

Product Disclosure Sheet

Takaful myFlexi PA



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 myFlexi PA?

Takaful myFlexi PA 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 **RM116.00** annually (Plan 1), you will receive the following standard personal accident takaful certificate **coverage**:

This standard certificate **covers**:

Benefits	Sum Covered (RM)
Death	50,000
Permanent Disablement	50,000
Renewal Bonus (Increase in sum covered for Death and Permanent Disablement)	10% per year, maximum 50%
Double Indemnity	50,000
Medical Expenses (Annual Limit)	1,000
Sub-limit for (Total limit shall not exceed the Medical Expenses Annual Limit):	
• Alternative medical treatment (per day, up to 5 days)	200
• Covid-19 Hospitalization Expenses	1,000
Daily Hospital Allowance (per day, up to 30 days)	100
Daily Intensive Care Unit (ICU) Allowance (per day, up to 10 days)	200
Repatriation Expenses	3,000
Funeral Allowance	3,000
Badal Hajj	2,000
Orthopaedic Equipment	2,000
Ambulance Fees	500
Coma Allowance (> 14 days)	1,000
Major Burns Allowance	5,000

This certificate **excludes**:

- Pre-existing condition;
- Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- Effect or influence of drugs or alcohol;
- Provoked murder or assault;
- Any consequence arising from committing or attempting any unlawful or criminal act; and/or
- Hazardous activities e.g. sky diving, cliff diving and bungee jumping.

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:

Financial Protector Add-on Benefits (Option 1)

- Outstanding Loan/Financing Reimbursement - RM15,000 payable upon Death/Permanent Disablement
- Natural Disaster Compensation - RM1,500 payable upon Damage to House or Motor Vehicle
- Loss of Cash Withdrawn from ATM due to Snatch Theft/ Robbery within 30 Minutes of RM1,000
- Snatch Theft Allowance of RM500

Living Protector Add-on Benefits (Option 1)

- Weekly Benefit (per week, up to 52 weeks) at RM200 per week
- Facial or Dental Cosmetic Surgery at RM5,000

myCycle Add-on Benefit (with sum covered RM3,000)

- Accidental Damage or Snatch Theft of Bicycle at RM3,000

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-myflexi-pa/



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	RM116.00 annually
Additional cover	
• Financial Protector (Option 1)	RM45.00 annually
• Living Protector (Option 1)	RM37.00 annually
• myCycle (with sum covered RM3,000)	RM75.00 annually
Total takaful contribution	RM273.00 annually

You also have to pay the following fees and charges:

Wakalah Fee (part of total takaful contribution of RM273.00)	60% of total takaful contribution or RM163.80 : • Commission 25% of total takaful contribution or RM68.25 • Management Expenses 35% of total takaful contribution or RM95.55
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 RM21.84
Total takaful contribution payable	RM304.84

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).
- For this product, the minimum entry age is 18, and the maximum entry age is 65. This product is renewable up to age 74.
- Eligible Person
 - Malaysian;
 - Permanent Resident of Malaysia; or
 - Expatriates with valid working permit in Malaysia (Class 1 occupation – white collar workers confined within office premises only).
- 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 for a pro-rated refund of contribution; subject to minimum contribution of RM25.00 will be retained by us, provided no claims have been made under the certificate. 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).