

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the Takaful Amani Plus. Be sure to also read the general terms and conditions.)

**PRODUCT: TAKAFUL AMANI PLUS**

**UNDERWRITTEN BY:  
TAKAFUL IKHLAS FAMILY BERHAD**

**Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia**

Date : 29/11/2019

### 1) What is this product about?

This plan is introduced by Bank Rakyat exclusively for the bank's customers to provide financial security in the event of death / disability due to natural causes.

This is a yearly renewable Group Term Takaful (GTT) product with 3 plans choices.

### 2) What are the Shariah concepts applicable?

<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 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.
<b>Tabarru'</b>	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.

### 3) What are the Takaful coverage / benefits provided?

1. There are 3 plans and the options are follows:

TAKAFUL BENEFITS	PLAN A (RM)	PLAN B (RM)	PLAN C (RM)
<b>GTT</b>			
Death / Total and Permanent Disability (TPD) due to natural causes	30,000	20,000	10,000
Critical Illness (Accelerated benefit)	15,000	10,000	5,000
Immediate Death Expenses due to natural causes	3,000	2,000	1,000
Badal Hajj (if death is due to natural causes)	1,500	1,500	1,500

2. Below are the description of the above benefits covered:

TAKAFUL BENEFITS	DESCRIPTION
Death/ TPD due to natural causes	In the event of TPD or upon death of the Person Covered due to natural causes, the sum covered is payable to the Master Takaful Certificate Holder.
Critical Illness Accelerated	<ul style="list-style-type: none"> <li>In the event of the Person Covered is diagnosed to have suffered from any of the covered Critical Illness as defined in the Master Takaful Certificate contract, the sum covered is payable to the Master Takaful Certificate Holder.</li> <li>The Sum Covered of the Master Takaful Certificate will then be reduced, by the amount of payment made under this Master Takaful Certificate.</li> </ul>
Immediate Death Expenses due to Natural Causes	In the event of death of the Person Covered, the Company shall pay the benefits specified in the Master Takaful Certificate, upon receipt of satisfactory proof.
Badal Hajj (if death is due to Natural Causes)	In the event of death of the Person Covered, the Company shall pay the Badal Haji benefit to the nominee. For non-Muslims, this benefit will be paid on top of the Immediate Death Expense benefit.

3. The list of 36 critical illness covered are as below:

List of 36 Critical Illnesses			
1	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms	19	Major Organ / Bone Marrow Transplant

2	Heart Attack – of specified severity	20	Loss of Speech
3	Kidney Failure – requiring dialysis or kidney transplant	21	Brain Surgery
4	Cancer – of specified severity and does not cover very early cancers	22	Heart Valve Surgery
5	Coronary Artery By-Pass Surgery	23	Loss of Independent Existence
6	Serious Coronary Artery Disease	24	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
7	Angioplasty and other invasive treatments for coronary artery disease	25	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
8	End-Stage Liver Failure	26	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
9	Fulminant Viral Hepatitis	27	Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
10	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	28	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
11	Benign Brain Tumor – of specified severity	29	Alzheimer's Disease/Severe Dementia
12	Paralysis of limbs	30	Muscular Dystrophy
13	Blindness – Permanent and Irreversible	31	Surgery to Aorta
14	Deafness – Permanent and Irreversible	32	Multiple Sclerosis
15	Third Degree Burns – of specified severity	33	Primary Pulmonary Arterial Hypertension – of specified severity
16	HIV Infection Due To Blood Transfusion	34	Medullary Cystic Disease
17	End-Stage Lung Disease	35	Cardiomyopathy – of specified severity
18	Encephalitis – resulting in permanent inability to perform Activities of Daily Living	36	Systemic Lupus Erythematosus With Severe Kidney Complications

*Note: Please read the Master Takaful Certificate for details of the takaful benefits.*

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

The total Gross Takaful Contribution that you have to pay may vary based on the choice of plans as stated below:

Plans	PLAN A	PLAN B	PLAN C
<b>Total Annual Takaful Contribution</b>	<b>RM101.00</b>	<b>RM 69.00</b>	<b>RM 37.00</b>

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

The following charges are applicable:

Types	GTT
Wakalah Fees <ul style="list-style-type: none"> <li>• Commissions</li> <li>• Management Expenses</li> </ul>	50% of Takaful Contribution <ul style="list-style-type: none"> <li>• 10% of Takaful Contribution</li> <li>• 40% Takaful Contribution</li> </ul>
Stamp Duty	RM10.00
Tax	Applicable taxes are chargeable at the prevailing rates, if any.

