

Please read this Product Disclosure Sheet before you decide to participate in Takaful myFlexi PA. Please be sure to also read the general terms and conditions.

1. What is this product about?

- a) Takaful myFlexi PA is a comprehensive personal accident takaful with fourteen (14) Primary Benefits designed to safeguard you and your family in the event of injuries, disability or death caused by an accident.
- b) The coverage provided is worldwide and valid twenty-four hours (24) throughout the term of coverage of your Takaful certificate ("Period of Takaful").
- c) This product allows you to extend Takaful coverage to your spouse and children with options for add-on benefits which can suit your preference and financial needs ("Add-on Benefits").

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- a) **Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from General Takaful Fund ("GTF") is based on Hibah. A portion of the distributable surplus which is credited into the GTF will be distributed to eligible participants in the form of cash back based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.
- b) **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)], ("We", "Us", "Our", or "Takaful Malaysia") to receive a portion of the distributable surplus arising from the GTF as a performance incentive for Takaful Malaysia's achievement in managing the GTF which results in the surplus.
- c) **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 product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- d) **Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru' takes into effect when the participant contribute to the GTF.
- e) **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 product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

3. What are the coverage/ plans/ benefits provided?

There are four (4) types of coverage to choose from: -

- i. Participant only;
- ii. Participant & Spouse;
- iii. Participant & Children; or
- iv. Family (Participant, Spouse & Children).

There are six (6) plans with different sum covered for the Primary Benefits available. Please refer to the table below.

a) Primary Benefits

No.	Primary Benefits	Sum Covered (RM)						
		Limit	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1	Death	Per Adult	50,000	100,000	200,000	400,000	500,000	750,000
		Per Child	12,500	25,000	50,000	100,000	125,000	187,500
2	Permanent Disablement	Per Adult	50,000	100,000	200,000	400,000	500,000	750,000
		Per Child	12,500	25,000	50,000	100,000	125,000	187,500
3	Renewal Bonus	Per Adult	10% per year, maximum 50%					
		Per Child	Nil					
4	Double Indemnity	Per Adult	50,000	100,000	200,000	400,000	500,000	750,000
		Per Child	Nil					
5	Medical Expenses (Annual Limit)	Per Adult	1,000	1,500	5,000	10,000	12,000	15,000
		Per Child	250	375	1,250	2,500	3,000	3,750
	Sub-limit for*:							
	a) Alternative medical treatment (per day, up to 5 days)	Per Adult	200	200	200	200	200	200
		Per Child	50	50	50	50	50	50
	b) Covid-19 Hospitalization Expenses	Per Adult	1,000	1,500	5,000	5,000	5,000	5,000
		Per Child	250	375	1,250	1,250	1,250	1,250
	*Notes:							
	i. Total limit under 5(a) and/or 5(b) shall not exceed the Medical Expenses Annual Limit.							
	ii. Payment under 5(a) and/or 5(b) will reduce the Medical Expenses Annual Limit.							
6	Daily Hospital Allowance (per day, up to 30 days)	Per Adult	100	100	100	150	200	250
		Per Child	Nil					
7	Daily ICU Allowance (per day, up to 10 days)	Per Adult	200	200	200	200	200	500
		Per Child	Nil					
8	Repatriation Expenses	Per Adult	3,000	3,000	3,000	5,000	5,000	10,000
		Per Child	750	750	750	1,250	1,250	2,500
9	Funeral Allowance	Per Adult	3,000	3,000	3,000	3,000	3,000	3,000
		Per Child	750	750	750	750	750	750
10	Badal Hajj	Per Adult	2,000	2,000	2,000	2,000	2,000	2,000
		Per Child	500	500	500	500	500	500
11	Orthopaedic Equipment	Per Adult	2,000	3,000	3,000	3,000	4,000	5,000
		Per Child	500	750	750	750	1,000	1,250
12	Ambulance Fees	Per Adult	500	500	500	500	500	500
		Per Child	125	125	125	125	125	125
13	Coma Allowance (> 14 days)	Per Adult	1,000	1,000	3,000	3,000	5,000	5,000
		Per Child	250	250	750	750	1,250	1,250
14	Major Burns Allowance	Per Adult	5,000	5,000	10,000	10,000	15,000	15,000
		Per Child	1,250	1,250	2,500	2,500	3,750	3,750

b) Add-on Benefits (Optional with additional contribution)

Financial Protector Add-on Benefits		Option 1	Option 2
		Sum Covered (RM)	
1	Outstanding Loan/Financing Reimbursement - Upon Death/ Total and Permanent Disablement	15,000	25,000
2	Natural Disaster Compensation - Upon Damage to House or Motor Vehicle	1,500	2,500
3	Loss of Cash Withdrawn from ATM due to Snatch Theft/ Robbery within 30 Minutes	1,000	2,000
4	Snatch Theft Allowance	500	500

Living Protector Add-on Benefits		Option 1	Option 2
		Sum Covered (RM)	
1	Weekly Benefit (per week, up to 52 weeks)	200	400
2	Facial or Dental Cosmetic Surgery	5,000	10,000

myCycle Add-on Benefit		Sum Covered (RM)
Accidental Damage to or Snatch Theft of Bicycle		3,000 - 30,000

Notes:

- Duration of cover is for one (1) year. If you wish to continue your coverage for subsequent year(s), you need to renew your certificate annually.
- If you renew your certificate, you are eligible for an additional ten percent (10%) increase in the sum covered for 'Death' and 'Permanent Disablement' benefits on every Certificate Anniversary date up to a maximum of five (5) consecutive years if the certificate is continuously renewed without interruption and the certificate remains claims free for all the Person Covered throughout the Period of Takaful.
- Add-on Benefits are entirely optional. If you wish, you can opt to add either Financial Protector Add-on Benefits, Living Protector Add-on Benefits or myCycle Add-on Benefit, or a combination of any Add-on Benefits with additional contributions. Children are not entitled for any of the Add-On Benefits.
- Weekly Benefit is not payable to Person Covered who is unemployed or pensioner or student.
- Only one (1) legal spouse is covered under the 'Participant & Spouse' and 'Family'.
- When coverage for children is selected, we will cover all unmarried and unemployed children aged from thirty (30) days to eighteen (18) years old or twenty-three (23) years old if still pursuing full-time study up to maximum of three (3) children.
- Only one (1) certificate will be issued regardless the number of Person Covered under the plan.

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).

4. How much contribution do I have to pay?

Your annual contribution is determined based on the type of coverage you choose, the plan you select, and the corresponding Add-on Benefits you may wish to add.

a) Primary Benefits

Coverage For	Annual Contribution (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Participant only	116	230	458	902	1,124	1,678
Participant & Spouse	221	437	871	1,714	2,135	3,189
Participant & Children	167	330	656	1,291	1,608	2,402
Family	243	480	954	1,878	2,340	3,495

b) Add-on Benefits (optional)

Financial Protector Add-on Benefits	Annual Contribution (RM)	
	Option 1	Option 2
Participant only or Participant & Children	45	75
Participant & Spouse or Family	81	135

Living Protector Add-on Benefits	Annual Contribution (RM)	
	Option 1	Option 2
Participant only or Participant & Children	37	71
Participant & Spouse or Family	64	127

myCycle Add-on Benefit	Annual Contribution (RM)
	Sum Covered: RM3,000 - RM 30,000
Accidental Damage to or Snatch Theft of Bicycle	2.5% of the selected Sum Covered
Range of Gross Contribution	RM75 - RM 750

Note:

Annual contributions shown above excludes 8% Service Tax and RM10.00 stamp duty.

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

Type	Amount
Wakalah Fees	55% of Annual Contribution
Service Tax	8% of Annual Contribution
Stamp Duty	RM10.00

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:

a. Duty of Disclosure

Consumer Takaful Contract

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of 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. In addition to answering the questions in the Proposal Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied. 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 given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

Non-Consumer Takaful Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of 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 given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

b. Change in Risk – you must inform Us or Our authorised agent in writing of any material changes during the Period of Takaful so that the necessary amendments are endorsed into your certificate.

c. **Eligibility**

Eligible Person:

- i. Malaysian;
- ii. Permanent Resident of Malaysia; or
- iii. Expatriates with valid working permit in Malaysia (Class 1 occupation – white collar workers confined within office premises only).

Persons engaged in occupations with high risk or exposure to hazardous conditions are **NOT COVERED** whilst in the course of their works or whilst on duty e.g. airlines personnel, aviation crews, ship crews, personnel in the regular armed forces (army, navy and air force), any law enforcement forces, policemen, armed security guards, firemen, fishermen, divers, professional motor racers and sportsmen whilst engaged in their professional racing/sporting activity, stevedores, building demolition workers, jockeys, logging workers, oil rigs workers, quarry workers, underground tunnel and mine workers, marine salvage crews, individuals directly involved in making or handling explosives or munitions or fireworks, tree fellers, window cleaners of high-rise buildings and despatch riders. For further information on this, please refer to the takaful certificate.

Age Definition: Age next birthday during inception of cover.

Participant / Spouse	Minimum Entry Age: 18 years old Maximum Entry Age: 65 years old Renewable up to age 74 years old.
Child (Under 'Participant & Children' or 'Family')	30 days up to 18 years old (or up to 23 years old next birthday who is registered as full-time student at a recognized educational institution), unmarried and unemployed.

- d. **Cash before cover** – Full contribution must be paid to Us or Our authorised agent representing Us before cover can be granted.
- e. **Claims** – 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 fourteen (14) days of the accident causing such injury or loss.

Note: The list is non-exhaustive. Please refer to the certificate and its annexure(s) for the full terms and conditions.

7. What are the major exclusions under this product?

This product does not cover the following:-

- a. Pre-existing condition;
- b. Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
- c. Effect or influence of drugs or alcohol;
- d. Provoked murder or assault;
- e. While committing or attempting to commit any unlawful or criminal act;
- f. Whilst participating in professional sports and/or hazardous activities such as mountaineering, rock or cliff climbing, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping etc.

Note: The list is non-exhaustive. Please refer to the certificate and its annexure(s) for the full list of exclusions.

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving a written notice to Us. Upon cancellation, you are entitled for a pro-rate refund of contribution; subject to minimum contribution of RM25.00 will be retained by Us, provided no claims have been made under the certificate.

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

It is important that you update in [myTakaful Customer portal](#) or email Us at csu@takaful-malaysia.com.my of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

If you would like to know more about this product, please contact Us at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)],
27th Floor, Annexe Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
P.O. Box 11483,
50746 Kuala Lumpur.
Tel: 1-300 88 252 385
Fax: 603 - 2274 0237
Email : csu@takaful-malaysia.com.my
Website: www.takaful-malaysia.com.my/en/

11. Other types of similar cover available.

Please refer to Our website at www.takaful-malaysia.com.my.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF INDEMNITY FOR DEATH AND PERMANENT DISABLEMENT DUE TO ACCIDENT IN YOUR CERTIFICATE AND MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)] is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at March 2024.