

**CERTIFICATE FOR
TAKAFUL *myTerm***

You as named in the e-Certificate Information Page (“e-CIP”) agree to participate in Takaful *myTerm* and pay the Contribution into the Participant Special Account (“PSA”) based on Tabarru’.

You authorize Us based on Wakalah to manage the PSA and allow Us to receive the Wakalah Fee.

You also agree that any surplus arising from the PSA will be kept in the PSA. If the PSA is in deficit, an interest-free loan will be provided by Us to the PSA based on Qard.

The cover shall take effect on the Effective Date subject to the terms, conditions and provisions of this Certificate and any amendment or Endorsement or annexure included at issue or at a later date will form part of this Certificate.

1. DEFINITIONS

In this Certificate where the context states the masculine gender shall be deemed to include the feminine, and likewise, singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1 **“AGE AT ENTRY”** means the Participant’s age next birthday determined from the Effective Date.
- 1.2 **“CERTIFICATE”** means this contract, e-CIP, any Endorsement, any annexure, and any amendment to it that is signed by Our authorized officer.
- 1.3 **“CERTIFICATE ANNIVERSARY”** means the anniversary of the Effective Date.
- 1.4 **“CERTIFICATE YEAR”** means the one (1) year period including the Effective Date and immediately following that date. Each succeeding Certificate Year is the one (1) year period from the Certificate anniversary to the next Certificate anniversary.
- 1.5 **“CONTRIBUTION”** means the regular Contribution to be paid by You as stated in the e-CIP in respect of this Certificate or in a subsequent Endorsement issued by Us.
- 1.6 **“COVERAGE TERM”** means the total period of cover of either ten (10) years or twenty (20) years from the Effective Date as stated in the e-CIP.
- 1.7 **“e-CERTIFICATE INFORMATION PAGE”** or **“e-CIP”** means the document which contains the Participant’s information and details of the Takaful coverage.
- 1.8 **“EFFECTIVE DATE”** means the Effective Date stated in the e-CIP on which the Participant’s coverage under this Certificate has become effective.
- 1.9 **“ENDORSEMENT”** means written evidence of any amendment, variation or changes made to this Certificate or e-CIP.
- 1.10 **“EXPIRY DATE”** means the Expiry Date shown in the e-CIP on which the Participant’s coverage under this Certificate has ceased accordingly.

- 1.11 **"HIBAH"** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this Certificate, the nominee may receive the benefits payable under this Certificate based on Hibah if the nominee is a beneficiary under conditional Hibah.
- 1.12 **"PARTICIPANT SPECIAL ACCOUNT" or "PSA"** refers to a fund established to pool portion of Contributions paid by participants on the basis of Tabarru' for the purpose of meeting claims associated with events or risks specified in this Certificate. This fund is collectively owned by the pool of participants.
- 1.13 **"PARTICIPANT"** refers to the person who is covered under this Certificate as named in the e-CIP.
- 1.14 **"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 Certificate, We will lend an amount of money to the PSA without interest if the PSA is in deficit.
- 1.15 **"SHARIAH"** refers to Islamic laws, rulings, and teachings. In the context of this Certificate, "Shariah" shall refer to Islamic laws, rulings, and teachings applicable to Takaful business and products.
- 1.16 **"SUM COVERED"** means the amount of coverage in respect to the benefits provided under the e-CIP.
- 1.17 **"TABARRU'"** means donation for charitable purposes. Under this Certificate, You donate a portion of the Contribution to the PSA based on Tabarru' to help other participants. Tabarru' takes into effect when You contribute to the PSA.
- 1.18 **"TAKAFUL"** refers to a mutual assistance scheme based on the principles of brotherhood, solidarity and cooperation where each participant agrees to contribute a sum(s) of money on the basis of Tabarru' into a common fund to provide financial assistance payable to the participants, person covered or the beneficiaries on the occurrence of pre-defined events.
- 1.19 **"TOTAL AND PERMANENT DISABILITY" or "TPD"** refers to a state of incapacity arising from any one (1) of the following conditions:
- (i) For a gainfully employed Participant, a disability caused by injury or disease which totally and permanently prevents the Participant from performing his/her normal activities that is, engaging in any business, occupation, profession or performing any work, for wages, compensation or profit. Such disability must continue uninterrupted for a period of six (6) months and verified by Our appointed Medical Practitioner; or
 - (ii) For a non-gainfully employed Participant, a disability caused by injury or disease which will require the Participant, for the remainder of his/her natural life, to be subjected to constant medical care and attention and to be confined to a home, to a hospital or to a similar institution. Such disability must continue uninterrupted for a period of six (6) months and verified by Our appointed Medical Practitioner; or
 - (iii) Upon occurrence of any of the following to the Participant:
 - (a) Total and irrecoverable loss of sight of both eyes; or
 - (b) Total and irrecoverable loss of use of two (2) limbs at or above the wrist or ankle; or
 - (c) Total and irrecoverable loss of sight of one (1) eye and loss of use of one (1) limb at or above the wrist or ankle.

