

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to participate in Takaful *myClick* Travel PA.

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

1. What is this plan about?

This plan provides compensation in the event of injuries, disabilities or death caused by sudden and unforeseen accidents, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance services for overseas trips.

2. What are the Shariah concepts applicable?

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

Wakalah is a contract where the participant appoints the Takaful Operator to carry out transactions on the participant's behalf to invest and manage the contribution in the General Takaful Fund (hereinafter referred to as "GTF"), also known as Risk Fund in accordance with the Shariah. As a return, the participant allows the Takaful Operator to deduct a certain amount as a wakalah fee (commonly known as administration fee) for the services rendered.

Contribution less wakalah fee will be credited to the GTF as Tabarru' (a.k.a cost of insurance in conventional insurance).

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

Any surplus arising from the GTF as determined by Us will apply to settle any Qardh (an interest free loan) 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 plan is not entitled for the cash back payment.

3. What are the covers / benefits provided?

In general, this plan covers the following benefits.

- Section 1 Personal Accident Benefits
- Section 2 Medical and Other Related Benefits
- Section 3 Hospital Allowance
- Section 4 Emergency Medical Evacuation and Repatriation Benefits
- Section 5 Travel Inconvenience and Other Travel Related Benefits
- Section 6 Other Benefits

Notes:

- A. Please refer to the Certificate Wording for the details of benefits.
- B. You have an option to select single trip (Individual Plan or Family Plan) or annual cover (Individual Plan).
- C. For single trip, the maximum coverage period is 190 days per trip.
- D. For annual cover, there is no limit on the number of trips during the 1-year cover, subject to the maximum of 95 days for each trip. You need to renew the cover annually.
- E. If you opt for Family Plan, a family plan limit applies for the benefit payout. Family Plan covers you, your spouse and up to 5 children.

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, and duration of coverage.

Duration of Coverage	Individual Plan			Family Plan		
Plan Type	Bronze	Silver	Gold	Bronze	Silver	Gold
Region 1						
1 - 5 days	RM 18	RM 23	RM 26	RM 45	RM 58	RM 65
6 - 10 days	RM 22	RM 30	RM 35	RM 55	RM 75	RM 88
11 -18 days	RM 27	RM 39	RM 46	RM 68	RM 98	RM 115
19 - 31 days	RM 37	RM 59	RM 72	RM 93	RM 148	RM 180
Each Additional Week	RM 12	RM 17	RM 20	RM 30	RM 43	RM 50
Annual Cover	RM 125	RM 160	RM 180	N/A	N/A	N/A

Duration of Coverage	Individual Plan			Family Plan		
Plan Type	Bronze	Silver	Gold	Bronze	Silver	Gold
Region 2						
1 - 5 days	RM 26	RM 33	RM 37	RM 65	RM 83	RM 93
6 - 10 days	RM 31	RM 41	RM 47	RM 78	RM 103	RM 118
11 -18 days	RM 38	RM 55	RM 65	RM 95	RM 138	RM 163
19 - 31 days	RM 52	RM 83	RM 101	RM 130	RM 208	RM 253
Each Additional Week	RM 17	RM 24	RM 28	RM 43	RM 60	RM 70
Annual Cover	RM 185	RM 220	RM 240	N/A	N/A	N/A
Region 3						
1 - 5 days	RM 33	RM 42	RM 47	RM 83	RM 105	RM 118
6 - 10 days	RM 36	RM 52	RM 62	RM 90	RM 130	RM 155
11 -18 days	RM 49	RM 71	RM 83	RM 123	RM 178	RM 208
19 - 31 days	RM 67	RM 107	RM 130	RM 168	RM 268	RM 325
Each Additional Week	RM 22	RM 31	RM 36	RM 55	RM 78	RM 90
Annual Cover	RM 220	RM 255	RM 275	N/A	N/A	N/A

Region	Countries
1	Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
2	Europe, Tibet, Nepal, Mongolia and countries in Region 1.
3	Worldwide and countries in Region 1 and 2 excluding Malaysia, Belarus, Cuba, Democratic Republic of Congo, Iran, Israel, North Korea, Somalia, South Sudan, Sudan, Syria and Zimbabwe.

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

Types	Amount
Wakalah Fee / Administration Fee	50% of the contribution (includes marketing and administration expenses)
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** – 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 avoidance 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. Age Limit** – This certificate does not cover any person under the age of eighteen (18) years or over the age of seventy-nine (79) years for Individual Plan. For a Family Plan, a child must age between thirty (30) days and eighteen (18) years old or twenty-three (23) years old, if the child is still studying fulltime in a recognized institution of higher learning.
- C. Cash Before Cover** – Full contribution must be made by the participant prior to inception date of the coverage.
- D. Claims** – Participant or claimant must notify us and provide the necessary claims document within thirty (30) days upon return to Malaysia.

Note:

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:

- Pre-existing medical condition;
- Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- Professional or hazardous sports or racing of any kind other than on foot;
- Suicide or intentional self-inflicted injuries;
- Intoxication by alcohol or drugs;
- War and related risks;
- Whilst committing any unlawful act; or
- Radioactive and/or nuclear weapon material accidents.

Note:

This 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?

Yes, you can cancel the certificate before the departure date and get a refund of contribution. However, there will be no refund of contribution once the certificate has been incepted.

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 personal accident, you can contact us or you may refer to the booklet on 'Personal Accident Takaful' available at all our branches or visit www.islamicfinanceinfo.com.my.

If you have any queries, please contact us at:

Customer Service Unit (CSU)

26th Floor, Annexe Block, Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur, Malaysia.

Tel: 1-300 88 252 385

Email: csu@takaful-malaysia.com.my

11. Other types of Personal Accident cover available

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

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 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 November 2018.