

Product Disclosure Sheet

Takaful myMabru



Dear Customer,

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

Date: 1 January 2026

1 What is Takaful myMabru?

Takaful myMabru provides compensation in the event of injuries, disabilities or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconveniences and travel assistance services during your Hajj or Umrah pilgrimage in Arab Saudi. This product also covers you when you are in any nearby country of Saudi Arabia (except Afghanistan, Iran and Syria) if your Hajj or Umrah trip includes that country.

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 **RM65.00** per trip for a duration of up to 18 days (Bronze Plan), you will receive the following standard personal accident takaful certificate **coverage**:

This standard certificate **covers**:

Benefits	Sum Covered (RM)
Accidental Death and Permanent Disablement	100,000
Medical Expenses	100,000
Follow-up Treatment in Malaysia	10,000
Compassionate Visitation Benefit	5,000
Child Guard Benefit (per event)	5,000
Hospital Allowance (maximum 20 days)	150 per day
Funeral Expenses in Malaysia	2,500
Medical Evacuation	Unlimited
Medically Supervised Repatriation	
Repatriation of Mortal Remains	
Damage or Loss of Baggage and Personal Effects (up to RM500 per article)	2,500
Loss of Travel Documents	2,500
Loss of Personal Money	500
Baggage Delay (RM200 for every 6-hours delay)	400
Travel Delay (RM200 for every 6-hours delay)	1,000
Travel Cancellation	5,000
Travel Curtailment	5,000
Travel Misconnection (at least 6-hours delay)	400
Home Protection (per event)	1,000
Personal Liability	250,000
Travel Assistance Services	Included

This certificate **excludes**:

- Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- Hazardous activities e.g. sky diving, cliff diving, and bungee jumping;
- Pre-existing conditions;
- Any consequence arising from committing or attempting any unlawful or criminal act;
- Nuclear and/or war related risks;
- Pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to accident;
- Hazardous occupation e.g. armed forces, policeman, firemen, pilots, aviation/ship crews, logging workers, miners; and/or
- Suicide/self-inflicted injury.

Note: This list is **non-exhaustive**. Please refer to the certificate for the full list of exclusions under this certificate.

By paying additional contribution, you can expand the coverage to include:

- **COVID-19 Coverage**
 - Travel Cancellation due to COVID-19 of RM5,000
 - Travel Disruption due to COVID-19 of RM5,000
 - Overseas Medical Expenses due to COVID-19 of RM200,000
 - Medical Evacuation and Repatriation due to COVID-19 of RM100,000
 - Repatriation of Mortal Remains due to COVID19 of RM100,000

The duration of coverage depends on the duration of your Umrah or Hajj trip.

If you have any questions or require assistance on your personal accident takaful, you can:



Call us at:
1-300 88 252 385



Visit us at:

www.takaful-malaysia.com.my/en/products/takaful-mymabru/



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

3 Know Your Obligations

For this personal accident takaful, you must pay a takaful contribution of:

Standard Cover	RM65.00 (for duration of trip up to 18-days period of trip)
Additional Cover	RM119.00 (for duration of trip up to 18-days period of trip)
Total takaful contribution	RM184.00 (for duration of trip up to 18-days period of trip)

You also have to pay the following fees and charges:

Wakalah Fee (part of total takaful contribution of RM184.00)	60% of total takaful contribution or RM110.40 : <ul style="list-style-type: none"> Commission 25% of total takaful contribution or RM46.00 Management Expenses 35% of total takaful contribution or RM64.40
Stamp Duty	RM10.00 <i>Stamp duty for contribution not exceeding RM150.00 is exempted until 31/12/2028.</i>
Other applicable charges	Service Tax is not applicable for overseas travel
Total takaful contribution payable	RM194.00

4 Other Key Terms

- You must provide complete and accurate information during application.
- You must disclose all material facts such as your occupation and personal pursuits.
- The takaful coverage only be effective once you have paid the contribution (cash before cover).
- Claims** – If an incident occurs which gives rise to a claim, you shall notify Takaful Malaysia within thirty (30) days upon return to Malaysia. You may refer to the claims procedures in the certificate.
- Age Limit** – Eighteen (18) years old to eighty (80) years old.
- Eligible person** – This product is available for Malaysians, Malaysian permanent residents and Malaysia employment pass / work permit holders who are Muslims throughout the Period of Takaful and travelling to Saudi Arabia with valid Hajj/Umrah visa.
- Region of travel** – Worldwide excluding Malaysia and sanctioned countries (Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela).
- Please contact our authorised service provider twenty-four (24) hours hotline number at +603-7628 3905 for emergency medical assistance.**

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](#)).