

Read this Product Disclosure Sheet before you decide to participate in Takaful myClick PA.

Please be sure to also read the general terms and conditions.

1. What is this plan about?

Takaful myClick PA is a comprehensive protection plan designed to safeguard your family's finances against the high risk of accidents – **easily, affordably and in just a few clicks.**

It pays a lump sum benefit if you or a covered family member suffer death or total and permanent disablement directly as a result of an accident and independently of any other cause, within one hundred eighty (180) days of the date of the accident. This benefit doubles if the death or total and permanent disablement is due to traffic accident. And, for even greater peace of mind, the plan offers a range of optional add-on accident benefits at very little additional cost.

Coverage is valid **24/7, year-round, anywhere in the world.**

2. What are the Shariah concepts applicable?

This plan applies the following Shariah concepts:

- Tabarru'** means donation for charitable purposes. Under this plan, the participant donates a portion of the contribution to the General Takaful Fund (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. Under this plan, the participant authorizes the company to manage the GTF and in return, the company will receive a Wakalah fee.
- 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. Under this plan, the company will lend an amount of money to the GTF without interest if the GTF is in deficit.

3. What are the covers / benefits provided?

There are three plan levels to choose from. The plan level you choose to participate in determines the sum covered for both the Main Benefits as well as the Optional Add-on Benefits (if added). Please refer to the table below.

| No. | Main Benefits | Plan (RM) | | |
|-----|--|-----------|----------|----------|
| | | Core | Advanced | Superior |
| 1 | Accidental Death Benefit | 100,000 | 300,000 | 500,000 |
| 2 | Accidental Total and Permanent Disability Benefit | 100,000 | 300,000 | 500,000 |
| 3 | Additional Accidental Death and Total and Permanent Disability Benefit due to Traffic Accident | 100,000 | 300,000 | 500,000 |
| No. | Add-on Benefits | Plan (RM) | | |
| | | Core | Advanced | Superior |
| 1 | Accidental Major Surgery Benefit (maximum limit per accident, subject to one (1) accident per year) | 2,000 | 6,000 | 10,000 |
| 2 | Accidental Daily Hospital Income Benefit (maximum thirty (30) days per accident) | 100 | 300 | 500 |
| 3 | Accidental Post Hospital Recovery Cash Benefit (maximum limit per accident, subject to three (3) accidents per year) | 1,000 | 3,000 | 5,000 |
| 4 | Accidental Medical Reimbursement Benefit (maximum limit per accident) | 1,000 | 3,000 | 5,000 |

Note:

- Add-on Benefits are entirely optional. If you wish, you can add two (2) or four (4) of them for a small additional contribution.
- You can also cover all your eligible children for 50% of the sum covered shown above.

4. How much contribution do I have to pay?

Your monthly contribution is determined based on who you are covering, the plan level you select, and the corresponding add-on benefits you may wish to add – as shown in the table below. For example, covering your whole family under the Advanced plan, with 2 add-on benefits, costs just RM187.80 a month (RM130.50 + RM57.30).

| A. MAIN BENEFITS | | | |
|------------------------|----------------------------------|---------------|---------------|
| Cover For | Monthly Contribution Amount (RM) | | |
| | Core Plan | Advanced Plan | Superior Plan |
| Participant | 15.00 | 45.00 | 75.00 |
| Participant & Spouse | 29.25 | 87.75 | 146.25 |
| Participant & Children | 29.25 | 87.75 | 146.25 |
| Participant & Family | 43.50 | 130.50 | 217.50 |

| B. ADD-ON BENEFITS | | | | |
|------------------------------|------------------------|----------------------------------|---------------|---------------|
| Number of Add-on Benefits | Cover For | Monthly Contribution Amount (RM) | | |
| | | Core Plan | Advanced Plan | Superior Plan |
| Any Two (2) Add-on Benefits | Participant | 6.00 | 18.00 | 30.00 |
| | Participant & Spouse | 11.70 | 35.10 | 58.50 |
| | Participant & Children | 13.40 | 40.20 | 67.10 |
| | Participant & Family | 19.10 | 57.30 | 95.60 |
| All Four (4) Add-on Benefits | Participant | 12.00 | 36.00 | 60.00 |
| | Participant & Spouse | 23.40 | 70.20 | 117.00 |
| | Participant & Children | 26.80 | 80.40 | 134.20 |
| | Participant & Family | 38.20 | 114.60 | 191.20 |

These contributions apply to any age and do not increase as you grow older.

