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

1. What is this product about?

This product provides compensation in the event of injuries, disabilities or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconveniences and travel assistance services for domestic and overseas travel. You have the option to include COVID-19 Coverage subject to an additional contribution.

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

a. **Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the General Takaful Fund ("GTF") to help other participants. Tabarru' takes into effect when You contribute to the GTF.

b. **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 Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)], ("We", "Us", "Our", or "Takaful Malaysia") to manage the GTF and in return, Takaful Malaysia will receive a Wakalah fee.

c. **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 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.

d. **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.

e. **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 GTF is based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.

3. What are the coverage / benefits provided?

In general, this product covers the following benefits:

Section 1 Personal Accident Benefits.

Section 2 Medical and Other Related Benefits.

Section 3 Emergency Medical Evacuation and Repatriation Benefits.

Section 4 Travel Inconvenience and Other Related Benefits.

Section 5 COVID-19 Coverage (optional benefit for Overseas, Single Trip Plan only).

Notes applicable to Section 5 only:

- This benefit **does not cover** any person who is **not fully vaccinated** as required by the government, except for child below eighteen (18) years old.
- Travel Cancellation due to COVID-19 is **not payable** if the certificate **is participated in less than seven (7) days** prior to the commencement of the **scheduled trip**.

Please refer to the Schedule of Benefits / Plan below for the summary of the benefits and respective Sum Covered under each Plan.

Section	Schedule of Benefits / Plan	Sum Covered (RM)			
		Domestic	Overseas		
			Bronze	Silver	Gold
1	**Personal Accident Benefits**				
A	Accidental Death or Permanent Disablement ▪ Up to age 70 years ▪ 71 – 80 years ▪ Per Child ▪ Per Family[1]	 50,000 25,000 10,000 150,000	 100,000 50,000 25,000 300,000	 300,000 150,000 75,000 900,000	 500,000 250,000 100,000 1,500,000
B	Child Education Fund (per event)	Nil	Nil	5,000	10,000

Section	Schedule of Benefits / Plan	Sum Covered (RM)			
		Domestic	Overseas		
			Bronze	Silver	Gold
2	**Medical and Other Related Benefits** *(due to)*	**Accident**	**Accident or illness**		
A	Medical Expenses ▪ Up to age 70 years ▪ 71 – 80 years ▪ Per Family[1]	 5,000 2,500 15,000	 100,000 50,000 300,000	 300,000 150,000 900,000	 500,000 250,000 1,500,000
B	Follow-up Treatment in Malaysia[2] ▪ Up to age 70 years ▪ 71 – 80 years ▪ Per Family[1]	Nil	 10,000 5,000 30,000	 20,000 10,000 60,000	 30,000 15,000 90,000
C	Compassionate Visitation Benefit[2]	Nil	5,000	7,500	10,000
D	Child Guard Benefit (per event)[2]	Nil	5,000	7,500	10,000
E	Alternative Medical Treatment[2]	Nil	Nil	500	1,000
F	Hospital Allowance[2]	2,000	3,000	5,000	10,500
3	**Emergency Medical Evacuation & Repatriation Benefits[3]** *(due to)*	**Accident**	**Accident or illness**		
A	Funeral Expenses in Malaysia	Nil	2,500	5,000	7,500
B	Medical Evacuation	Nil	Unlimited	Unlimited	Unlimited
C	Medically Supervised Repatriation	Nil			
D	Repatriation of Mortal Remains	50,000			
4	**Travel Inconvenience & Other Related Benefits**				
A	Damage or Loss of Baggage and Personal Effects *(up to RM500 per article)*	1,000	2,500	5,000	7,500
B	Loss of Travel Documents	Nil	2,500	5,000	7,500
C	Loss of Personal Money	Nil	500	1,000	1,500
D	Baggage Delay (*RM200 for every 6-hours delay*)	400	400	800	1,200
E	Travel Delay (*RM200 for every 6-hours delay*)	400	1,000	2,000	3,000
F	Travel Cancellation	1,000	5,000	15,000	25,000
G	Travel Curtailment	Nil	5,000	15,000	25,000
H	Travel Misconnection (*at least 6-hours delay*)	200	400	500	600
I	Missed Departure	Nil	Nil	1,000	2,000
J	Travel Overbooked (*RM200 for every 6-hours delay*)	Nil	Nil	2,000	3,000
K	Loss of Deposit/Full Payment due to Insolvency of Travel Agency or Airlines	Nil	Nil	3,000	5,000
L	Golf Equipment Cover (per event) *(up to RM500 per golf club)*	Nil	Nil	2,000	5,000
M	Loss of Credit Card	Nil	Nil	2,000	5,000
N	Rental Car Excess Cover (per event)	Nil	Nil	500	1,000
O	Home Protection (per event)	500	1,000	3,000	5,000
P	Personal Liability	Nil	250,000	500,000	1,000,000
Q	Travel Assistance Services	Included	Included	Included	Included
5	**COVID-19 Coverage (optional)**				
A	Travel Cancellation due to COVID-19	Nil	5,000	5,000	5,000
B	Travel Disruption due to COVID-19	Nil	5,000	5,000	5,000
C	Overseas Medical Expenses due to COVID-19 ▪ Up to age 70 years ▪ 71 – 80 years ▪ Per Family[1]	Nil	 200,000 100,000 600,000	 200,000 100,000 600,000	 200,000 100,000 600,000
D	Medical Evacuation and Repatriation due to COVID-19	Nil	100,000	100,000	100,000
E	Repatriation of Mortal Remains due to COVID-19	Nil	100,000	100,000	100,000

