



STAMP  
DUTY  
PAID

# MASTER CERTIFICATE FOR Takaful *myHealth* Plus

CERTIFICATE NO. HPA-H0007257-10-BRO-16



This Master Certificate is issued to cover customers of the Master Certificate Owner with Our invitation to participate in Takaful *myHealth Plus* managed by Us, pursuant to the payment of the necessary contributions into the General Takaful Fund (GTF) based on Tabarru' and shall take effect on the Commencement Date as stated in the Master Certificate Information Page ("MCIP"). **Master Certificate Owner** authorize Us based on Wakalah to manage the GTF and in return, We will receive the Wakalah fee.

**Master Certificate Owner** also agrees that any surplus arising from the GTF will be kept in the GTF. If the GTF is in deficit, **Master Certificate Owner** agrees to accept an interest-free loan which will be provided by Us to the GTF based on Qard. The terms and conditions on this page and the subsequent pages, any amendment or endorsement or annexure included at issue or at a later date will form part of this Master Certificate.

## 1. GENERAL DEFINITIONS

In this Master 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 **"ACCIDENT"** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of bodily Injury.
- 1.2 **"ANY ONE DISABILITY"** means all disabilities arising from the same cause due to injury or illness including any and all complications there from. However, any subsequent Disability arising from the same cause will be treated as a new Disability only if the Person Covered has returned to be actively-at-work for a period of fourteen (14) days or more, or if the Person Covered who is an unemployed person, the Disability has occurred at least fourteen (14) days following the latest date of his discharge from the Hospital.
- 1.3 **"CLINIC"** means an establishment duly constituted and registered as a Clinic, which is operated for the treatment of injured or ill patients and provides facilities for diagnosis, minor surgery and dispensing facilities. Such establishment must be operated by a Physician.
- 1.4 **"CONTRIBUTION"** refers to the amount payable under this Master Certificate as stated in the MCIP or in a subsequent endorsement issued by Us.
- 1.5 **"DISABILITY"** means a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.
- 1.6 **"DOCTOR"** or **"PHYSICIAN"** or **"SURGEON"** means a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering his service, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a Doctor, Physician or Surgeon who is the Person Covered himself.
- 1.7 **"EFFECTIVE DATE"** refers to the first day on which coverage of the Person Covered under this Master Certificate has become effective as stated in the CIP or in a subsequent endorsement issued by Us.
- 1.8 **"GENERAL TAKAFUL FUND"** or **"GTF"** refers to a fund established to pool a 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 Master Certificate. This fund is collectively owned by the pool of participants.
- 1.9 **"HOSPITAL"** means only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured person as paying bed-patients, and which:
  - (a) has facilities for diagnosis and major surgery;
  - (b) provides 24-hour-a-day nursing services by registered and graduate nurses;