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

- a) Importance of disclosure – you must disclose all material facts such as your age, occupation and health condition correctly. The Company has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.
- b) Cooling-Off Period (Right of Cancellation) - Within fifteen (15) days from the date of receipt of the Individual Takaful Certificate, you may return this Individual Takaful Certificate to the Company and the Company shall cancel it immediately upon receipt and refund the Takaful Contribution less any medical expenses (medical underwriting will be applicable for age sixty (60) years and above only) incurred by the Company. Once the Individual Takaful

Certificate is returned to the Company and cancelled by the Company it shall be deemed not effective from the date of issue.

- c) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.
- d) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us.
- e) Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any claim. The Company, upon receipt of notice of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the Company from requiring further documentation in respect of the loss as deemed fit by the Company. All such information and evidence must be furnished to the Company within ninety (90) days from the date of the events covered.

*Note: This list is non-exhaustive. Please refer to the Master Takaful Certificate for the terms and conditions under this Takaful Certificate.*

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

### a. Exclusions on Death due to Natural Causes

No benefit shall be payable under this Master Takaful Certificate should the Person Covered dies directly or indirectly by any of the following events:

- i. commit suicide, whether sane or insane; or
- ii. as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases; or
- iii. pre-existing conditions.

### b. Exclusions on CI

This Takaful Certificate does not cover any CI caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- i. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not) or civil war; or
- ii. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
- iii. Any pre-existing conditions arising prior to inception of coverage.

*Note: This list is non-exhaustive. Please refer to the Master Takaful Certificate for the full list of exclusions.*

## 8) Can I cancel my Takaful Certificate?

You may cancel the Master Takaful Certificate by submitting a written notice to us. Upon cancellation, you shall receive the surrender benefit equivalent to unearned takaful contribution. No refund of Takaful Contribution is allowed if there is a claim under the Master Takaful Certificate.

## 9) What do I need to do if there are changes to my contact details?

It is important that you inform Bank Rakyat of any changes 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 family takaful please refer to the *insuranceinfo* booklet on 'Family Takaful'. You can obtain a copy from [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

Should you require additional information about **Takaful Amani Plus** please contact us at:

### **Takaful Ikhlas Family 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 family takaful cover available.

Please contact the nearest Bank Rakyat branches for further information

#### 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 THE 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 QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT). YOU MUST ANSWER THE QUESTIONS FULLY AND ACCURATELY.**

**FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTION MAY RESULT IN VOIDANCE OF YOUR CONTRACT OF TAKAFUL, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF 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 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 CONTRACT OF TAKAFUL HAS BEEN ENTERED INTO, VARIED OR RENEWED WITH US ANY OF THE INFORMATION GIVEN IN THE PROPOSAL FORM (OR WHEN YOU APPLIED FOR THIS PRODUCT) IS INACCURATE OR HAS CHANGED.**

*The information provided in this Product Disclosure Sheet is valid as at 29/11/2019.*

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b) Below is the description of the above Takaful benefits covered:

TAKAFUL BENEFITS	DESCRIPTION
Accidental Death/ Permanent Disablement	Death or permanent disablement of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within twelve (12) calendar months of the event.
Double Indemnity upon Death / Total Permanent Disablement while in Public Transport	In the event of accidental death / permanent disablement while in public transport, the sum covered payable will be doubled.  Public Transport means any licensed and regularly scheduled land, sea or air conveyance which has fixed and established routes operating as a form of public transport, and any member of the public can join at a recognized stop and pay a fare. Public Transport includes taxi and e-hailing car services (which is fully licensed by APAD) but does not include rented vehicle, vehicle on hire, tour coach or any chartered services.
Double Indemnity upon Death / Total Permanent Disablement while Performing Hajj or Umrah	In the event of accidental death / permanent disablement while performing Hajj or Umrah, the sum covered payable will be doubled.
Purchase of Orthopaedic Equipment	Purchase of orthopaedic equipment due to accident shall be payable based on the actual receipt up to the maximum yearly limit.
Funeral Expense	A lump sum amount as describes in the Schedule is payable for immediate death expenses in the event of accidental death.
Badal Hajj or Waqf	In the event of the death of the Person Covered due to accident, the nominee(s) or next of kin is encouraged to use this benefit to pay for Badal Hajj or performing Waqf on behalf of the Person Covered. For non-muslim, this benefit shall be payable as an additional Sum Covered for death.
Snatch Theft	In the event of a snatch theft, a lump sum amount as described in the Schedule is payable, provided always that a police report of the event is submitted to the Company.
Medical Expenses	Medical expenses due to accident of the Person Covered shall be payable base on the actual receipt up to the maximum yearly limit.
Ambulance Fee	A reimbursement of the actual fee of ambulance services up to an amount as stated in the Schedule, will be payable in the event of an Accident.
Hospital Allowance	Hospital allowance shall be payable in the event of hospital confinement of the Person Covered in the event of an Accident for at least 2 days or maximum 30 days per year.