For avoidance of doubt, a Participant is considered "Gainfully Employed" if he/she is working for others or being self-employed either on full time or part time basis, for wages, compensation or profit. In addition, any Participant whose age next birthday on the date of TPD occurrence is below eighteen (18) years shall be considered as non-gainfully employed Participant.

- 1.20 **“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 Certificate, You authorize Us to manage the PSA based on Wakalah and in return, We will receive a Wakalah Fee.
- 1.21 **“WE”, “US” or “OUR”** refers to Syarikat Takaful Malaysia Keluarga Berhad.
- 1.22 **“YOU” or “YOUR”** means the Participant of this Certificate as stated in the e-CIP.

2. DESCRIPTION OF CONTRIBUTION

2.1 CONTRIBUTIONS

You shall pay the Contribution specified in e-CIP or in a subsequent Endorsement issued by Us starting from the Effective Date up to and including the due date immediately prior to the Expiry Date.

All Contributions are to be paid in advance on the due date based on Coverage Term, Age At Entry and gender of the Participant. The Contribution payable will be credited to the PSA as Tabarru', subject to the terms and conditions of this Certificate.

The Tabarru' rates are not guaranteed. We may revise the Tabarru' rates in the future in the event of adverse claims experience. The revision of Tabarru' rates will apply to all participants regardless of their claims experience. If there is any rate revision, You will be notified by Us at least thirty (30) days before it takes effect. The revised Tabarru' rates will only apply at the next Certificate Anniversary.

2.2 WAKALAH FEE

The Wakalah Fee chargeable under this Certificate is thirty percent (30%) of the Contribution. The Wakalah Fee will be deducted upfront upon payment of the Contribution.

3. BENEFITS

While this Certificate is in force and subject to the terms and conditions, We will pay the following benefits, upon occurrence of the following events during the Coverage Term:

3.1 DEATH

Upon death of the Participant, We will pay the Sum Covered as shown in the e-CIP, provided that We receive the notification of death accompanied by the documentary evidence of death.

3.2 TOTAL AND PERMANENT DISABILITY

In the event the Participant, suffers TPD prior to the Certificate Anniversary on which he attains the age of sixty-five (65) years next birthday, We will pay the Sum Covered as shown in the e-CIP, provided that We receive satisfactory proof of TPD on the Participant.

All benefits specified above will be payable from the PSA.

4. EXCLUSIONS

We will not be liable to pay any benefits under this Certificate due directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

4.1 DEATH

We will not be liable to pay any benefit under this Certificate for death of the Participant due to suicide, while sane or insane, within the first (1) year from the Effective Date or any Reinstatement Date, whichever is later.

4.2 TOTAL AND PERMANENT DISABILITY

We will not be liable to pay any benefits under this Certificate for TPD for the Participant which has existed on the Effective Date or Reinstatement Date, whichever is the later, or which is resulting directly or indirectly from any of the following causes:

- Attempted suicide or self-inflicted injuries, while sane or insane;
- Aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognized airline or charter service;
- War (whether war be declared or not), revolution or any warlike operation;
- Any violation of law by the Participant or any assault or felony as committed, attempted or provoked by him; or
- Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.

