



Takaful mySME Partner



TAKAFULmalaysia

Protect Your Most *Valuable Employees*



Terms & Conditions apply. | Member of PIDM | The benefit(s) payable under eligible certificate 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).

We understand that employees are valuable assets of an organization and the key to its success. As your business grows, the quality of employee benefits you offer helps you recruit and retain competent employees. As such, it is important to show them you care by taking care of their welfare.

Our **Takaful mySME Partner** offers your employees the financial security that they value most at minimal cost to you - and without any added administrative burden. You can now stay focused on running your business successfully and let us take care of their welfare.



At A Glance **Takaful mySME Partner**



Ideal Employee Benefits Plan with Comprehensive Coverage

Specially designed for Small and Medium Enterprises (SME) with 5 to 150 employees.



Choice of Medical and Term Family Takaful Coverage

Select from our variety of plans available for Group Term Family Takaful and Group Hospitalisation & Surgical Care - the plan that best suits your employees' needs and your budget.



Optional Benefits for Enhanced Protection

The optional additional contribution coverages allow you to tailor your employees' coverage to meet their unique needs.



Easy Access to Medical Care

Enjoy hassle-free access to medical care at our panel hospitals and clinics located nationwide for a covered condition.



Simple Enrolment Process

No medical examination for companies with 11 employees or more. For companies with less than 11 employees, only personal health declaration is required.

Takaful *mySME* Partner offers you:

■ Medical Basic Benefits

Hospitalisation & Surgical Care

Value your employees by protecting them with a comprehensive hospitalisation and surgical plan. This plan offers you 5 options with overall annual limits ranging from RM12,000 to RM100,000.

What's more, you have the option to extend the coverage to your employees' dependants too.

■ Medical Optional Benefits

Outpatient Care

Coupled with the optional outpatient General Practitioner (GP) and Specialist Practitioner (SP) Care, your employees and dependants can now have access to a comprehensive healthcare service when they need it the most.

Just present the medical card together with own identity card at any of our panel GP clinics nationwide and enjoy convenience and easy accessibility to outpatient care.

■ Term Family Takaful Basic Benefits

Death Benefit

A lump sum payment will be payable in the unfortunate event of death of your employees. This payment will provide your employee's family members with additional financial support to maintain their living standards and take care of any unexpected expenses.

Total and Permanent Disability (TPD) Benefit

If your employee becomes disabled as a result of an illness or injury, your employee will receive a compensation up to the basic sum covered which can lessen the financial burden of the family.

Partial and Permanent Disability (PPD) Benefit

Your employee will receive compensation up to the basic sum covered in accordance with Appendix 1 - Scale of Indemnity for Partial and Permanent Disability should he or she becomes partially and permanently disabled as a result of an illness or injury.

Terminal Illness Benefit

This benefit will be payable up to a maximum of RM150,000 in the event of the death of your employee occurs within 12 months from the date of the diagnosis of a sickness.

■ Term Family Takaful Optional Benefits

Critical Illness Benefit

Critical illness can strike anyone especially when one least expects it. With critical illness protection, the employee will have access to the funds they need to help through their treatment and recovery.

Schedule of Medical Basic Benefits

Item	Benefits (in RM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
(A) In-Patient and Daycare Surgical Benefits						
1	Daily Hospital Room and Board <i>(Maximum 180 days per disability)</i>	80	150	200	250	350
2	Intensive Care Unit <i>(Maximum 90 days per disability)</i>	As charged ¹				
3	Hospital Supplies and Services					
4	In-Hospital Physician Visit <i>(Maximum 180 days per disability)</i>					
5	Surgical Fees					
6	Anaesthetist Fees					
7	Operating Theatre Fees					
8	Second Surgical Opinion					
9	Day Surgery					
10	Ambulance Fee					
11	Government Hospital Daily Cash Allowance <i>(Maximum 180 days per disability)</i>	100	120	150	180	200
12	Medical Report Fees	As charged ¹				
(B) Outpatient Benefits						
1	Pre-Hospital Diagnostic Test <i>(within 60 days prior to day surgery or hospitalisation)</i>	As charged ¹				
2	Pre-Hospital Specialist Consultation <i>(within 60 days prior to day surgery or hospitalisation)</i>					
3	Post-Hospitalisation Treatment <i>(within 60 days after hospital discharge)</i>					
4	Emergency Accidental Outpatient Treatment <i>(including follow-up treatment up to 60 days)</i>					
5	Emergency Accidental Dental Treatment <i>(including follow-up treatment up to 14 days)</i>					
6	Outpatient Cancer Treatment					
7	Outpatient Kidney Dialysis Treatment					
Overall Annual Limit (in RM) for (A) & (B)		12,000	40,000	60,000	80,000	100,000
Funeral Expenses (RM)		20,000 for Employee 10,000 each for Spouse & Children				