- (c) is under the supervision of a Physician; and
  - (d) is not primarily a Clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.
- 1.10 **“HOSPITAL INCOME”** means Daily Hospital Income, Double Daily Hospital Income in Overseas and Triple Daily Hospital Income for Admission to ICU as stated in the CIP.
- 1.11 **“HOSPITALISATION”** means admission to a Hospital as a registered inpatient for medically necessary treatments for a covered Disability upon recommendation of a Physician. A patient will not be considered as an inpatient if the patient does not physically stay in the Hospital for the whole period of confinement.
- 1.12 **“INDIVIDUAL CERTIFICATE”** means the document which contains details of the Takaful coverage provided to the Person Covered under this Master Certificate.
- 1.13 **“INJURY”** means bodily Injury caused solely by Accident.
- 1.14 **“INTENSIVE CARE UNIT”** or **“ICU”** means a section within a Hospital which is designated as an Intensive Care Unit by the Hospital, and which is maintained on a twenty-four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.
- 1.15 **“LIFETIME LIMIT”** refers to the maximum amount of the total accumulated benefits payable to the Person Covered under this Master Certificate during the lifetime of the Person Covered as stated in the CIP.
- 1.16 **“MASTER CERTIFICATE OWNER”** means a corporate body or organisation to which this Master Certificate has been issued in respect of coverage provided to the Person Covered under this Master Certificate.
- 1.17 **“PARTICIPANT”** means the eligible customer of the Master Certificate Owner as named in the CIP who has accepted Our invitation to participate in this Master Certificate.
- 1.18 **“PERIOD OF TAKAFUL”** in respect of any Persons Covered means the one (1) calendar year commencing on the Effective Date as stated in the CIP. Each succeeding Period of Takaful is the one (1) year period from the certificate anniversary to the next certificate anniversary.
- 1.19 **“PERSON COVERED”** means the person who is covered under this Master Certificate.
- 1.20 **“PRE-EXISTING ILLNESS”** means disabilities that the Person Covered has reasonable knowledge of before the Effective Date. A Person Covered may be considered to have reasonable knowledge of a Pre-existing Illness where the condition is one for which:
- (a) the Person Covered had received or is receiving treatment;
  - (b) medical advice, diagnosis, care or treatment has been recommended;
  - (c) clear and distinct symptoms are or were evident; or
  - (d) its existence would have been apparent to a reasonable person in the circumstances.
- 1.21 **“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 Master Certificate, We will lend an amount of money to the GTF without interest if the GTF is in deficit.
- 1.22 **“SICKNESS”, “DISEASE”** or **“ILLNESS”** means a physical condition marked by a pathological deviation from the normal healthy state.
- 1.23 **“SPECIFIED ILLNESSES”** means the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days from the Effective Date:
- (a) Hypertension, diabetes mellitus and Cardiovascular disease;
  - (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;



- (c) All ear, nose (including sinuses) and throat conditions;
  - (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
  - (e) Endometriosis including disease of the female reproduction system;
  - (f) Vertebro-spinal disorders (including disc) and knee conditions.
- 1.24 **"TABARRU"** means donation for charitable purposes. Under this Master Certificate, the Participants donate a portion of the contribution to the GTF based on Tabarru' to help other participants. Tabarru' takes into effect when Participants contribute to the GTF.
- 1.25 **"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 Participant, Person Covered or the beneficiary on the occurrence of pre-defined events.
- 1.26 **"WAITING PERIOD"** means the first thirty (30) days between the beginning of a Person Covered's Disability and the Effective Date. This shall not be applicable after the first year of cover. However, if there is a break in coverage, the Waiting Period shall apply again.
- 1.27 **"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 Master Certificate, the Participants authorize Us to manage the GTF based on Wakalah and in return, We will receive a Wakalah fee.
- 1.28 **"WE", "US" or "OUR"** refers to Syarikat Takaful Malaysia Am Berhad.

## 2. GENERAL PROVISIONS

### 2.1 THE CONTRACT

This Master Certificate, MCIP, Individual Certificate, CIP and all relevant documentary declarations and/or statements that make up this Master Certificate together with any endorsement made by Us, will form the entire contract between the Master Certificate Owner, the Participant, the Person Covered and Us. All statements made will be representations and not warranties. In the case it is evidenced that the statements made by the Master Certificate Owner, the Participant or the Person Covered are fraudulent, We can declare that the contract is void.

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

### 2.2 PARTICIPATION AND ELIGIBILITY REQUIREMENTS

The eligible persons covered for Takaful coverage under this Master Certificate are the Master Certificate Owner's present and future customers as invited by Us to participate in this Master Certificate.

### 2.3 GEOGRAPHICAL TERRITORY

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

### 2.4 MISREPRESENTATION/FRAUD

Takaful coverage to any Person Covered will be void if information provided is untrue in any respect or if any material fact affecting the risk be incorrectly stated or omitted, or if the coverage has been accepted through any misstatement, misrepresentation or suppression, or any fraudulent or exaggerated claim, or any false declaration or statement been made.



