

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

1. What is this product about?

This product provides a daily hospital income benefit for each day of hospitalisation as an in-patient in both local and overseas hospitals, whether in normal ward or Intensive Care Unit (ICU).

It also comes with a Renewal Bonus which will increase all daily hospital income benefits payable by 10% on each renewal year starting from the 2nd certificate year, up to a maximum of fifty percent 50%.

In addition, this product provides extra lump sum cash payment upon hospitalisation for 5 days or more consecutively and/or in the event of death.

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. The Nominee may receive the benefit payable under this Certificate if the Nominee is a beneficiary under conditional 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 the distributable surplus arising from the GTF as a 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?

Please refer to the Schedule of Benefits below:

No.	Benefits	Plan (RM)					
		1	2	3	4	5	6
(a)	Basic Benefits						
1	Daily Hospital Income (all causes, max 180 days per disability)	50/ day	100/ day	150/ day	200/ day	250/ day	300/ day
2	Double Daily Hospital Income in Overseas (all causes, max 60 days per disability)	100/ day	200/ day	300/ day	400/ day	500/ day	600/ day
3	Triple Daily Hospital Income for Admission to Local ICU (all causes, max 30 days per disability)	150/ day	300/ day	450/ day	600/ day	750/ day	900/ day
4	Renewal Bonus	Increase basic benefits by 10% on each certificate renewal, up to maximum 50%					
5	Lifetime Limit	50,000	100,000	150,000	200,000	250,000	300,000
(b)	Additional Benefits						
1	Extra Emergency Cash Benefit (lump sum if hospitalized for 5 days or more consecutively, max 1 time per certificate year)	500	1,000	1,500	2,000	2,500	3,000
2	Compassionate Cash Benefit (lump sum, death due to all causes)	500	1,000	1,500	2,000	2,500	3,000

Notes:

- Only one (1) daily hospital income benefit from the basic benefits (items 1 to 3) shall be payable for any one day of hospitalisation.
- Renewal Bonus is only applicable to basic benefits (items 1 to 3) only.
- The aggregate amount payable for all daily hospital income benefits including renewal bonus (if any) shall not exceed the lifetime limit.
- Your benefit package will depend on the plan that you participate and it is stated in your certificate.

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).

4. How much contribution do I have to pay?

The monthly contribution that you have to pay may vary depending on the plan that you participate.

Attained Age Next Birthday	Monthly Contribution (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
18 to 35	16.04	33.02	49.06	65.09	82.08	98.11
36 to 40	18.87	38.68	57.55	77.36	96.23	115.09
41 to 45	22.64	45.28	68.87	91.51	114.15	136.79
46 to 50	29.25	57.55	86.79	115.09	144.34	172.64
51 to 55	39.62	78.30	117.92	156.60	196.23	235.85
56 to 60	53.77	108.49	162.26	216.04	270.75	324.53
61 to 65* (renewal only)	69.81	138.68	208.49	278.30	348.11	416.98
66 to 70* (renewal only)	80.19	159.43	239.62	319.81	399.06	479.25

*For renewal only

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

Type	Amount
Wakalah Fee	45% of contribution of which i. Commission – 25% ii. Other Expenses – 20%

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:

- Duty of Disclosure** - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this product wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make any misrepresentation in answering the questions in the proposal form (or when you apply for this product). 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 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. In addition to answering the questions in the proposal form (or when you apply for this product), 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 provided in the proposal form (or when you applied for this product) is inaccurate or has changed.
- You may cancel this product by returning the certificate within fifteen (15) calendar days free-look period after the certificate has been received by you. The contributions that you have paid will be refunded to you.
- Your coverage is effective upon issuance of the certificate and when the contribution is paid.
- Waiting period** - For illnesses other than specified illnesses, the eligibility for benefits under this product will only start thirty (30) days from the effective date of the certificate. For specified illnesses, it will only start hundred and twenty (120) days from the effective date of the certificate.
- Grace period** - You will have sixty (60) 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(s) covered will not have any Takaful cover, benefit or value.
- If an accident or illness occurs which gives rise to a claim, you shall notify us immediately.

g. Certificate renewals up to seventy (70) years old and renewal contributions are not guaranteed.

Note:

The above list is non-exhaustive. Please refer to your 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 the followings:

- a. Pre-existing illness;
- b. Illness or specified illness which commences within the waiting period;
- c. Hospitalisation primarily for investigatory purposes, organ donation, sex changes, cosmetic or plastic surgery, dental disease, dental care or surgery, or treatment for weight reduction or gain;
- d. Congenital abnormalities or deformities including hereditary conditions;
- e. Attempted suicide or self-inflicted injury whilst sane or insane.

Note:

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

8. Can I cancel my certificate?

You may cancel your certificate after fifteen (15) calendar days free-look period from the date of receipt of the certificate by you. Under such circumstances, there is no refund of any contribution to you.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you 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 *insuranceinfo* booklet on 'Medical & Health Takaful', available at all our branches or visit www.insuranceinfo.com.my.

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

Customer Service Unit (CSU)

Suite 1B-3A, Level 3A, Block 1B,
Plaza Sentral, Jalan Stesen Sentral 5,
50470 Kuala Lumpur, Malaysia.

Tel: 1-300-82-0022

Email: telemarketing@takaful-malaysia.com.my

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PRODUCT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR 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 Product Disclosure Sheet is valid as at April 2024.