Note:

\*Only one claim is payable among benefit 1 – 4 in the event of death / permanent disablement

\*\*Please read the Master Takaful Certificate for details of the Takaful Benefits and refer to the Scale of Compensation for Death and Permanent Disablement. Duration of cover is for one (1) year. You need to renew the Takaful Certificate annually.

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

The total Gross Takaful Contribution that you have to pay may vary based on the choice of plans as stated below:

Plans	Plan A	Plan B	Plan C
<b>Annual Takaful Contribution</b>	RM150.00	RM100.00	RM50.00
<b>Service Tax</b>	RM12.00	RM8.00	RM4.00
<b>Total Annual Takaful Contribution (inclusive of Service Tax)</b>	RM162.00	RM108.00	RM54.00

Note: The coverage is only effective outside of working hours for uniformed personnel (Police, Army, Fire Brigade, etc.) and personnel of a Class 4 occupation who operates on manual work involving the use of heavy machinery and equipment.

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

The following charges are applicable:

Types	GPA
Wakalah Fees <ul style="list-style-type: none"> <li>• Commissions</li> <li>• Management Expenses</li> </ul>	60% of Takaful Contribution <ul style="list-style-type: none"> <li>• 25% of Takaful Contribution</li> <li>• 35% of Takaful Contribution</li> </ul>
Stamp Duty	RM10.00
Tax	Applicable taxes are chargeable at the prevailing rates
Cancellation Fee	RM10.00

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

- 7 to 60 years old (age on next birthday)

**Importance 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 have taken reasonable care in answering the questions may result in avoidance 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.

**Memorandum**

- In the event that the Person Covered is covered under more than one (1) Personal Accident Takaful Certificate (whether group or individual) issued by the Company, the Person Covered shall not be entitled to any additional benefits in addition to the Takaful Benefits hereunder to the intent and effect that only one (1) claim is made in the case of each Accident. However, payment for a death benefit shall not preclude payment of Compensation under this Endorsement. Subject otherwise to the terms, conditions or exceptions of the Takaful Certificate.

**Takaful Contribution Warranty**

- It is fundamental and an absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by the Takaful Operator within sixty (60) days from the inception date of this Takaful Certificate / Endorsement / Renewal.
- Where the Takaful Contribution payable pursuant to this warranty is received by an authorized agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including a Takaful agent, who was not authorized to receive such contribution shall lie on the Takaful operator.
- Subject otherwise to the terms and conditions of this Takaful Certificate.

**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. Upon Takaful Certificate expiry, if the amount due to Takaful Participants is less than RM10, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful participants as an act of good deed. The threshold, method and time of settlement of the surplus distribution shall be defined in the Surplus Management Policy. The threshold is not applicable if the Takaful Participants provided their banking information to the Company.

**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 result of an accident;
- Provoked murder or assault by the Person Covered which caused his / her death;
- 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;
- 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 the Takaful Certificate by submitting a written notice to us. Upon cancellation, you shall receive the refund of the 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 changes 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 **Takaful Amani Plus** 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](http://www.takaful-ikhlas.com.my)

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

#### 11) Other similar types of cover available.

Please contact the nearest Bank Rakyat branches for further information.

#### Notification of PIDM's Protection

**The benefits payable under eligible Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful Ikhlas General Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

#### IMPORTANT NOTE:

**YOU ARE ADVISED TO NOTE THE SCALE OF COMPENSATION 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.**

*The information provided in this Product Disclosure Sheet is valid as at 01/03/2024*