

**IMPORTANT NOTE:**

Read this Product Disclosure Sheet before you decide to participate in Takaful myMediValue. **Be sure to also read the general terms and conditions.**

1. What is this plan about?

Takaful myMediValue is a yearly renewable individual medical plan that covers eligible medical expenses up to an overall annual limit, whether you are hospitalised or receiving outpatient treatment at a hospital.

2. What are the Shariah concepts applicable?

This plan is a Shariah-compliant product with the following Shariah concepts:

**Tabarru'**

(Donation for charitable purposes.)

In this plan, you donate an amount from your contribution to the Takaful Pool, assisting other participants in need.

**Wakalah**

(A contract in which one party, the principal, authorizes another party to act as their agent to 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 Management Fee.

**Qard**

(A loan without any interest.)

In this plan, we will lend an amount of money to the Takaful Pool without interest if the Takaful Pool is in deficit to pay claim.

**Hibah**

(A transfer of ownership of an asset from a donor to a recipient(s) without any consideration.)

In this plan, the benefits payable from the Takaful Pool is based on Hibah.

3. What are the covers / benefits provided?

This plan offers a broad spectrum of benefits, ranging from inpatient to outpatient coverage. For a detailed breakdown of your benefits, please refer to the Schedule of Benefits.

Schedule of Benefits:-

No.		Benefits	Benefit Amount {{planType}}
Section A: In-Patient and Daycare Surgical Benefits			
1.		Daily Hospital Room and Board (No limit on number of days)	RM{{roomBoard}}
2.		Intensive Care Unit (Maximum 60 days per any one disability)	As charged
3.		Surgical Fees	
4.		Anaesthetist Fees	
5.		Operating Theatre	
6.		Hospital Supplies and Services	
7.		In-Hospital Physician's and Specialist's Visit	
8.		Ambulance Fees	
9.		Day Surgery	
10.		Daily Cash Allowance at Malaysian Government Hospital (No limit on number of days)	RM100
Section B: Out-Patient Benefits			
11.		Pre-Hospitalisation Benefit (Within 60 days before hospitalisation)	As charged
12.		Post-Hospitalisation Benefits (Within 90 days after discharged)	
13.		Emergency Accidental Out-patient Treatment	
14.		Out-patient Cancer Treatment	
15.		Out-patient Kidney Dialysis Treatment	
Overall Annual Limit (for Sections A & B)			RM{{totalAnnualLimit}}

Notes:

- All the benefits are as charged based on reasonable and customary charges in Malaysia, subject to overall annual limit. No lifetime limit applies.
- Coverage is provided up to age 85 years next birthday.

4. How much contribution do I have to pay?

The contribution that you have to pay under this plan varies based on the attained age of the person covered. Please refer to the details of {{contributionMode}} contribution amount for the person covered below:

Attained Age (Next Birthday)	Contribution Amount (RM) {{contributions}}
[age]	[contribution]

Notes:

- Additional contribution loadings may apply depending on the occupation and health conditions of the person covered.
- The contribution payment methods allowable are credit / debit card.
- You can choose to make your payment monthly or annually.
- The contribution is payable up to age 85 years old next birthday.



The contributions are not guaranteed. Contributions may be adjusted on a portfolio basis in consideration of medical inflation and any other factors which may materially affect the sustainability of the portfolio. We will notify you at least 30 days before any revision of the contribution.

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

- 42% of the contribution is deducted upfront as **the Management Fee** to meet Our marketing and administration expenses which include **commission** of 15%. For your first certificate year, **the Management Fee** and **the commission** is equivalent to RM{{wkAmount}} and RM{{commission}} respectively. For each subsequent certificate year, **the Management Fee** will be 42% and **the commission** will be 15% of the contribution payable for the respective year.
- The contribution paid after deducting **the Management Fee** will be considered as Tabarru' and credited into the Takaful Pool. Tabarru' varies depending on the person covered's attained age and gender. However, **the Tabarru' is not guaranteed.**



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

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 answering the questions in the Application Form (or when you apply for this plan). Failure to do so may result in avoidance 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.

Free-Look Period

There is a free-look period of 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 request to cancel your certificate and get a full refund of your contributions paid.

Grace Period

You will have 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 covered will not have any Takaful cover.

Reinstatement

If your certificate has lapsed due to non-payment of contribution, you may reinstate it at any time within 1 year from the lapse date, subject to our requirements.

Waiting Period

For illness other than specified illnesses, the eligibility for benefits under your certificate will only start 30 days from the effective date or the reinstatement date of your certificate, whichever is later. For specified illnesses, the waiting period is 120 days. There is no waiting period for accidental injury.

Portfolio Withdrawal Condition

We reserve the right to cancel this plan portfolio as a whole if we decide to discontinue this plan. We will provide a prior notice to the participant and we will run off all certificates to expiry of the current period of cover within the portfolio.

Upgrade Room and Board

If the person covered is hospitalised at a room and board which is higher than his/her room and board benefit limit, then he/she will need to pay the difference in the room and board charge and the benefit limit.

Others








- a) You can choose to make annual or monthly payment. However, the total amount payable with monthly contribution payment mode will be higher than the total amount payable with annual contribution payment mode.
- b) Coverage on the person covered will take effect upon a successful application and payment of the first contribution. The effective date will be stated in your e-Certificate which you will receive immediately.
- c) In order to ensure continuous protection under your certificate, your contribution will be automatically deducted from your chosen debit / credit card based on the contribution payment mode that you have selected.
- d) Receipts will be issued for contribution made to your email address as registered with us. It is important that you keep the receipt as proof of contribution payment.
- e) If an incident occurs which gives rise to a claim, you shall notify us immediately. You may refer to the claims procedures in the Certificate Wording.



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:

-  Any claim caused by pre-existing illness.
-  Any claim due to specified illnesses occurring during the first 120 days of continuous cover.
-  Pregnancy or childbirth.
-  Any medical care or treatment received primarily for experimental or investigative purposes.
-  Dental conditions including dental treatment or oral surgery.
-  Sickness or injury arising from racing of any kind (except foot racing), hazardous sports.
-  Treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind-altering substance.



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 request to cancel your certificate **within the 15 calendar days of the free-look period**. Under such circumstance, you may get a full refund of your contributions paid.



If you choose to surrender your certificate after the 15 calendar days of the free-look period, **you will be entitled to a portion of contribution refund** as determined by us provided that you did not make any claims for the current certificate year.

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 changes 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 medical & health Takaful, please refer to the insuranceinfo booklet on 'Medical & Health Takaful' available at all our branches.

If you would like to know more about Takaful myMediValue, please contact us at:

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11. Other similar types of family takaful cover available.

Discover similar product(s) directly from Takaful Malaysia's website and our branches i.e. Takaful myCare Centre (TMCC) with no commission.

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



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 US 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 TAKAFUL MALAYSIA OR PIDM (VISIT WWW.PIDM.GOV.MY).

This plan is managed by:

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] 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 {{issueDate}}.