5. GENERAL PROVISIONS

5.1 THE CONTRACT

This Certificate, e-CIP, Proposal and Declaration Form and all relevant documentary declarations and/or statements that make up this Certificate together with any Endorsement made by Us, will form the entire contract between You and Us. All statements made will be representations and not warranties. In the case it is evidenced that the statements made by You is fraudulent, We can declare that the contract is void.

If there is any further change made to this Certificate, it has to be in writing, approved and signed by Our authorised officer.

5.2 PERIOD OF COVER

The coverage under this Certificate will commence from the Effective Date and end on the Expiry Date provided that it is not terminated in accordance with provisions under 'Termination of this Certificate' clause below. On each Certificate Anniversary, this Certificate is subject to the payment of the Contribution at the rate in effect at that time as notified by Us.

5.3 GEOGRAPHICAL TERRITORY

All benefits provided in this Certificate are applicable worldwide, twenty-four (24) hours a day.

5.4 GRACE PERIOD

You must pay Contribution within thirty (30) days grace period from each of the Contribution due dates. If the Contribution remains unpaid after the grace period, this Certificate will lapse.

5.5 MISSTATEMENT OF AGE

If Your age has been understated, the Sum Covered will be adjusted to an amount arrived after multiplying it with the amount of Contribution paid over the Contribution calculated based on Your true age at the Effective Date.

If Your age has been overstated, any difference in the Contribution paid and the Contribution arrived based on Your true age, as determined from the Effective Date up to the date of last Contribution receipt by Us (both dates inclusive), will be refunded without profit to You. Such excess amount of Contribution will be deducted from PSA.

If at the true age, You are not eligible to be covered under this Certificate, his coverage will be treated as void and Our liability will be limited to the refund of Contribution paid without profit.

5.6 MISSTATEMENT OF GENDER

If Your gender has been misstated, any difference in the Contribution based on the actual gender starting from the Effective Date will be paid to Us (in the case of understated Contribution) or refunded without profit to You (in the case of overstated Contribution). Accordingly, adjustments will be made in the relevant funds to reflect the revisions in Contribution and Tabarru'.

5.7 MANAGEMENT OF FUND

Pursuant to the authorization given to Us by You and the rest of the participants, We will manage the PSA in accordance with Shariah and in a manner that preserve the interest of the participants. We have the discretion to conduct any actions deemed necessary for the benefits of the participants and the fund, including but not limited to investing the fund and securing adequate retakaful, subject to Shariah and regulatory requirements.

5.8 DISTRIBUTION OF SURPLUS

Any surplus arising from the PSA will be kept in the PSA to prepare and provide for any unfavourable claims experience.

5.9 DEFICIENCY & LOSS RECTIFICATION

If the PSA is in deficit, We will provide an interest-free loan to the PSA based on Qard to rectify the deficit.

Any profit arising from the loan will be owned by PSA (pool of participants) and the loan will be repaid when the PSA returns to surplus position. We may waive Our rights to receive the repayment of the loan.

If the PSA is in deficit or suffers loss due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit or loss.

5.10 TREATMENT OF SMALL PAYMENT AMOUNTS

For any amount due and payable to You resulting from a refund/surrender/maturity/termination/claim that is to be made other than by way of electronic payment, such payment will only be made if the amount due and payable is Ringgit Malaysia Ten (RM10.00) and above. For any amount less than Ringgit Malaysia Ten (RM10.00), We will donate to charity as approved by Us.

5.11 CURRENCY OF PAYMENT

All payments under this Certificate will be made in the legal currency of Malaysia.

5.12 NOTICE

Any correspondence, notice, request or instruction required by Us must be in writing via electronic means or in writing by ordinary post to Your last known address in Our records.

5.13 ALTERATION

We reserve the right to amend the terms and provisions of this Certificate by giving You thirty (30) days advance notice. Such alteration will be applicable from the next Certificate Anniversary immediately following the expiry of the thirty (30) days advance notice.

