TO ACCIDENT IN THE CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT US FOR MORE INFORMATION.

This product is managed by Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] which is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at November 2024.