¹ As charged based on reasonable and customary charges, subject to overall annual limit.
Note: A 30-day waiting period shall be applicable for illnesses other than specific illnesses. For specific illnesses, 120-day waiting period shall be applicable.

Schedule of Medical Optional Benefits

Outpatient Care		Plan 1	Plan 2
	(A) Outpatient GP Care		
i	Panel GP Clinic Visit	Cashless	Cashless
ii	Emergency Non-Panel GP Clinic Visit	As charged; reimbursement basis	As charged; reimbursement basis
iii	Pap-smear Examination at Panel GP only <i>(Maximum once per certificate year)</i>	Cashless	Cashless
iv	Overseas GP	Reimbursement basis up to RM50 per visit	Reimbursement basis up to RM50 per visit
	(B) Outpatient SP Care		
i	Specialist's Visit <i>(with referral from panel GP Clinic)</i>	As charged; reimbursement basis	As charged; reimbursement basis
ii	Overseas SP	Reimbursement basis up to RM200 per visit	Reimbursement basis up to RM200 per visit
iii	Annual Limit for (B) Outpatient SP Care	Up to RM1,000 per covered member per certificate year	Up to RM1,500 per covered member per certificate year

Schedule of Term Family Takaful Basic Benefits

Benefits	Basic Sum Covered (in RM)								
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9
Death (All causes)	20,000	40,000	60,000	80,000	100,000	150,000	200,000	250,000	300,000
Total and Permanent Disability (All causes)	20,000	40,000	60,000	80,000	100,000	150,000	200,000	250,000	300,000
Partial and Permanent Disability (All causes - as per Appendix 1)	20,000	40,000	60,000	80,000	100,000	150,000	200,000	250,000	300,000
Terminal Illness	20,000	40,000	60,000	80,000	100,000	150,000	150,000	150,000	150,000

- Notes:
- 1. No personal health declaration is required for employee group size of 11 - 150 whose sum covered is below or equal to RM150,000.
 - 2. For employee group size below 50, the exclusion of 12-month pre-existing conditions shall be applicable.
 - 3. Total and Permanent Disability Benefit, Partial and Permanent Disability Benefit and Terminal Illness Benefit are advancement of Death Benefit. Upon payout on any of these benefits, the basic sum covered will also be reduced by the same amount of benefit paid.

Schedule of Term Family Takaful Optional Benefit

Optional Benefit	Sum Covered (RM)
Critical Illness Benefit (Additional)	50% of the Basic Sum Covered

- Notes:
- 1. Upon diagnosis of critical illness except for Angioplasty and other invasive treatments for coronary artery disease, a lump sum payment will be payable. For Angioplasty and other invasive treatments for coronary artery disease, the amounts payable is 10% of the sum covered up to a maximum of RM25,000.
 - 2. A waiting period of 30 days for critical illnesses other than Cancer shall be applicable. For Cancer, the waiting period is 60 days.
 - 3. A survival period of 30 days from the diagnosis of critical illness shall be applicable.
 - 4. The list of 39 critical illness events is stated in the Appendix 2 of this brochure.

