

Read this Product Disclosure Sheet before you decide to participate in Takaful myClick Motor FlexiSaver. Please be sure to also read the general terms and conditions.

### 1. What is this product about?

Takaful myClick Motor FlexiSaver is a private Motor Takaful product which provides one year Base FlexiCover for loss or damage to your vehicle due to fire or theft, plus third party bodily injury or death or third party property loss or damage in addition to 24 hours roadside assistance (Tele Bantuan) program for breakdown towing and minor roadside repair.

While this product is in force, you can opt to activate the Pay As You Drive daily cover for accidental damage to your vehicle via our Click for Cover mobile app which comes with a complimentary personal accident cover of Ringgit Malaysia Fifteen Thousand (RM15,000) for you and your passengers on your activated coverage date(s). It will also cover accident towing at the point of accident.

### 2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- a. **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 General Takaful Fund (“GTF”) is based on Hibah.
- b. **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 Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)], (“We”, “Us”, “Our”, or “Takaful Malaysia”) to receive a portion of distributable surplus arising from the GTF as performance incentive for Takaful Malaysia’s achievement in managing the GTF which results in the surplus.
- c. **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.
- d. **Tabarru’** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru’ takes into effect when the participant contributes to the GTF.
- e. **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 Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

### 3. What are the covers / benefits provided?

4. During the 1 year period of Takaful, the Base FlexiCover of this product covers:
  - i. Loss or damage to your vehicle due to fire or theft;
  - ii. Your liability or your authorized drivers’ liability to third party for:
    - a. Bodily injury and death; and
    - b. Property loss or damage.
  - iii. 24 hours roadside assistance (Tele Bantuan) program for breakdown towing and minor roadside repair
2. On your activated coverage date(s) of Pay As You Drive, this product will cover accidental damage (own damage) to your vehicle and provides a complimentary personal accident cover of RM15,000 for you and your passengers as well as the accident towing at the point of accident.

The following add-on benefits can also be included by paying additional contributions at the time when you apply for the Base FlexiCover of this product:

	Add-on Benefits	Descriptions of Coverage
a.	Cover for Windscreens, Windows and Sunroof	<p>This benefit covers the cost of replace or repair any glass in the windscreens, windows or sunroof of your vehicle that is accidentally damaged, including the cost of lamination/tinting film (if any).</p> <p>Your No Claim Discount (NCD) will not be affected if this additional coverage is included.</p>

	Add-on Benefits	Descriptions of Coverage
b.	Motor PA Plus	<p>This benefit provides an additional cover for the driver and passengers travelling in your vehicle against death or permanent disablement due to a road accident and also an unlimited breakdown towing up to a maximum limit as selected by you. This is on top of the Complimentary Personal Accident of RM15,000/Person Covered (upon activation of Pay As You Drive daily cover) and 24 hours roadside assistance with 50km breakdown towing.</p> <p>You can choose any of the plan options below:</p> <ul style="list-style-type: none"> <li>Plan 1 – RM20,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 100km</li> <li>Plan 2 – RM30,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 200km</li> <li>Plan 3 – RM40,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 300km</li> </ul>
c.	Key Replacement	<p>This benefit reimburses you 80% of the cost to replace the key of your car up to a maximum limit as selected by you. This benefit can only be claimable once during the period of coverage.</p> <p>You can choose the benefit limits from the plan options below:</p> <ul style="list-style-type: none"> <li>Plan 1 – RM750</li> <li>Plan 2 – RM1,500</li> <li>Plan 3 – RM3,000</li> </ul>

Note:

- It is an offence under the laws of the Republic of Singapore to enter the country without extending a passenger liability cover for your motor Takaful.
- If the number of Person Covered at the time of the occurrence exceeds the number stated as the seating capacity in the Vehicle Registration Card, our limit of liability per person will be reduced by the ratio of the number of passengers declared to that of the actual number of passengers. Person Covered means the driver and/or passenger(s) of your car.
- Duration of Base FlexiCover and add-on benefits are for one (1) year, even if your vehicle is not covered with the Pay As You Drive daily cover. You need to renew your certificate with Base FlexiCover annually. For Pay As You Drive daily cover, you will only be covered on the coverage date(s) as activated by you via our Click for Cover mobile app.
- Please refer to the certificate for the full list of covers/benefits under this product.

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/en](http://www.pidm.gov.my/en)).

#### 4. How much contribution do I have to pay?

The contribution amount that you have to pay varies depending on your No Claim Discount (NCD) entitlement, add-on benefits and our rating factors such as sum covered, vehicle's age, vehicle make and model as well as the driver's age.

The contributions for some of the add-on benefits are as below:

	Add-on Benefits	Plan 1	Plan 2	Plan 3
a.	Motor PA Plus	RM20	RM30	RM40
b.	Key Replacement	RM20	RM30	RM50

**Example:**

Assuming a private vehicle with sum covered RM225,000\* and 2,000 Cubic Capacity (cc)

Basic Contribution	RM 1,664.00
Less 55% NCD entitlement	(RM 915.20)
Base Contribution	RM 748.80
Plus Add-on Contribution – Motor PA Plus (Plan 1)	RM 20.00
Subtotal	RM 768.80
Less 10% Rebate	(RM 76.88)
Subtotal After Rebate	RM 691.92
Plus 8% Service Tax	RM 55.35
Plus Stamp duty	RM 10.00
Total Contribution Payable	<u>RM 757.27</u>

The amount that you have to pay is RM757.27 when you apply for the Base FlexiCover of this plan. For the above example, the contribution for Pay As You Drive daily cover is RM10.63 per day.