Notes:

1. Sum Covered for adult age 71 – 80 years old is fifty percent (50%) from the Sum Covered of ≤ 70 years old.
2. Total amount payable under Section 2 is subject to maximum Sum Covered under Section 2A - Medical Expenses.
3. Please contact Our authorised service provider twenty-four (24) hours hotline number at **+603 -7628 3905** for emergency medical assistance**.**
4. All benefits under Sections 1 to 4 are automatically covered while the COVID-19 Coverage under Section 5 only applies if it is included in your certificate, subject to additional contributions.
5. If you opt for Family Plan, it covers you, your spouse and up to five (5) children.

6. For Family Plan under Sections 2C, 2E, 2F, 3A, 4A – 4K, 4M, 4P, 5A, 5B, 5D and 5E, the limit amount in total for all the person covered is three hundred percent (300%) of the Sum Covered shown in the Schedule of Benefits.
7. Please refer to the certificate for the details of benefits.

The benefit(s) payable under eligible product is(are) 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?

The contribution amount that you have to pay varies depending on your choice of plan, destination, duration of trip and optional benefit. Coverage is available on Single Trip Plan or Annual Plan. Annual Plan is not available for Family or Domestic Plan.

Please refer the contribution amount in the table below.

Duration of Coverage	INDIVIDUAL PLAN (RM)									
Plan Type	Domestic	OVERSEAS								
		Bronze			Silver			Gold		
Region of Travel		1	2	3	1	2	3	1	2	3
1 - 5 days	14	22	30	40	35	47	63	47	62	84
6 - 10 days	20	31	42	55	50	67	90	65	90	120
11 - 18 days	29	50	65	90	80	107	145	105	142	190
19 - 31 days	34	60	78	105	96	130	174	127	170	230
Each Additional Week	Nil	15	21	28	27	35	45	35	45	64
Annual Plan	Nil	167	200	250	260	320	380	350	425	500

Duration of Coverage	FAMILY PLAN (RM)									
Plan Type	Domestic	OVERSEAS								
		Bronze			Silver			Gold		
Region of Travel		1	2	3	1	2	3	1	2	3
1 - 5 days	32	55	71	95	87	117	158	116	155	210
6 - 10 days	48	75	104	135	120	165	222	165	220	300
11 - 18 days	69	120	160	215	195	260	355	260	350	475
19 - 31 days	80	150	200	270	250	335	450	333	445	600
Each Additional Week	Nil	40	52	70	65	86	115	85	115	155
Annual Plan	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Additional Contribution for COVID-19 Coverage (optional)

Duration of Coverage	Domestic	INDIVIDUAL PLAN (RM)			FAMILY PLAN (RM)		
Region of Travel		1	2	3	1	2	3
1 - 5 days	Nil	67	71	95	167	171	233
6 - 10 days	Nil	81	91	119	200	223	299
11 - 18 days	Nil	100	119	161	252	295	395
19 - 31 days	Nil	133	157	213	323	395	532
Each Additional Week	Nil	24	28	39	52	71	95

Region of Travel

Region		Countries
Overseas	1	Bangladesh, Bhutan, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam.
	2	Worldwide excluding Malaysia, USA, Canada and sanctioned countries*.
	3	Worldwide excluding Malaysia and sanctioned countries*.
*Sanctioned countries: Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela.		
Domestic		Within Malaysia and must be beyond 50 kilometers from the person covered's home and excludes any daily commute to and from their place of business or employment.