■ Eligibility

1. Group Size at Inception

	Medical	Term Family Takaful
Minimum	5 employees	
Maximum	150 employees	

2. Eligible Covered Member

	Medical	Term Family Takaful
Employee	All full-time and actively-at-work employees	
Dependant (Spouse & Children)	Yes	N/A

2. Eligible Age (Age Next Birthday)

		Medical		Term Family Takaful	
		Basic Benefits	Optional Benefits	Basic Benefits	Optional Benefits
Minimum Age	Employee	16 years		16 years	
	Spouse	16 years		N/A	
	Children	14 days old		N/A	
Maximum Age	Employee	64 years		64 years	
	Spouse	64 years		N/A	
	Children	18 years or 23 years if still on full-time higher education and who is not gainfully employed		N/A	
Expiry Age	Employee	70 years		70 years	65 years
	Spouse	70 years		N/A	
	Children	19 years or 24 years if still on full-time higher education and who is not gainfully employed		N/A	

Schedule of Annual Contribution (in RM)

Medical Benefits

Basic: Hospitalisation & Surgical	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Annual Limit: 12,000	Annual Limit: 40,000	Annual Limit: 60,000	Annual Limit: 80,000	Annual Limit: 100,000
Employee Only	406	864	1,381	1,661	2,267
Employee & Spouse	1,015	2,160	3,453	4,153	5,668
Employee & Children	1,218	2,592	4,143	4,983	6,801
Employee & Family	1,624	3,456	5,524	6,644	9,068

Optional: Outpatient Care	Plan 1	Plan 2
Annual Contribution per Employee / Dependant (Spouse & Children)	672	804

Term Family Takaful Benefits

Attained Age (Age Next Birthday)	Contribution Rate per RM1,000 Sum Covered	
	Basic	Basic + Optional
	Death + TPD + PPD	Death + TPD + PPD + CI
16 - 20	1.24	1.37
21 - 25	1.24	1.47
26 - 30	1.24	1.57
31 - 35	1.24	1.89
36 - 40	1.61	2.59
41 - 45	2.54	4.27
46 - 50	4.51	7.36
51 - 55	7.90	12.27
56 - 59	12.01	18.23
60 - 64	22.61	31.79
*65 - 69	36.24	N/A

Notes:

TPD: Total and Permanent Disability, PPD : Partial and Permanent Disability, CI : Critical Illness, N/A : Not Applicable

1. Contributions are to be paid annually and will be charged according to the individual attained age at renewal.

2. A 8% Service Tax will be imposed on contribution due and payable under this plan.

3. Contribution rates are not guaranteed and may be subject to revision.

4. Takaful Malaysia reserves the right to renew the coverage at increased contribution rates or not to renew the coverage with justified circumstances.

■ Wakalah Fees

30% of the total contributions paid will be deducted as the Wakalah fee* for the services rendered in managing the Takaful fund.

Contributions paid after deducting the Wakalah fee will be considered as Tabarru' to help other person to be covered in times of misfortune for the purpose of solidarity, brotherhood and cooperation.

**This is an upfront charges to meet the Takaful Malaysia's expenses and direct distribution cost, including the commissions payable to the takaful agent.*

■ Frequently Asked Questions

Q1: How do I enrol my employees for the Takaful mySME Partner?

Upon enrolment, you must complete the Application and Declaration Form (Form A) and provide your employee details in the Enrolment/Change Form (Form B).

For Term Family Takaful benefits, employees are required to complete the Personal Health Declaration Form (Form C) in any of the following circumstances:

1. Number of employees equal or less than 11 employees; or
2. Employees whose sum covered is more than RM150,000.

For medical benefits, all employees are required to complete the Form C for companies with 10 employees or less.

Please enclose your contribution payment together with the completed forms.

Q2: When does my employees' coverage take effect?

Your employees' coverage will take effect on the date when Takaful Malaysia receives your completed forms together with your contribution payment in full, subject to Takaful Malaysia's acceptance.

Q3: Can I change/upgrade my employees' benefits?

Yes, change/upgrade of benefits can be done at renewal and is subject to Takaful Malaysia's acceptance.

Q4: Can my employees be covered in any plan that I wish to offer?

You are required to enrol your employees in the same job category under a same plan. For example, Plan 1 for 'Manager' category, Plan 2 for 'Executive' category and Plan 3 for 'Others' category. This shall also be applicable if there is a request to change/upgrade for any employees' benefits at renewal.

Q5: What is Pre-existing Illness?

“PRE-EXISTING ILLNESS” means disabilities that the Person Covered has reasonable knowledge of prior to the effective date. A Person Covered may be considered to have reasonable knowledge of a pre-existing condition where the condition is one (1) 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.

Q6: What is Specified Illness?

