

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful.

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

Date : 01/01/2026

1 What is Takaful myCI Cover?

Takaful myCI Cover offers takaful protection for **20** years. It pays a lump sum benefit if the person covered is diagnosed with or undergoes surgery, for any one of the 39 covered critical illnesses during the certificate term.

This plan applies Shariah concepts like **Tabarru'**, **Wakalah** and **Qard**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year old male with takaful contribution of **RM 899.00** yearly, you will receive the following takaful **coverage/benefits**:

Critical Illness	RM 100,000
	Note: <ul style="list-style-type: none"> The sum covered of this plan will be payable provided that the person covered survives for at least 30 days following the diagnosis with or undergoing surgery for any one of the covered critical illnesses. Only RM 10,000 will be payable for angioplasty and other invasive treatments for coronary artery disease coverage. This payout will not terminate this plan but will reduce the sum covered of this plan accordingly.

The critical illnesses covered under this plan include:

1. Cancer – of specified severity and does not cover very early cancers;
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; and
3. Heart Attack – of specified severity.

Note: The list is **non-exhaustive**. Please read the Appendix for the full list of critical illnesses covered.

Your medical and health takaful **excludes**:

- illness that existed before coverage starts;
- any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury;
- any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period;
- illness caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel;
- illness that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or
- illness caused by self-inflicted injuries and physical defect.

If you have any questions or require assistance on your medical and health takaful, you can:



Call us at:
1-300 88 252 385



Visit us at:
<https://www.takaful-malaysia.com.my/en/products/takaful-myCI-cover/>



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

3 Know Your Obligations

For your medical and health takaful, you must pay takaful contribution of:

Takaful Contribution	RM 899.00 yearly
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Duration: Until age **50**

You also have to pay the following fees and charges:

Wakalah fee	30% of takaful contribution or RM269.70 yearly until age 50. Wakalah fee, is deducted upfront as a percentage of the takaful contribution to meet our marketing and administration expenses.
Stamp duty	Payable by Syarikat Takaful Malaysia Keluarga Berhad.

4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.
- A waiting period of 60 days applies for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other invasive treatments for coronary artery disease; while a 30-day waiting period applies for other covered critical illnesses.
- The person covered must survive 30 days after being diagnosed with or undergoing surgery for a covered critical illness.

Note: The list is **non-exhaustive**. You must refer to the certificate wording for the full list of terms and conditions.

Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contribution that you have paid will be refunded to you.
- **Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us. No surrender value will be payable as certificate will remain in force until the next contribution due date.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

I have read and understood the key information contained in this PDS.

*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

Name:

Date:



Shariah Concept

Tabarru'	<ul style="list-style-type: none"> • Donation for charitable purposes. • You donate an amount from your takaful contribution after the deduction of management fee, to the Participants Special Account (PSA) to help other participants. • Tabarru' takes into effect when you contribute to the PSA.
Wakalah	<ul style="list-style-type: none"> • A contract in which one party, the principal, authorises another party to act as their agent. • The agent will undertake a specific task on delegable matters, either with or without a fee. • In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Wakalah fee.
Qard	<ul style="list-style-type: none"> • A loan without any interest. • In this plan, we will lend an amount of money to the PSA without interest if the PSA is in deficit to pay claim.



Other Key Term & Conditions

Takaful Contribution	<ol style="list-style-type: none"> The takaful contribution depends on the sum covered, entry age, gender of the participant, and coverage term. The takaful contribution amount is not guaranteed and we reserve the right to revise the takaful contribution amount. We will notify you at least 30 days before it takes effect. Subsequent takaful contribution will be deducted automatically from the selected debit/credit card based on the chosen payment mode to ensure continuous protection for the person covered.
Grace Period	You will have 30 days from the due date to pay your takaful contribution. If the takaful contribution is not paid at the end of the grace period, your takaful coverage will stop.
Reinstatement	If your certificate ends due to non-payment of takaful contribution, you may reinstate your certificate, subject to our requirements.
Others	<ol style="list-style-type: none"> It is important that you update in the <i>myTakaful</i> Customer Portal or inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. This plan is distributed without any intermediaries. You can only be covered in one Takaful <i>myCI</i> Cover plan.

Note:

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



Coverage/Benefits

List of Critical Illnesses Covered	List of Critical Illnesses	
	1. Alzheimer's Disease / Severe Dementia	21. Kidney Failure – requiring dialysis or kidney transplant
	2. Angioplasty and other invasive treatments for coronary artery disease	22. Loss of Independent Existence
	3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living	23. Loss of Speech
	4. Benign Brain Tumour – of specified severity	24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
	5. Blindness – Permanent and Irreversible	25. Major Organ / Bone Marrow Transplant
	6. Brain Surgery	26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms

	7. Cancer – of specified severity and does not cover very early cancers	27. Multiple Sclerosis
	8. Cardiomyopathy – of specified severity	28. Muscular Dystrophy
	9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure	29. Paralysis of limbs
	10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
	11. Coronary Artery By-Pass Surgery	31. Primary Pulmonary Arterial Hypertension – of specified severity
	12. Deafness – Permanent and Irreversible	32. Serious Coronary Artery Disease
	13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living	33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
	14. End-Stage Liver Failure	34. Surgery to Aorta
	15. End-Stage Lung Disease	35. Systemic Lupus Erythematosus with Severe Kidney Complications
	16. Full-blown AIDS	36. Third Degree Burns – of specified severity
	17. Fulminant Viral Hepatitis	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
	18. Heart Attack – of specified severity	38. Terminal Illness
	19. Heart Valve Surgery	39. Medullary Cystic Disease
	20. HIV Infection Due to Blood Transfusion	

Activities of Daily Living are as follows:

- Transfer - Getting in and out of a chair without requiring physical assistance.
- Mobility - The ability to move from room to room without requiring any physical assistance.
- Continence - The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- Dressing - Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- Bathing/Washing - The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- Eating - All tasks of getting food into the body once it has been prepared.

IMPORTANT NOTES:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD DIRECTLY FOR MORE INFORMATION.

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 SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD OR PIDM (VISIT WWW.PIDM.GOV.MY).

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