## 2.5 RENEWAL BONUS

An Individual Certificate is entitled to a Renewal Bonus upon its renewal for another Period of Takaful after being continuously covered under the same plan type as stated in the CIP with respect to the corresponding Number of Period of Takaful which is tabulated as follows:

<u>Number of Period of Takaful</u>	<u>Renewal Bonus</u>
Less than one	Nil
One and part thereof	10% of the Hospital Income
Two and part thereof	20% of the Hospital Income
Three and part thereof	30% of the Hospital Income
Four and part thereof	40% of the Hospital Income
Five or more	50% of the Hospital Income

No additional contribution is required for the Renewal Bonus.

## 2.6 DISTRIBUTION OF SURPLUS

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

## 2.7 TREATMENT OF SMALL PAYMENT AMOUNTS

For any amount due and payable to Participant resulting from 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), the company will donate to charity.

## 2.8 FREE LOOK PERIOD

If the Participant is not satisfied with his Individual Certificate for any reason, the Participant may return it to Us within fifteen (15) days from the date of receipt of the Individual Certificate. We will cancel the coverage of the Person Covered and refund to the Participant all Contribution paid in his Individual Certificate.

## 2.9 NOTICE

Any correspondence, notice, request, instruction required by Us must be in writing.

## 2.10 CHANGE IN RISK

The Participant or the Person Covered must immediately inform Us in writing if there is any material change in the occupation, business or duties of the Person Covered and pay any additional Contribution.

## 2.11 MISSTATEMENT OF AGE

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

## 2.12 ALTERATIONS

We reserve the right to amend the terms and provisions of this Master Certificate by giving a thirty (30) day prior notice in writing by ordinary post to the last known address of the Master Certificate Owner in Our records. Such amendment will be applicable on the following Period of Takaful of the Individual Certificate.

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



## 2.13 CANCELLATION OF THIS MASTER CERTIFICATE

This Master Certificate either is in its entirety or in respect of any Person Covered may be cancelled by Us at any time by giving fourteen (14) days notice by registered letter sent to the last known address of the Master Certificate Owner provided that such cancellation shall be without prejudice to the rights in respect of prior injury to any Person Covered. Likewise, the Master Certificate Owner may cancel this Master Certificate at anytime by giving Us fourteen (14) days notice. Under such circumstances, there is no refund of any contribution to the Participant.

Cancellation of this Master Certificate will not have any adverse effect on the claim made before the effective date of cancellation.

## 2.14 OWNERSHIP OF MASTER CERTIFICATE

Unless specifically mentioned by an endorsement in this Master Certificate, We will be entitled to treat the Master Certificate Owner as the absolute owner of this Master Certificate. We will not be bound to recognise any equitable or other claim to or interest in this Master Certificate, and the receipt of this Master Certificate or a benefit by the Master Certificate Owner (or by its legal or authorised representative) alone will be an effective discharge of all Our obligations and liabilities. The Master Certificate Owner will be considered to be responsible principal or agent of the Person Covered under this Master Certificate.

## 2.15 CONDITION PRECEDENT TO LIABILITY

Due observance and fulfilment by the Master Certificate Owner of the terms, conditions and endorsements of this Master Certificate that relate to anything to be done or complied with by the Master Certificate Owner and the truth of the statements and answers in the application form and Claim Form made, will be conditions precedent to any of Our liability to make payment under this Master Certificate.

## 2.16 CLAIM PROCEDURES

Written notice of any service, treatment and/or Hospital confinement or operation that incurs claimable benefits must be submitted together with supporting documents to Us within thirty (30) days after the service and/or treatment has rendered.

## 2.17 CERTIFICATION, INFORMATION AND EVIDENCE

All certificates, information, medical reports and evidence as required by Us shall be furnished at the Participant's expense, and in such a form that We may require. In any event, all notices, which We shall require the Participant or the Person Covered to give, must be in writing and addressed to Us. A Person Covered shall, at Our request and expense, submit to Us a medical examination whenever such is deemed necessary.

