

# Product Disclosure Sheet

## Takaful myHome Content



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Takaful myHome Content. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

### 1 What is Takaful myHome Content?

**Takaful myHome Content** provides you with coverage for the contents of your home for the loss or damage caused by fire, lightning, explosions, theft, hurricane, earthquake, flood and bursting of water tanks/pipes or by any perils mentioned in the certificate.

#### 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 RM 862.93 annually, you will receive the following standard Takaful myHome Content certificate coverage:**

Sum Covered	RM216,250.00
Plan	Plan 6 (Corporate Participant)
Construction Class	Dwelling with Class 1A* *Construction Class 1A - External Walls – Constructed entirely of Brick, Roof – Constructed entirely of non-combustible materials.
<p>This standard certificate <b>covers</b>:</p> <ul style="list-style-type: none"><li>• loss or damage to your home contents due to fire, lightning and explosion caused by gas used for domestic purposes;</li><li>• loss or damage to your home contents by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft by forcible and violent entry, windstorm, earthquake and flood;</li><li>• damage to mirrors;</li><li>• servant's property;</li><li>• liability to third parties for accidents in your house;</li><li>• compensation for fatal injury occurring by visible violence caused by thieves or by fire;</li><li>• loss of rent not exceeding 10% of the contents sum covered;</li><li>• additional coverage:<ul style="list-style-type: none"><li>◦ deterioration of food in the freezer;</li><li>◦ cost of replacing locks/keys;</li><li>◦ cost of replacing lost legal documents;</li><li>◦ cleaning services/laundry cost; and/or</li><li>◦ loss or damage to water filter outside building (within the compound) other than by fire or lightning.</li></ul></li></ul> <p><b>Note:</b> The list is <b>non-exhaustive</b>. Please refer to your certificate for the full list of the benefits under this certificate.</p>	<p>This certificate <b>excludes</b>:</p> <ul style="list-style-type: none"><li>• war, invasion, act of foreign enemy, hostilities or any act of terrorism;</li><li>• order of the government or public municipal or local authority;</li><li>• nuclear weapons or ionizing radiations or contaminations;</li><li>• consequential loss or damage of any nature;</li><li>• property damage to data or software;</li><li>• loss or damage due to theft by your domestic servants or any member of your family and household;</li><li>• beer, liquor, pictures of animals or things used for religious purpose such as idols;</li><li>• the "liability to the public" section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or</li><li>• any other events prohibited by Shariah principles.</li></ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the certificate for the full list of exclusions under this certificate.</p>
By paying an <b>additional</b> contribution, you can expand the coverage to include:	
<ul style="list-style-type: none"><li>• subsidence and landslide; and/or</li><li>• riot, strike and malicious damage.</li></ul>	
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 myHome Content, you can:**



Call us at:  
1-300 88 252 385



Visit us at:  
[www.takaful-malaysia.com.my/en/products/takaful-myhome-content/](http://www.takaful-malaysia.com.my/en/products/takaful-myhome-content/)



Email us at:  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

### 3 Know Your Obligations

For this Takaful myHome Content, you must pay a takaful contribution of:	
Standard Cover	<b>RM862.93</b> (annually)
Additional Cover	
• subsidence and landslip and/or	<b>RM21.60</b>
• riot, strike and malicious damage	<b>RM174.96</b>
<b>Total takaful contribution</b>	<b>RM1,059.49</b>
You also have to pay the following fees and charges:	
Wakalah Fee (part of total takaful contribution of <b>RM1,059.49</b> )	<b>50%</b> of the total takaful contribution, or <b>RM529.75</b> , of which: <ul style="list-style-type: none"> <li>Commission <b>15%</b> of the total takaful contribution or <b>RM158.92</b></li> <li>Management Expenses <b>35%</b> of total takaful contribution or <b>RM370.82</b></li> </ul>
Other applicable charges	Service Tax <b>8%</b> of total takaful contribution or <b>RM84.76</b>
Stamp Duty	<b>RM10.00</b> <i>Stamp duty for contribution not exceeding RM150.00 (for Individual Participant) and RM250.00 (for Corporate Participant) is exempted until 31/12/2028.</i>
<b>Total takaful contribution payable</b>	<b>RM1,154.25</b>

### 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 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](http://WWW.PIDM.GOV.MY)).**