Notes:

- Monthly contributions shown above include 6% Service Tax.
- Only one (1) legal spouse is covered under the 'Participant & Spouse' and 'Participant & Family' plans.
- When children cover is selected, the plan will cover all children aged from thirty (30) days to eighteen (18) years old (or twenty-three (23) years old if still pursuing full-time study) at the time of a claim – without any limit to the number of children.
- Only one (1) certificate will be issued regardless the number of person covered under the plan.
- The plan option for Add-on Benefits will be the same as the plan level you select for the Main Benefits. For example, if you select 'Participant & Family - Superior Plan' for Main Benefits, then for the Add-on Benefits, the 'Participant & Family - Superior Plan' will apply too.

5. What are the fees and charges that I have to pay?

A RM10 Stamp Duty will be charged at the beginning of each certificate year and will be deducted together with the first month's contribution for that year. All other charges are already included.

| Types | Amount |
|----------------------------------|--|
| Wakalah Fee / Administration Fee | 55% of the contribution (includes marketing and administration expenses) |
| Stamp Duty | RM10.00 per certificate |

6. What are some of the key terms and conditions that I should be aware of?

Some of the key terms and conditions that you should be aware of are:

- Duty of Disclosure** - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, 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 voidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided is inaccurate or has changed.
- In order to ensure continuous protection under the plan, your contribution will be automatically deducted from your chosen debit / credit card on monthly basis.
- Grace Period** - You will have thirty (30) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person(s) covered will not have any takaful cover, benefit or value.
- You and your spouse will be covered up to seventy (75) years or when there is a claim on accidental death or total and permanent disability, whichever occurs first.
- For children, their coverage will be automatically terminated at the age of nineteen (19) years (or twenty four (24) years if still pursuing full-time study) or when there is a claim on accidental death or total and permanent disability, whichever occurs first.
- If an accident occurs which gives rise to a claim, you shall notify us immediately.
- Free-Look Period** - There is a free-look period of fifteen (15) calendar days from the date of delivery of the e-certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund of your contributions paid.
- You can only participate in one Takaful myClick PA plan.

Note:

The above list is non-exhaustive. Please refer to the Certificate Wording for the full list of terms and conditions under this plan.

7. What are the major exclusions under this plan?

This plan does not cover the following:

- Individuals such as despatch riders, pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations;
- Pre-existing physical or mental defect or infirmity;
- Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- Illness, disease, bacterial or viral infections even if contracted accidentally;
- Effect or influence of drugs or alcohol;
- Provoked murder or assault;
- While committing or attempting to commit any unlawful or criminal act, participation in, attempt at, or acting as an accessory to, any crime which involves deliberate criminal intent or action;
- While travelling in an aircraft, shipping vessel or railway vehicle as a member of the crew, except only as a farepaying passenger in an aircraft shipping vessel or railway vehicle licensed for passenger service.

Note:

The above list is non-exhaustive. Please refer to the Certificate Wording for the full list of exclusions under this plan.

8. Can I cancel my certificate?

You may cancel your certificate at any time after the fifteen (15) calendar days' free-look period. Your coverage will cease on the next contribution due date where you do not require to make further contribution anymore.

9. What do I need to do if there are changes to my contact details?

It is important that you update in the *myTakaful* Customer portal or inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about personal accident takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful' available at all our branches or visit www.insuranceinfo.com.my/.

If you would like to know more about Takaful *myClick* PA, please contact us at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]

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Menara Takaful Malaysia,

No. 4, Jalan Sultan Sulaiman,

50000 Kuala Lumpur

P.O. Box 11483, 50746 Kuala Lumpur.

Tel: 1-300 88 252 385

Email: csu@takaful-malaysia.com.my

11. Other types of similar cover available.

Please refer to our website at <https://online.takaful-malaysia.com.my/>.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THIS PLAN AND CONTACT US DIRECTLY FOR MORE INFORMATION.

Syarikat Takaful Malaysia Am Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at October 2020.