## 2.18 PAYMENT OF CLAIMS

All claims under this Master Certificate will be payable to the Participant.

## 2.19 CURRENCY OF PAYMENT

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

## 2.20 TERMINATION OF THE COVERAGE

The coverage of any Person Covered under this Master Certificate will automatically terminate when any one (1) of the following events occurs:

- 2.20.1 upon cancellation of coverage as provided under clause "CANCELLATION OF THIS MASTER CERTIFICATE" above; or
- 2.20.2 once the Lifetime Limit has been exhausted; or
- 2.20.3 upon death of the Person Covered; or
- 2.20.4 when the Person Covered attains the age of seventy (70) years next birthday on any certificate anniversary; or
- 2.20.5 when the Individual Certificate is lapsed or terminated in any other manner.



Any Contribution paid or accepted after the termination of this Master Certificate or the termination of the coverage on any Person Covered will not create any liability but We will refund such Contribution without profit.

## 2.21 ARBITRATION CLAUSE

All differences arising out of this Master Certificate shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required to do so by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against Us.

If We shall disclaim liability to the Master Certificate Owner or the Participant for any claim hereunder and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim for all intents and purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## 2.22 SANCTIONS EXCLUSION CLAUSE

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

- 2.22.1 any sanction, prohibition or restriction under United Nations resolutions; or
- 2.22.2 the trade or economic sanctions, laws or regulations of the:
  - 2.22.2.1 European Union; or
  - 2.22.2.2 United –Kingdom; or
  - 2.22.2.3 United States of America; orany of the states to the above countries; or
- 2.22.3 any other locally applicable laws or regulations.

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

## 2.23 TERMINATION OF THE MASTER CERTIFICATE

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

- a) upon cancellation of this Master Certificate by the Participant; or
- b) upon cancellation of this Master Certificate by Us; or
- c) when there is fraud or misrepresentation of material fact during application or in deriving any benefits from this Master Certificate committed by the Participant/Person Covered; or
- d) upon expiry of the Period of Takaful.

If the termination is due to (a), (b), (c) and (d), **We** will not refund to **You** the Contribution (Wakalah fee and the Tabarru' portion).

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

## 2.24 DEFICIENCY & LOSS RECTIFICATION

If the GTF is in deficit, We will provide an interest-free loan to the GTF based on Qard to rectify the deficit. Any profit arising from the loan will be owned by GTF (pool of participants) and the loan will be repaid when the GTF returns to surplus position. We may waive Our rights to receive the repayment of the loan. If the GTF is in deficit or suffers loss due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit or loss.



## 2.25 MANAGEMENT OF FUND

Pursuant to the authorization given to Us by You and the rest of the participants, We will manage the GTF 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.

## 2.26 RIGHT TO TERMINATE DUE TO ANTI MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM

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

## 2.27 SUBROGATION

We reserve the right to undertake in Your name and Your behalf:

- the full conduct, control and settlement of any proceedings,
- recover compensation or secure indemnity from any third party in respect of anything covered by this Master Certificate.

at Our own expense and benefit.

## 2.28 WAKALAH FEE

The Wakalah Fee chargeable under this Master Certificate is 60% of the Contribution. The Wakalah Fee will be deducted upfront upon payment of the Contribution.

## 2.29 CUSTOMER SERVICE CHARTER

You may visit Our website to know more about Our Customer Service Charter.

## 2.30 LEGAL PROCEEDING CLAUSE

No action at law or in equity shall be brought to recover on this Master Certificate prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Master Certificate. If the Person Covered shall fail to supply the requisite proof of loss as stipulated by the terms and conditions of this Master Certificate, the Person Covered 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 Master 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.

## 2.31 RETAKAFUL

We have the discretion to secure adequate retakaful (reinsurance) from any sources We deem fit for the Person Covered's benefit.