“SPECIFIED ILLNESS” 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; or
- f. Vertebro-spinal disorders (including disc) and knee conditions.

Q7: How to get admitted into the panel hospitals with hassle-free facility?

If your conditions are covered under the certificate coverage, all you have to do is to call Takaful Malaysia's appointed service provider for assistance.

Please note that in respect of sickness/illness, there is a waiting period of 30 days before your employees' coverage commence.

Q8: Will my employees be covered outside Malaysia?

Yes, all benefits are applicable worldwide for twenty-four (24) hours a day. However, if the covered employee/dependant elects to be treated outside Malaysia, the hospitalisation and surgical benefits payable will be based on the reasonable and customary charges for such an equivalent treatment in Malaysia excluding the cost of transport to the place of treatment.

For overseas outpatient GP and SP care, the benefits are payable up to the respective limits stated in the Master Certificate.

■ Exclusions

Medical Benefits (Hospitalisation & Surgical Care and Outpatient Care)

No benefit shall be payable for any of the following services, products or conditions or injuries resulting from:-

- i. Cosmetic surgery or treatment including (but not limited to) for e.g. double eyelids, acne, keloids, scars, skin tags, diffused alopecia/ hair loss, etc., or treatment of their complications, except as medically necessitated by accidental injuries within six (6) months from primary treatment. For the purpose of this exclusion "primary treatment" means the first treatment received in treating an accidental injury.
- ii. Care and treatment that is experimental, investigative and not according to accepted professional standards and / or is not medically necessitated. This exclusion includes (but is not limited to) treatments such as:
 - a. stem cell treatment, related workout and any complications arising thereafter;
 - b. blood surety;
 - c. treatment for menopause disorders, except for surgically induced menopause.
- iii. Treatment for injuries sustained while committing a crime or felony or while under the influence of alcohol, narcotics or mind altering substance, or injuries which are self-inflicted while sane or insane.
- iv. Any treatment for or arising from substance abuse such as alcohol, narcotics, etc.
- v. Private nursing care or house calls engaged by person covered or services for rest cure provided by rest / nursing home purely for recuperative purposes.
- vi. Contraceptive medications and devices, sterilization procedures or treatment for its complications, reversal of such procedures and the work up or treatment of sexual dysfunction or infertility.
- vii. Investigation and treatment relating to pregnancy including childbirth, Ectopic Pregnancy and Vesicular Mole and all complications arising therefrom. However, this exclusion does not apply to any miscarriage of below twenty-eight (28) weeks due to accidental causes under the Group Hospitalisation & Surgical plan coverage but is subject to its limitations for such coverage.
- viii. Sex transformation surgery and sex hormone therapy related to such surgery.
- ix. Circumcision unless medically necessary for treatment of a disease.
- x. Conditions related to sexually transmitted diseases, AIDS and AIDS Related Complex or its sequelae, and any communicable diseases requiring quarantine by law. Diseases such as the Hand, Foot and Mouth Disease (HFMD), dengue fever and measles are not considered as communicable diseases requiring quarantine by law.
- xi. Alternative therapies such as (but not limited to) acupuncture, acupressure, chiropractic, osteopathy, reflexology, bonesetting, massage, aroma therapy, herbal treatment, podiatric, dietic consultation and treatment, etc.