If an application is required for variation to this Certificate, We must be informed of any change to Your answers or any matter previously disclosed in Your application submitted before this Certificate is varied.

No alteration to this Certificate will be valid unless being approved, endorsed and signed by Our authorised officer.

5.14 **INCONTESTABILITY**

- 5.14.1 Other than the exclusions set out in Clause 4, Clause 5.14.2 or any other provisions set out in this Certificate and the e-CIP, the validity of the e-CIP will be indisputable after it has been in force for more than two (2) years from the Effective Date.
- 5.14.2 If the e-CIP has been in force for a period of more than two (2) years from the Effective Date, it will not be voided by Us based on the statement(s) made or which has not been made;
- (a) in the proposal stage; or
 - (b) in a report of a doctor referee, or any other person; or
 - (c) in a document leading to the issuance of the e-CIP that is inaccurate or false or misleading. However, the e-CIP may be voided if We are able to show that the statement was on a material matter or You has suppressed a Material Fact (set out in Clause 5.14.3) and that it was fraudulently made or suppressed by You.
- 5.14.3 For clarification purpose, "Material Fact" means a matter of fact which, if known by Us, would have led to Our refusal to issue the e-CIP or would have led to the e-CIP to be issued with terms less favourable to You.

5.15 **MISREPRESENTATION/FRAUD**

In the event of a misrepresentation by You where e-CIP has been in force for a period of two (2) years or less, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013, whereby it may result in the following:

- (a) the e-CIP being voided and all claims refused; or
- (b) a variation of terms of the e-CIP; or
- (c) a change in the Contribution amount; or
- (d) any other options that are appropriate based on the misrepresentation.

5.16 **REINSTATEMENT**

If this Certificate lapses because of non-payment of the Contribution, You may request to reinstate it within six (6) months from the date of lapse with Our approval. We will only cover You for incidents occurring after the Reinstatement Date.

The approval for reinstatement is subject to the receipt by Us of the following:

- (a) A written application for reinstatement;
- (b) Any outstanding Contribution amount determined by Us; and
- (c) Produce evidence of insurability to Our satisfaction.

The effective date of the reinstatement will be determined by Us.

5.17 **SURRENDER**

You may request to surrender this Certificate by writing to Us to effect the surrender accordingly. You will not be entitled for refund of Contribution and Your coverage will cease on the last day of the Certificate Year of which the Contribution has been made.

5.18 **TERMINATION OF THIS CERTIFICATE**

This Certificate shall automatically terminate upon occurrence of any of the following:

- (a) upon surrender of this Certificate by You;
- (b) upon cancellation of this Certificate by You within the Free-Look Period;
- (c) upon cancellation of this Certificate by Us;
- (d) upon non-payment of contribution after the grace period;

- (e) when there is fraud or misrepresentation of material fact or false declaration/statement during application and/or claim;
- (f) upon death or TPD of the Participant as provided in Clause 3; or
- (g) when the Certificate matures or expires.

If the termination is due to (b) and (e), We will refund to You the Contribution in full, which is inclusive of the Wakalah Fee.

If the termination is due to (a), (c), (d), (f) and (g), We will not refund to You the Wakalah Fee.

Any Contribution receipt by Us after the termination of this Certificate will not create any liability to Us but We will refund such Contribution to You without profit.

5.19 SANCTIONS EXCLUSION

We shall not be deemed to provide cover nor be liable to pay any claim or any benefit as contained in this Certificate to the extent that the provision of such cover, payment of such claim or such benefit would expose Us to:

- 5.19.1 any sanction, prohibition or restriction under United Nations resolutions; or
- 5.19.2 the trade or economic sanctions, laws or regulations of the:
 - 5.19.2.1 European Union; or
 - 5.19.2.2 United –Kingdom; or
 - 5.19.2.3 United States of America; orany of the states of the above countries; or
- 5.19.3 any other locally applicable laws or regulations.

We may terminate this Certificate with immediate effect and shall not thereafter be required to transact any business with You in connection with this Certificate, including but not limited to, making or receiving any payments under this Certificate.