## 2.32 APPLICABLE LAW

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

## 2.33 COMMUNICABLE DISEASE

This Master Certificate does not cover claims as a result of Epidemics and/or Pandemics as declared by the World Health Organization (WHO) or any governmental authority in Malaysia.





### 3. CONTRIBUTION AND GRACE PERIOD

While this Master Certificate is in force, the Contribution payable under this Master Certificate after deducting Wakalah Fee, if any, will be credited into the GTF as Tabarru', subject to the terms, conditions, provisions and limitations expressed within this Master Certificate.

The Contribution rates are not guaranteed. We may revise the Contribution rates in the future in the event of adverse claims experience. The rates revision will apply to all Person Covered regardless of their claims experience. If there is any rate revision, the Master Certificate Owner will be notified by Us at least sixty (60) days before it takes effect. The revised Contribution rates will only apply at the next Certificate Anniversary. The Certificate Anniversary of any CIP means one (1) year after the Effective Date and annually thereafter.

The Participant must pay Contribution within sixty (60) days Grace Period from each of the Contribution due dates. If the Contribution remains unpaid after the Grace Period, his Individual Certificate will lapse without having any further Takaful cover, benefit or value.

### 4. DESCRIPTION OF BENEFITS

While this Master Certificate is in force and subject to its terms and conditions, We will provide the following covered benefits to the Person Covered as stated in the CIP.

All benefits specified below will be payable from the GTF.

#### 4.1 Basic Benefits

Upon receipt and approval of due proof that the Person Covered is confined to a Hospital due to:

- (a) Specified Illnesses occurring after the first one hundred and twenty (120) days of continuous cover; or
- (b) Illness other than Specified Illnesses which existed or diagnosed after the Waiting Period; or
- (c) Injury which occurred on or after the Effective Date,

and on the recommendation of a medical practitioner, We will pay:

- 4.1.1 the Daily Hospital Income and any Renewal Bonus, for each day of confinement to a Hospital in Malaysia, up to the maximum of one hundred and eighty (180) days on Any One Disability; or
- 4.1.2 the Double Daily Hospital Income in Overseas and any Renewal Bonus, for each day of confinement to a Hospital outside Malaysia (including any admission to ICU) for emergency medical treatment, up to the maximum of sixty (60) days on Any One Disability; or
- 4.1.3 the Triple Daily Hospital Income for Admission to ICU and any Renewal Bonus, for each day of admission to ICU of a Hospital in Malaysia, up to the maximum of thirty (30) days on Any One Disability. For the period of confinement in ICU which is in excess of thirty (30) days on Any One Disability, We will pay benefits under item 4.1.1, subject to its terms and conditions.

Provided that:

- (i) No benefit shall be payable for item 4.1.2 if the Person Covered is travelling abroad for medical treatment or the medical treatment is elective or non-emergency in nature.
- (ii) any Person Covered is entitled for only one of the items 4.1.1 to 4.1.3 above within the same day of Hospitalisation.
- (iii) the aggregate amount of benefits payable to any Person Covered under items 4.1.1 to 4.1.3 above shall not exceed the Lifetime Limit.



## 4.2 Additional Benefits

We will pay:

- 4.2.1 the Extra Emergency Cash Benefit in lump sum payment if the Hospitalisation of the Person Covered is continue uninterrupted for a period of at least five (5) days. This benefit is payable once within the same Period of Takaful.
- 4.2.2 The Compassionate Cash Benefit in lump sum payment upon receipt and approval of due proof on the death of the Person Covered.

