Product Disclosure Sheet

Takaful myClick Travel PA

TAKAFULmalaysia

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident takaful.
Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

1 What is Takaful myClick Travel PA?

Takaful myClick Travel PA 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 your domestic and overseas travel.

Applicable Shariah Concepts:

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) are based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **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. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **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. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

2 Know Your Coverage

As an illustration, for **RM250.00** annually (for overseas travel - Bronze Plan, Region 3), you will receive the following standard personal accident takaful certificate **coverage**:

This standard certificate **covers:**

Benefits	Sum Covered (RM)
Accidental Death & Permanent Disablement	**100,000**
Medical Expenses	**100,000**
Follow-up Treatment in Malaysia	**10,000**
Compassionate Visitation Benefit	**5,000**
Child Guard Benefit (per event)	**5,000**
Hospital Allowance (maximum 20 days)	**150 per day**
Funeral Expenses in Malaysia	**2,500**
Medical Evacuation	**Unlimited**
Medically Supervised Repatriation	
Repatriation of Mortal Remains	
Damage or Loss of Baggage and Personal Effects (up to RM500 per article)	**2,500**
Loss of Travel Documents	**2,500**
Loss of Personal Money	**500**
Baggage Delay (RM200 for every 6-hours delay)	**400**
Travel Delay (RM200 for every 6-hours delay)	**1,000**
Travel Cancellation	**5,000**
Travel Curtailment	**5,000**
Travel Misconnection (at least 6-hours delay)	**400**
Home Protection (per event)	**1,000**
Personal Liability	**250,000**
Travel Assistance Services	**Included**

This certificate **excludes:**

- Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- Hazardous activities e.g. sky diving, cliff diving, and bungee jumping;
- Pre-existing conditions;
- Any consequence arising from committing or attempting any unlawful or criminal act;
- Nuclear and/or war related risks;
- Pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to accident;
- Hazardous occupation e.g. armed forces, policeman, firemen, pilots, aviation/ship crews, logging workers, miners; and/or
- Suicide/self-inflicted injury.

Note: The list above is **non-exhaustive.** For more details, please refer to the certificate for full information on what is covered and not covered.

The duration of coverage is one (1) year. You need to renew your certificate annually.

If you have any questions or require assistance on your personal accident takaful, you can:

Call us at:
1-300 88 252 385

Visit us at:
www.takaful-malaysia.com.my/en/products/travelpa-details/

Email us at:
csu@takaful-malaysia.com.my

3 Know Your Obligations

For this personal accident takaful, you must pay a takaful contribution of:	
Standard Cover	**RM250.00** annually
Additional Cover	**Not applicable**
(-) Rebate	**25%** of standard cover contribution or **RM62.50**
Total takaful contribution	**RM187.50** annually
You also have to pay the following fees and charges:	
Wakalah Fee (part of standard cover contribution of **RM250.00**)	**Up to 60%** of standard cover contribution or **RM150.00**: (+) Management Expenses **35%** of standard cover contribution or **RM87.50** (-) Rebate for direct channel **25%** of standard cover contribution or **RM62.50**
Stamp Duty	**RM10.00** *Stamp duty for contribution not exceeding RM150.00 is exempted until 31/12/2028.*
Other applicable charges	Service Tax is not applicable for overseas travel
Total takaful contribution payable	**RM197.50**

4 Other Key Terms

- You must provide complete and accurate information during application.
- You must disclose all material facts such as your occupation and personal pursuits.
- The takaful coverage only be effective once you have paid the contribution (cash before cover).
- **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.
- **Age limit** – Eighteen (18) years old to eighty (80) years old.
- **Eligible person** – This product is available for Malaysians, permanent residents of Malaysia, and Malaysia employment pass/work permit holders throughout the period of takaful.
- **Region of travel** – Worldwide excluding Malaysia and sanctioned countries (Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela).
- **Please contact our authorised service provider twenty-four (24) hours hotline number at +603-7628 3905 for emergency medical assistance.**

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

? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving a written notice to our Customer Services Unit (CSU) via email, by visiting any of our Takaful myCare Centres (TMCC), or through myTakaful Customer portal. Upon cancellation, you are entitled to a pro-rated refund of the contribution provided you have not made any claim. There will be no cancellation fee.

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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).