Assuming you need 2 days of coverage, you will need to activate Pay As You Drive via our Click for Cover mobile app by selecting your coverage dates. Under such circumstance, the amount that you have to pay for Pay As You Drive daily cover is RM21.26 for 2 days of coverage.

\* The amount covered is based on the current market value of the vehicle based on reference to the Insurance Services Malaysia (ISM) Automotive Business Intelligence (ABI) vehicle valuation database.

**Note:**

- a. The above example is for illustration purposes only.
- b. You will need to pay a daily contribution when you activate Pay As You Drive daily cover via our Click for Cover mobile app.
- c. The total contribution that you have to pay for Takaful myClick Motor FlexiSaver with Pay As You Drive daily cover would be higher than Takaful myClick Motor (Comprehensive Cover) if you activate the Pay As You Drive daily cover for more than one hundred and fifty (150) days a year.

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

Type	Amount
Wakalah Fee	32.5% of the contribution of which: - Commission – 10% - Other expenses – 22.5%
Stamp Duty	RM10.00
Service Tax	8% of the contribution paid

**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 –**
**Consumer Takaful Contract**

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.

### Non-Consumer Takaful Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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. 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. Vehicle Market Value** – If you choose to cover your vehicle at market value, you must ensure that your vehicle is covered at the appropriate amount which is the current market value of the vehicle. Failure to cover based on the prevailing Market Value of the vehicle may affect the claims settlement as the “Average Clause” (payment subject to average) will apply where the amount of payment offered will be lesser than the coverage amount.
- c. Cash before cover**
  - i.** Full contribution must be paid to us or our authorized agent representing us before cover can be granted.
  - ii.** You are advised to pay the contributions to us via our authorized agent either by cash, credit card, debit card, other electronic payment, or cheques (cheques should be made only in the name of the Company).
- d. Fail to Activate Pay As You Drive** - If you do not activate Pay As You Drive daily cover, you will only be covered for loss or damage to your vehicle due to fire or theft, plus third party bodily injury / death / third party property damage but not loss or damage to your vehicle due to accident (own damage). In addition, you or your passengers will not be entitled to the complimentary personal accident cover in the event of a road accident.

**Important Notes:** It is important to ensure your vehicle is covered in the event of an accident. No coverage will be provided against accidental damage (own damage) if you do not activate Pay As You Drive daily cover via our Click for Cover mobile app. This can lead to financial burden. Examples include:

- i.** You will not receive a payout from us on accidental damage (own damage) and towing claim. You will thus need to bear this cost on your own.
- ii.** You will be required to bear the full outstanding loan amount if your vehicle is still under a hire purchase.

For your own benefit, you should activate Pay As You Drive daily cover before you drive on the road. You will not be allowed to activate Pay As You Drive daily cover after an accident occurs. Thus, it is important to check your daily cover and activate Pay As You Drive via our Click for Cover mobile app when you need this coverage.

- e. Approved Repairer** - If your vehicle is involved in an accident, you must send the damaged vehicle to:
  - i.** Motor repair workshops which are on our panel of approved workshops;
  - ii.** Motor repair workshops approved by Persatuan Insurans Am Malaysia (PIAM) under the PIAM Approved Repairers Scheme (PARS); or
  - iii.** Any other repairer that we have given you special permission to use.
- f. Claim Procedure** - If an accident occurs which gives rise to a claim, you shall notify us immediately.

Note:

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

## 7. What are the major exclusions under this product?

This product does not cover certain losses, such as:

- a.** Any incident, loss, damage or liability caused, sustained or incurred whilst your vehicle, in respect of which indemnity is provided under this plan, is being driven by any person other than your authorized driver;
- b.** Consequential loss of any nature; or
- c.** The loss of use of your vehicle.

Note:

The above list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this product.

**8. Can I cancel my certificate?**

You may cancel your certificate by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided that you have not made any claim. However, there is no refund of the additional contribution that you have paid for the Pay As You Drive daily cover if you have activated your coverage date(s) prior to the cancellation.

**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 Motor Takaful, please refer to the *insuranceinfo* booklet on 'Motor Takaful' available at all our branches or visit [www.insuranceinfo.com.my/](http://www.insuranceinfo.com.my/).

If you have any queries, please contact us at:

**Customer Service Unit (CSU)**

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]  
27<sup>th</sup> 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](mailto:csu@takaful-malaysia.com.my)

**11. Other types of similar cover available.**

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

**IMPORTANT NOTE:**

**YOU SHOULD ENSURE THAT YOUR VEHICLE IS COVERED AT THE APPROPRIATE AMOUNT. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH US FOR MORE INFORMATION.**

Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)] 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 April 2024.