- xii. Vitamins, food supplements, herbal cures, anti obesity / weight reducing agents, eye lubricants and any over the counter purchases of supplements or medicines.
- xiii. Soaps, shampoos, cleansers, vitamin creams, vitamin ointment, moisturizers, lubricants, anti-aging, skin lightening treatment and any product with similar effect.
- xiv. Psychotic, mental or nervous disorders and behavioural conditions including any neurosis and their physiological or psychosomatic manifestations.
- xv. Any treatment or assessment for congenital, hereditary or developmental ailments, deformities and any disability or complications arising therefrom, inclusive of but not restricted to such as dermoid cysts, childhood hernias / hydrocele (all hernia up to age of six (6) years old is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassaemia, Squint, Haemangioma, etc.
- xvi. Diseases or disabilities of a newborn child contracted prior to or during birth or within the first fifteen (15) days thereafter.
- xvii. Any blood and topical allergy test including patch test.
- xviii. Routine physical examinations, health check-ups, preventive treatments and diagnostic tests not incidental to treatment or diagnosis of a covered disability.
- xix. Speech and occupational therapy when not part of a rehabilitation program following hospitalization due to trauma, unless it is a follow-up to an inpatient disability and subject to its limitations.
- xx. Any corrective treatment for refractive errors inclusive of but not limited to the following such as Orthoptics, Visual Stimulation, Radial Keratotomy, Lasik, Intralase, Xyoptics, Phakic IOL, implant or intraocular lenses replacement surgery.
- xxi. All corrective glasses or contact lens, except monofocal intraocular lenses in cataract surgery.
- xxii. Any dental treatment or surgery except when required due to an injury sustained in an accident under Group Hospitalisation & Surgical plan coverage, subject to its limitation.
- xxiii. Use or acquisition of all external appliances (e.g. artificial limbs, hearing aids, aero chambers and equipment for nebulising, Continuous Positive Airway Pressure (CPAP), Continuous Ambulatory Peritoneal Dialysis (CAPD), orthopaedic pads) and the rental charges of such devices except during hospital confinement under the Group Hospitalisation & Surgical plan coverage but is subject to its limitation for such coverage. If however, a Person Covered has major medical benefit coverage, it shall be subject to its respective benefit limitations.
- xxiv. Effects from radiation or contamination by radioactivity from any source.
- xxv. War, riot, rebellions, insurrections, civil commotion, explosion of war weapons, terrorism related activity, nuclear war, biological and chemical warfare / activities.

- xxvi. Illness or injury sustained during air travel except as a fare paying passenger on a recognized airline operating on scheduled air routes and air travel by any chartered aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports.
- xxvii. Services of a non-medical nature provided by a hospital such as television, telephone, fax, radio or similar facilities. Charges for these services must be paid by the person covered prior to discharge from hospital or daycare centre unless otherwise specified.
- xxviii. Outpatient physical therapy or physiotherapy is not covered and cannot be referred at GP level. This service would only be covered when referred by a Specialist and treatment must be provided by a registered physiotherapist. A person covered must have Group Hospitalisation & Surgical plan coverage, subject to its limitations.
- xxix. Outpatient rehabilitation therapy, chemotherapy, radiation therapy, immunotherapy, photodynamic therapy, kidney dialysis and other selected treatment protocols (e.g. antiviral / interferon therapy for hepatitis / multiple sclerosis, Lucrin injections for endometriosis, intra articular injections, etc), unless a person covered has the Group Hospitalisation & Surgical plan coverage, subject to its respective benefit limitations.
- xxx. Any preventive vaccinations except those stated under the guideline of Ministry of Health Malaysia that are applicable to eligible children only (subject to outpatient benefit limit, if any).
- xxxi. Expenses incurred for donation of any body organ by a person covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- xxxii. Investigation and treatment of sleep and snoring disorders.
- xxxiii. Expenses incurred for contact lens, use of cosmetic topically / orally / surgical procedures and any complications arising therefrom.

Term Family Takaful Basic Benefits

1. Death (All Causes)

- Due to suicide, while sane or insane, within the first (1) year from the effective date.

2. Total and Permanent Disability - TPD (All Causes) & Partial and Permanent Disability - PPD (All Causes)

- TPD/PPD of the person covered which has existed on prior to or on the Effective Date;
- Attempted suicide or self-inflicted injuries, while sane or insane;
- Aviation, gliding or any other form of aerial flight other than a pilot, cabin crew or fare paying passenger of a recognized airline or charter service;
- War (whether war be declared or not), revolution or any warlike operation;
- Any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him.

3. Terminal Illness

- Attempted suicide or self-inflicted injuries, while sane or insane;
- Pre-existing Illness;
- Any condition which existed or was diagnosed:
 - a. during the waiting period; or
 - b. after the expiry of the Waiting Period but which is related to a condition existed or was diagnosed during the waiting period,except for terminal illness contracted due to injury.

Term Family Takaful Optional Benefit - Critical Illness

- Pre-existing Illness;
- Any condition which existed or was diagnosed:
 - a. during the waiting period; or
 - b. after the expiry of the waiting period but which is related to a condition existed or was diagnosed during the waiting period,except for terminal illness contracted due to injury.