Notes:
1. The contribution above is excluding RM10 stamp duty and 6% service tax (Domestic Plan only).
2. Additional contribution for COVID-19 Coverage are the same across all Bronze, Silver and Gold Plans.

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

Type	Amount
Wakalah Fee	Up to 62.5% of the contribution in which: ▪ 25% - Commission ▪ 37.5% - Other Expenses
Service Tax	6% of the contribution, applicable to Domestic Plan only
Stamp Duty*	RM10.00 per certificate

*Stamp duty is exempted for certificates with an annual contribution amount not exceeding RM150 until 31/12/2025. Thereafter, RM10 stamp duty shall be payable starting from 1/1/2026 regardless of the annual contribution amount.

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** – 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.

b. **Cash Before Cover** – Full contribution must be made prior to inception date of the coverage.

c. **Claims** – If an incident occurs which gives rise to a claim, you shall notify Takaful Malaysia within thirty (30) days upon return to Malaysia. You may refer to the claims procedures in the certificate.

d. **Age Limit** – This product does not cover any person over the age of eighty (80) years. For a child under Family Plan, the age must be between thirty (30) days and eighteen (18) years old or twenty-three (23) years old, if the child is still studying full time in a recognized institution of higher learning.

e. **Eligible Person** – This product is available for Malaysians, permanent residents of Malaysia, and Malaysia employment pass / work permit holders throughout the Period of Takaful.

f. **Maximum Duration of Coverage**

   i. Single Trip Plan – each trip up to a maximum period of thirty-one (31) days for Domestic Plan and up to one hundred and ninety (190) days for Overseas Plan.

   ii. Annual Plan – unlimited number of trips throughout a year subject to a maximum period of ninety-five (95) days per trip and must be within the Period of Takaful.

g. Period of Coverage

For Section 4F - Travel Cancellation and Section 5A - Travel Cancellation due to COVID-19, the coverage will take into effect upon the issuance of certificate and terminate on commencement of trip. We will not pay any claim under these two sections if the certificate is participated in less than seven (7) days prior to the commencement of the scheduled trip.

For other Sections, period of coverage as below:

Overseas Trip (Region of Travel 1, 2 or 3)
The coverage will only take into effect from the time the person covered leaves his home for a direct journey to the place of embarkation in Malaysia to commence travel to the intended overseas destination; such time must not be more than six (6) hours before the time scheduled for departure from Malaysia.

The coverage shall automatically terminate on whichever of the following occurs first:
- six (6) hours after scheduled arrival time at the final destination in Malaysia;
- upon death of the person covered;
- upon expiry of the Period of Takaful as stated in the certificate at 23:59 pm Malaysia time; or
- upon the person covered's return to his home in Malaysia.

Domestic Trip (within Malaysia)
The coverage will only take into effect after the travel is beyond fifty (50) kilometers from the person covered's home in Malaysia for a direct journey to the intended destination in Malaysia.

The coverage shall automatically terminate on whichever of the following occurs first:
- upon death of the person covered;
- upon expiry of the Period of Takaful as stated in the certificate at 23:59 pm Malaysia time; or
- upon the person covered's return to his home in Malaysia.

Note: The above list is non-exhaustive. Please refer to the certificate for the full list of terms and conditions.

7. What are the major exclusions under this product?

This product does not cover the following:

a. Pre-existing condition;
b. Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
c. Professional or hazardous sports or racing of any kind other than on foot;
d. Suicide or intentional self-inflicted injuries;
e. Intoxication by alcohol or drugs;
f. Pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to accident;
g. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft;
h. Engaging in sports or games in a professional capacity;
i. Employment on merchant vessels or as a manual labour; naval, military or air force service or operations, regular or temporary, military or police duties; or
j. Whilst committing any unlawful act.

Note: This above list is non-exhaustive. Please refer to the certificate for the full list of exclusions.

8. Can I cancel my certificate?

For Single Trip Plan, you can cancel the certificate before the effective date of your certificate by giving a written notice to Us by email to csu@takaful-malaysia.com.my and get a refund of contribution provided that there is no claim made under your certificate. However, no cancellation is allowed on or after the effective date of your certificate.

For Annual Plan, you can cancel the certificate at any time and We shall refund the contribution on prorate basis, provided that no claim is made under your certificate.

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

It is important that you inform Us in writing or visit one of Our branches of any changes in your contact 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 [Registration No.: 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
Email: csu@takaful-malaysia.com.my

11. Other types of similar cover available

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

IMPORTANT NOTE:
YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT DUE TO ACCIDENT IN THE CERTIFICATE. YOU 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.

This product is managed by Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)] who 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 from December 2023.