

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Takaful myFire.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

1 What is Takaful myFire?

Takaful myFire provides coverage against loss or damage to the property covered caused by fire, lightning and domestic explosion. The covered property includes:

- Buildings;
- Stock (raw materials, finished and unfinished goods and etc.); and/or
- Contents (plants & machinery, furniture, fittings and fixtures, office equipment and tools etc.)

Applicable Shariah Concepts:

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) are based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **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. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **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. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

2 Know Your Coverage

As an illustration, for **RM975.00** annually, you will receive the following standard Takaful myFire certificate **coverage**:

Sum Covered	RM500,000.00
Occupation Type	1102 - General merchandise
Construction Class	Building - Class 1A
<p>This standard certificate covers:</p> <ul style="list-style-type: none"> • loss or damage to the property covered due to fire; lightning; and/or domestic explosion. 	<p>This certificate excludes:</p> <ul style="list-style-type: none"> • loss by theft during and after occurrence of fire; • war and civil commotion; • radioactive contamination; • arson by participant himself; • collapse of building; • the building covered and/or the building containing the covered properties is left unoccupied for a period of more than 30 days consecutively; and/or • any other events prohibited by Shariah principles. <p>Note: This list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this certificate.</p>
<p>By paying an additional contribution, you can expand the coverage to include:</p> <ul style="list-style-type: none"> • aircraft damage; • earthquake and volcanic eruption; • storm, tempest; • flood; • explosion; • impact damage; • bursting and overflowing of water tanks apparatus or pipes; • electrical installation for manufacturing risks and workshops to cover electrical machinery, plant or installations; • bush/<i>alang</i> fire; • subsidence and landslip; • spontaneous combustion; • riot, strike and malicious damage; • damage of falling trees or branches and objects therefrom; and/or • cold storage/incubator clause b 	
Duration of cover is for one (1) year. You need to renew your certificate annually.	

If you have any questions or require assistance on your Takaful myFire, you can:



Call us at:
1-300 88 252 385



Visit us at:
www.takaful-malaysia.com.my/en/products/takaful-myfire-housing/



Email us at:
csu@takaful-malaysia.com.my

3 Know Your Obligations

For this Takaful myFire, you must pay a takaful contribution of:	
Standard Cover	RM975.00 (annually)
Additional Cover	
• aircraft damage;	RM25.00
• earthquake and volcanic eruption;	RM50.00
• storm, tempest;	RM75.00
• flood;	RM430.00
• explosion;	RM30.00
• impact damage;	RM20.00
• bursting and overflowing of water tanks apparatus or pipes;	RM25.00
• electrical installation for manufacturing risks and workshops to cover electrical machinery, plant or installations;	RM56.00
• bush/lalang fire;	RM25.00
• subsidence and landslide;	RM405.00
• spontaneous combustion;	RM405.00
• riot, strike and malicious damage;	RM70.00
• damage of falling trees or branches and objects therefrom; and/or	RM50.00
• cold storage/incubator clause b	RM500.00
Total takaful contribution	RM3,141.00
You also have to pay the following fees and charges:	
Wakalah Fee (part of total takaful contribution of RM3,141.00)	43% of the total takaful contribution, or RM1,350.63, of which: <ul style="list-style-type: none"> • Commission 15% of the total takaful contribution or RM471.15 • Management Expenses 28% of total takaful contribution or RM879.48
Other applicable charges	Service Tax 8% of total takaful contribution or RM251.28
Stamp Duty	RM10.00 Stamp duty for contribution not exceeding RM150.00 (for Individual Participant) and RM250.00 (for Corporate Participant) is exempted until 31/12/2028.
Total takaful contribution payable	RM3,402.28

4 Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your property is covered at the appropriate amount taking into account the renovation made to your property. The sum covered should cover the cost of rebuilding the property in the event of loss or damage, either on:
 - Market value basis – we will pay the full cost of repairing the damaged property less the amount for wear, tear and depreciation; or
 - Replacement value basis – we will reinstate, repair or replace the loss or damaged property without any deductions being made for wear, tear or depreciation provided that the sum covered is adequate to cover the total cost of replacing.
- You must inform Takaful Malaysia or your authorized agents in writing of any material changes during the certificate period so that the necessary amendments are endorsed into your certificate.
- You shall take all reasonable precautions for the safety of the property covered.
- You must ensure that the sum covered is adequate, otherwise, average condition will apply for under coverage at the time of loss. You shall be considered as covering for yourself the difference and shall bear the rateable proportion of the loss accordingly.
- Excess is the first amount of loss that you have to bear in the event of a claim.

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

? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving a written notice to our Customer Services Unit (CSU) via email, by visiting any of our Takaful myCare Centres (TMCC) or authorized agents, or through [myTakaful Customer](#) portal. Upon cancellation, you are entitled to a pro-rated refund of the contribution provided you have not made any claim. There will be no cancellation fee.

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

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)