

Product Disclosure Sheet

Takaful myPA Care



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 myPA Care?

Takaful myPA Care provides compensation in the event of injuries, disabilities or death caused solely by accidental means.

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 **RM60.00** annually (for Siddiq Plan), you will receive the following standard personal accident takaful certificate **coverage**:

This standard certificate **covers**:

Benefits	Sum Covered (RM)
Accidental Death & Permanent Disablement	50,000
Repatriation Expenses	3,000
Funeral Expenses	3,000
Medical Expenses	3,000
Daily Hospital Income (maximum 30 days)	50 per day
Ambulance Fees	200
Snatch Injury	500
Purchase of Orthopedics Equipment	500

This certificate **excludes**:

- 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;
- 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:

- Weekly Benefit for Temporary Total Disablement at RM100 per week.

The duration of coverage is one (1) year. You need to renew your certificate annually.

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-mypa-care/



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	RM60.00 annually
Additional Cover <ul style="list-style-type: none">• Weekly Benefit for Temporary Total Disablement	RM15.00 annually
Total takaful contribution	RM75.00 annually

You also have to pay the following fees and charges:

Wakalah Fee (part of total takaful contribution of RM75.00)	50% of total takaful contribution or RM37.50: <ul style="list-style-type: none">• Commission 15% of total takaful contribution or RM11.25• Management Expenses 35% of total takaful contribution or RM26.25
Stamp Duty	RM10.00 <i>Stamp duty for contribution not exceeding RM150.00 is exempted until 31/12/2028.</i>
Other applicable charges	8% Service Tax or RM6.00
Total takaful contribution payable	RM81.00

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).
- This product does not cover any person under the age of 16 or over the age of 65. This product is renewable until 70.
- Eligible persons are Malaysians with a valid national identity card number.
- A written notice of any event likely to give rise to a claim should be submitted to us as soon as reasonably possible, and in any case not later than 14 days of the accident causing such injury or loss. You may be required, at our expense, to undergo further medical examination.

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).