■ **Appendix 1 – Scale of Indemnity for Partial and Permanent Disability**

Description of Payable Events	Percentage of Basic Sum Covered
1. Loss of all fingers and both thumbs	100%
2. Loss of sight of one eye	50%
3. Loss of arm <ul style="list-style-type: none">a. at shoulderb. between shoulder and elbowc. at elbowd. between elbow and wriste. at wrist	100% 100% 100% 100% 100%
4. Loss of leg <ul style="list-style-type: none">a. at hipb. between knee and hipc. below knee	100% 100% 100%
5. Loss of hearing <ul style="list-style-type: none">a. both earsb. one ear	75% 15%
6. Loss of speech	50%
7. Loss of fingers <ul style="list-style-type: none">a. Four finger and thumb of one handb. Four fingers of one handc. Thumb<ul style="list-style-type: none">i. both phalangesii. one phalanxd. Index finger<ul style="list-style-type: none">i. three phalangesii. two phalangesiii. one phalanxe. Middle finger<ul style="list-style-type: none">i. three phalangesii. two phalangesiii. one phalanxf. Ring finger<ul style="list-style-type: none">i. three phalangesii. two phalangesiii. one phalanxg. Little finger<ul style="list-style-type: none">i. three phalangesii. two phalangesiii. one phalanxh. Metacarpals<ul style="list-style-type: none">i. first or second (additional)ii. third, fourth or fifth (additional)i. Toes<ul style="list-style-type: none">i. all of one footii. great, both phalangesiii. great one phalanxiv. other than great if more than one toe lost, each	50% 40% 25% 10% 8% 4% 6% 4% 2% 5% 4% 2% 4% 3% 2% 3% 2% 15% 5% 2% 1%

■ Appendix 2 – List of 39 Critical Illnesses Events

1. Alzheimer's Disease / Severe Dementia
2. Angioplasty and other invasive treatments for coronary artery disease
3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living
4. Benign Brain Tumor – of specified severity
5. Blindness – Permanent and Irreversible
6. Brain Surgery
7. Cancer – of specified severity and does not cover very early cancers
8. Cardiomyopathy – of specified severity
9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
11. Coronary Artery By-Pass Surgery
12. Deafness – Permanent and Irreversible
13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
14. End-Stage Liver Failure
15. End-Stage Lung Disease
16. Full-blown AIDS
17. Fulminant Viral Hepatitis
18. Heart Attack – of specified severity
19. Heart Valve Surgery
20. HIV Infection Due to Blood Transfusion
21. Kidney Failure – requiring dialysis or kidney transplant
22. Loss of Independent Existence
23. Loss of Speech
24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
25. Major Organ / Bone Marrow Transplant
26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
27. Multiple Sclerosis
28. Muscular Dystrophy
29. Paralysis of limbs
30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
31. Primary Pulmonary Arterial Hypertension – of specified severity
32. Serious Coronary Artery Disease
33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
34. Surgery to Aorta
35. Systemic Lupus Erythematosus with Severe Kidney Complications
36. Third Degree Burns – of specified severity
37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
38. Terminal Illness
39. Medullary Cystic Disease

■ Important Notes:

- This is a yearly renewable group family takaful plan.
- You should satisfy yourself that this plan will best serve your needs and the contribution payable under this plan is the amount that you can afford.
- If you switch-over your medical plan from one company to another or if you surrender your current medical plan with another medical plan within the same company, you may be required to submit an application where acceptance of your proposal will be subjected to the terms and conditions to be imposed at the time of switching or replacement of the medical plan.
- If the contract is cancelled within the free-look period of fifteen (15) days, we will refund you all contributions paid.
- This brochure provides general information only. It does not constitute a contract*. You are advised to refer to the product disclosure sheet for further and better particulars pertaining to the plan (including optional benefits, if any) before you decide to participate in a plan. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.

**Note: A contract consists of the Master Certificate, your application, the Schedule of Benefits, your declarations, and any updates (endorsements) Takaful Malaysia makes.*



This brochure is for general information only and is not a contract for this product. Please refer to product disclosure sheet for detailed information regarding the important features, benefits, exclusions, terms and conditions of the plan for understanding before participating this plan.

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