

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

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

1. What is this plan about?

This product pays a lump sum benefit in the event of positively diagnosed with dengue fever and/or Zika virus during the coverage term.

2. What are the Shariah concepts applicable?

This plan applies the Shariah concepts of **Wakalah** and **Tabarru'**.

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 imposition of a fee.

Tabarru' means a donation for the purpose of which is not commercial and is used to help other participants.

Any surplus arising from the General Takaful Fund (hereinafter referred to as "GTF") as determined by Us will apply to settle any Qard owing to Us. Any residual of the calculated surplus after making all the above payments will then be kept in the GTF to prepare and provide for any unfavourable claims experience.

For avoidance of doubt, this product is not entitled for the cash back payment.

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.

3. What are the covers / benefits provided?

There are 3 plans to choose from.

Benefits		Sum Covered		
		Bronze Plan	Silver Plan	Gold Plan
1	Dengue	RM 2,000	RM 3,000	RM 4,000
2	Zika	RM 2,000	RM 3,000	RM 4,000

The duration of cover is for one year. You need to renew your cover annually.

4. How much contribution do I have to pay?

The contribution amount that you have to pay varies depending on your choice of plan.

Contribution	Bronze Plan	Silver Plan	Gold Plan
Annual	RM 40	RM 55	RM 70

Notes:

- A. The contribution is excluding RM 10 stamp duty for individual certificate.
- B. The contribution is not guaranteed and may be revised upon renewal.

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

Types	Amount
Wakalah Fee / Administration Fee	60% of the contribution (includes marketing and administration expenses)
Stamp Duty	RM10 for individual 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:

- A. **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.
- B. **Waiting Period** – The eligibility for benefits under this plan will only start fourteen (14) days from the effective date of the coverage.

- C. **Coverage Term** - Your coverage will cease at the end of the 1-year coverage period.
- D. **Age Limit** - You must be at least 18 years old next birthday to apply for this plan.
- E. You can only participate in one Takaful *myClick* MozzCare plan per life for the same period of coverage.
- F. If an incident occurs which gives rise to a claim, you shall notify us immediately.

Note:

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

7. What are the major exclusions under this plan?

This plan does not cover the following:

- Dengue / Zika that is diagnosed during the waiting period; or
- Dengue / Zika that is not diagnosed by a medical practitioner who is duly registered with the Malaysian Medical Association.

Note:

Please refer to the Certificate Wording for the full terms and conditions under this product.

8. Can I cancel my certificate?

No, there is no cancellation under this product since there is no refund of contribution but your coverage will continue until the end of the 1-year coverage period.

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 medical and health takaful, please refer to the booklet on 'Medical & Health Takaful' available at all our branches or visit <http://www.insuranceinfo.com.my/>

If you have any queries, please contact us at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad
26th 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

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 1 February 2020.