5.20 RIGHT TO TERMINATE DUE TO ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM

If We discover, or have justified suspicion, that the Certificate is exploited for money laundering activities or to finance terrorism, We reserve the right to terminate the Certificate immediately. We shall deal with all Contributions paid and all benefits or sums payable in respect of the Certificate in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

5.21 LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover on this Certificate prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Certificate. If You / Your nominee / Your lawful executor or administrator of estate shall fail to supply the requisite proof of loss as stipulated by the terms and conditions of this Certificate, he/she may, within a grace period of one (1) calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the Certificate terms and conditions. The acceptance of such proof of loss shall be at the sole and entire discretion of Us. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.

5.22 TAX

We reserve the right to levy any applicable taxes allowable under the Laws of Malaysia. All taxes, including but not limited to any sales and service tax, and/or other forms of goods or consumption tax whether currently in force or implemented after the date of this Certificate will be charged in accordance with the applicable legislation at the prevailing rate. Such applicable taxes payable shall be paid in addition to the applicable contributions and other charges.

5.23 PERSONAL DATA PROTECTION ACT 2010

You may make inquiries or request for access to or correction of Your Personal Data or limit the processing of Your Personal Data at any time by submitting such inquiry or request to Us via email to csu@takaful-malaysia.com.my. We will retain Your personal information only for as long as necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements.

You have expressly consented for Your Personal Data to be collected and processed by Us for the purposes and in accordance with Our Privacy Notice as published on Our website.

5.24 APPLICABLE LAW

This Certificate, and all rights, obligations and liabilities arising under this Certificate, shall be construed, determined and enforced in accordance with the Laws of Malaysia.

5.25 CUSTOMER SERVICE CHARTER

You may visit Our website to know more about Our [Customer Service Charter](#).

CERTIFICATE INFORMATION STATEMENT FOR TAKAFUL *myTERM*

1. **FREE-LOOK PERIOD**

If You are not satisfied with the e-CIP for any reason, You may return it to Us within fifteen (15) days from the date of delivery of the e-certificate. We will process the cancellation of Your Certificate and refund to You all Contributions paid, which is inclusive of the Wakalah Fee.

2. **PROOF OF AGE**

Proof of age of the Participant will be required by Us before any benefit is payable under this Certificate unless this information has been previously verified and confirmed by Us to be correct.

3. **NOMINATION**

- (a) You may nominate any natural person to receive benefits payable upon Your death, either as an executor or as a beneficiary under a conditional Hibah. You may revoke any such nomination and/or to name another nominee(s) with written notification duly received and registered by Us.
- (b) If You have nominated more than one nominee, the benefits payable, if any, shall be paid to the surviving nominees at the time of Your death in equal shares unless otherwise specified by You; and such payment shall be deemed as a valid discharge of Our liability under this Certificate.
- (c) Upon death of any nominee after Your death but prior to any payment of the benefits, We shall pay the benefits to:
 - (i) Your estate if the nominee is an executor; or
 - (j) the estate of the deceased nominee if the nominee is a beneficiary under conditional Hibah.
- (d) If there is no effective nomination in force upon Your death, the benefits payable may be paid to Your lawful executor or administrator of estate. If there is no lawful executor or administrator of estate at the time of payment of the benefits, We may pay to a proper claimant up to the maximum amount allowable under the Laws of Malaysia, and the balance, if any, will be paid to the person named as Your lawful executor or administrator of estate in accordance with the court order received by Us subsequently.

4. **CHANGE OF ADDRESS**

It is important that You inform Us immediately of any change of address so that We can keep You informed of important information. You should also notify Us of any change in the address(es) of the nominee(s) in order to make it easier for payment of claims.

5. **FACILITIES OF PAYING CONTRIBUTION**

You can pay the Contribution by either credit card or debit card, of which the Contribution is only limited to annual mode.

6. CASH SURRENDER

This Certificate will not have any surrender value, but You may surrender it where the coverage ceases on the last day of the Certificate Year of which the Contribution has been made. Please consider carefully as You will make a loss of certain benefits should You surrender the e-CIP. Please contact Us immediately if You are approached by someone encouraging to surrender any of the e-CIP.