## 5. GENERAL EXCLUSIONS

This Master Certificate does not cover any Hospitalisation caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- 5.1 Pre-existing Illness;
- 5.2 Hospitalisation caused by Illness which commences within the Waiting Period;
- 5.3 Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover;
- 5.4 Hospitalisation primarily for investigatory purpose, organ donation, sex changes, cosmetic or plastic surgery, dental disease, dental care or surgery, or treatment for weight reduction or gain;
- 5.5 Congenital abnormalities or deformities including hereditary conditions;
- 5.6 Pregnancy, which shall include childbirth and any complication resulting from pregnancy, miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation;
- 5.7 Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations), abuse of drugs or alcohol;
- 5.8 Injury or Illness occurring directly or indirectly from war (whether war be declared or not) or warlike operations, invasion, act of foreign enemies, hostilities, civil war, mutiny, civil commotion assuming the military uprising, insurrection, rebellion, military or usurped power or any act of the Person Covered acting on behalf of or in connection with any organisation actively directed towards the overthrow by force of any government or to the influencing of it by terrorism or violence;
- 5.9 Injury or Illness due to directly or indirectly from nuclear weapons material, ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
- 5.10 any breach of law by the Person Covered or any assault provoked by him;
- 5.11 attempted suicide or self-inflicted Injury whilst sane or insane;
- 5.12 aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or charter service;
- 5.13 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 hang-gliding or participation in any form of race or competition other than on foot;
- 5.14 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 and other hazardous and dangerous occupations;
- 5.15 Any sexually transmitted diseases, Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.



**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](mailto: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.

The **Participant** has expressly acknowledged and consent to Your Personal Data to be stored, processed and disclosed by Us for the purposes and in accordance with Our Privacy Notice as published on Our website.



## COMPLAINT PROCEDURES

We believe the Participant deserves a courteous, fair and prompt service. If there is any circumstance when Our service does not meet expectations of the Participant, please contact Us using the appropriate contact details below and provide the Certificate Number/Claim Number and Person Covered's Name:

1. Firstly with the department or person the Participant dealt with Us on how the Participant would like the problem to be solved.
2. Secondly if the problem is not solved to the Participant's satisfaction, then make a formal written complaint to:

Customer Service Unit (CSU)  
Suite 1B-3A,  
Level 3A, Block 1B,  
Plaza Sentral  
Jalan Stesen Sentral 5  
50470 Kuala Lumpur

Operating hours: Monday to Friday 9:00am – 5:30pm

Tel: 1300 82 0022

Email: [telemarketing@takaful-malaysia.com.my](mailto:telemarketing@takaful-malaysia.com.my)

3. Thirdly, if the Participant is not satisfied with Our decision, he can refer the matter to Ombudsman for Financial Services (OFS) or BANK NEGARA MALAYSIA through BNMTELELINK or BNMLINK, at the following addresses:

**Ombudsman for Financial Services (664393P)**

Level 14, Main Block, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel: 603 2272 2811 Fax : 603 2272 1577  
Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
Website: [www.ofs.org.my](http://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  
Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)



## CLAIM FORM AND SUPPORTING DOCUMENTS (COPIES MUST BE CERTIFIED)

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

Listed below are some documents to support the proof of claim:

### **Compassionate Cash Benefit Claim**

- (a) Claim form
- (b) Copy of death certificate of deceased
- (c) Copy of burial permit
- (d) Copy of identity card of claimant
- (e) Copy of proof of relationship
- (f) Original certificate of Takaful Plan (if any)

### **Hospital Income Claim / Extra Emergency Cash Benefit Claim**

- (a) Claim form
- (b) Copy of identity card of claimant
- (c) Discharge note or ward chit or any statement/bills produced by the hospital
- (d) Police report if hospitalization is due to Accident
- (e) Medical report from the hospital if above RM500
- (f) Original certificate of Takaful Plan

The claimant must submit the duly completed claim forms together with the relevant supporting documents to:

Customer Service Unit (CSU)  
Suite 1B-3A,  
Level 3A, Block 1B,  
Plaza Sentral  
Jalan Stesen Sentral 5  
50470 Kuala Lumpur

Operating hours: Monday to Friday 9:00am – 5:30pm

Tel: 1300 82 0022

Email: [telemarketing@takaful-malaysia.com.my](mailto:telemarketing@takaful-malaysia.com.my)

for Our claims processing.