7. INQUIRIES / COMPLAINTS HANDLING

If You have any inquiry or complaint pertaining to any matter related to Your Certificate, You may refer to Our Customer Service Unit (CSU) at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)]
14th Floor, Annexe Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
P.O. Box 11483, 50746 Kuala Lumpur.

Tel: 1-300 88 252 385

E-mail: csu@takaful-malaysia.com.my

Website: takaful-malaysia.com.my

8. AVENUE OF CLAIM APPEAL

If You need further clarification or You are not satisfied with Our claim decision, please contact Our Customer Service Unit at 1-300-88-252-385 or email Us at csu@takaful-malaysia.com.my and We will provide Our response accordingly. For appeal cases, We will escalate the same to Our senior management for review and provide Our response once Your appeal has been decided / concluded by Us.

In the event that You are not satisfied with the final decision with regard to Your appeal, You may refer the case either to the Ombudsman for Financial Services (OFS) or to BNMTELELINK, Bank Negara Malaysia (BNM), at the following addresses within six (6) months from Our decision.

Ombudsman for Financial Services [200401025885 (664393-P)]

14th Floor, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Tel: 603 2272 2811

Fax: 603 2272 1577

E-mail: enquiry@ofs.org.my

Website: www.ofs.org.my

BNM Laman Informasi Nasihat dan Khidmat (LINK)

Ground Floor, Blok D, Bank Negara Malaysia

Jalan Dato' Onn,

50480 Kuala Lumpur.

Tel: 1-300-88-5465 (LINK)

Fax: 03-2174 1515

E-mail: bnmtelelink@bnm.gov.my

CLAIM GUIDELINES AND PROCEDURES

1. NOTICE OF CLAIM

A written notice of claim with particulars sufficient to identify You must be given to Us, within ninety (90) days from the date of occurrence or commencement of the claim. Failure to give such notice within the stated period shall not invalidate the claim if there is a valid reason acceptable to Us that it is not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.

2. PROOF OF CLAIM

Satisfactory proof of the claim together with fully completed claim forms furnished by Us must be submitted to Us within one (1) year from the date of occurrence or commencement of the claim.

3. CERTIFICATE, INFORMATION AND EVIDENCE

All Certificates, information and evidence as required by Us shall be furnished at Your expense, and in such a form that We may require. In any event, all notices, which We shall require You to give, must be in writing and addressed to Us. You shall, at Our request and expense, submit to Us a medical examination whenever such is deemed necessary.

4. PAYMENT OF CLAIM

Before We make any payment under this Certificate, We shall deduct any amount owed to Us. Such payment, if any, will be payable to You / Your nominee / Your lawful executor or administrator of estate according to the terms and conditions of this Certificate. After We have made the payment, Our responsibility will be fully discharged.

We reserve the right to repudiate a claim where We are not satisfied with the evidence available to the circumstance of the loss.

If any claim is fraudulent or of any fraudulent means, including false declaration or statement, inflating or exaggerating of the claim or submission of forged or falsified documents, are used to obtain benefits under this Certificate, We will not pay the claim and all cover under this Certificate will be forfeited.

5. TERMS AND CONDITIONS

The claimant is responsible to ensure that the claim is for the benefits under this Certificate. Any difference in definition of scope of cover will strictly follow those as stated in this Certificate.

6. CLAIM FORM AND SUPPORTING DOCUMENTS (COPIES MUST BE CERTIFIED)

Death Claim

- (a) Claim form
- (b) Copy of death Certificate
- (c) Copy of burial permit (If death Certificate is not available at all)
- (d) Copy of identity card of deceased
- (e) Copy of identity card of claimant or nominee
- (f) Police report if death is due to accidental cause
- (g) Medical report (optional unless requested by Us)

Total and Permanent Disability Claim

- (a) Claim form
- (b) Copy of identity card of claimant
- (c) Copy of termination letter from the employer (optional unless requested by Us)

- (d) Medical Board Panel Report
- (e) Police report if disability is due to accidental cause
- (f) Medical Report from the attending specialist doctor