



PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in out the Haji and Umrah Travel Personal Accident Takaful Scheme Developed Exclusively for Bank Muamalat Bhd Membership. Be sure to also read the general terms and conditions.)

M-TIARA IHRAM TRAVEL PA TAKAFUL PLAN

Date :

NOTIS PENTING:

Kontrak Takaful Pengguna

Menurut Perenggan 5 dari Jadual 9 Akta Perkhidmatan Kewangan Islam 2013, jika anda memohon takaful ini sepenuhnya bagi tujuan yang tidak berkaitan perdagangan, perniagaan atau profesion anda, anda mempunyai kewajiban untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan dalam Borang Cadangan ini. Anda dikehendaki menjawab soalan-soalan dalam Borang Cadangan ini dengan lengkap dan tepat.

Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak takaful anda, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak takaful anda.

Kewajipan penzahiran di atas hendaklah berterusan sehingga kontrak takaful anda dimeterai, diubah atau diperbaharui dengan kami.

Sebagai tambahan kepada soalan-soalan dalam Borang Cadangan ini, anda dikehendaki untuk menzahirkan apa-apa perkara lain yang anda tahu boleh mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan.

Anda juga mempunyai kewajiban untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak takaful anda ditandatangani, diubah atau diperbaharui dengan kami, apa-apa maklumat yang dinyatakan dalam Borang Cadangan ini tidak tepat atau telah berubah.

Kontrak Takaful Komersial

Menurut Perenggan 4(1) Jadual 9 Akta Perkhidmatan Kewangan Islam 2013, jika anda memohon takaful ini bagi tujuan yang berkaitan dengan perdagangan, perniagaan atau profesion anda, anda berkewajipan untuk menzahirkan apa-apa perkara yang anda tahu boleh mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan, dan apa-apa perkara yang munasabah yang boleh dijangka, jika tidak ia boleh menyebabkan pembatalan kontrak takaful, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak takaful anda.

Kewajipan penzahiran di atas hendaklah berterusan sehingga kontrak takaful anda dimeterai, diubah atau diperbaharui dengan kami.

Anda juga mempunyai kewajiban untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak takaful anda ditandatangani, diubah atau diperbaharui dengan kami, apa-apa maklumat yang dinyatakan dalam Borang Cadangan ini tidak tepat atau telah berubah.

IMPORTANT NOTICE:

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 this Proposal Form. You must answer the questions in this Proposal Form 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 this Proposal Form, 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 this Proposal Form 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 this Proposal Form is inaccurate or has changed.

1. What is this product about?

The Haji and Umrah Travel Personal Accident Takaful Scheme provide compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

2. What are the applicable Shariah concepts?

- **Takaful:** Based on the concept of Takaful, participants will contribute to the PRIA as tabarru' (donation), where it will be used for mutual aid and assistance.
- **Wakalah:** Participants appoint the Takaful Operator to manage Takaful contributions by charging a Wakalah Fee for their services as approved by the regulatory authorities.
- **Tabarru:** It is a donation where participants agree to pay their contribution to a special account known as the General Risk Investment Account. The contribution will be used to help other covered persons in times of misfortune.
- **Hibah:** If there is a Surplus Sharing declared at the end of each financial year, it will be shared equally between the Participant and MAA Takaful Berhad at 50:50 ratio based on Hibah.

3. What are the covers / benefits provided?

This certificate covers :

- Accidental death; Permanent disablement, Funeral expenses, loss of travel document, Emergency medical evacuation
- Compensation visitation benefit, Badah Haji, Waqaf and Qurban
- Reimbursement of Deposits or full payment of Air Tickets due to liquidation of agency.
- Duration of plan is based on numbers of chosen. Minimum is 1(one) day and maximum is 41 days.

Note:

Please refer to the scale of benefits for death and disablement in the sample Takaful certificate.

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the underwriting requirements of the Takaful Operator.

- Standard cover : RM _____
- Additional cover : RM _____

Please refer to the Takaful Consultant or the Takaful Operator directly for more information.

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

Type	Amount
<ul style="list-style-type: none">• Wakalah fees	(41.5% of the contribution) of which : <ul style="list-style-type: none">• Commission 25% of the contribution• Management Expenses – 16.5% of the contribution
<ul style="list-style-type: none">• Goods Service Tax (for business organizations)• Stamp Duty	6% of the contribution paid RM10.00

6. What are some of the key terms and conditions that I should be aware of?

Importance of disclosure – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risks profile and number of personal accident certificates that you have participated from other Takaful Operators.

Note:

This list is non-exhaustive. Please refer to the certificate contract for the terms and conditions under this certificate.

7. What are the major exclusions under this certificate?

This certificates does not cover death or injury caused by the following events:

- Insanity; Suicide and Self-inflicted injury; Physical defect or Infirmary, Disease, Infection or parasites, Childbirth, Miscarriage, Pregnancy.
- Mechanical power, commit any unlawful act, Civil War, Rebellion, Revolution, Usurped power, Engaging in Military.
- Ionizing radiation, Contamination by radioactive, Combustion of Nuclear Fuel, Travelling in an Aircraft
- War and Terrorism
- Any other events prohibited by Shariah principles.

Note:

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

8. Can I cancel my certificate?

You may cancel your certificate by giving 14 days written notice to the Takaful Operator. Upon cancellation, you are entitled for a refund of the contribution based on the percentage of unexpired period of the certificate.

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 life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident Takaful, please refer to the *insurance info* booklet on 'Personal Accident Takaful', available at all our branches or you can obtain a copy from the Takaful agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

MAA Takaful Berhad,
8th Floor, No.566,
Jalan Ipoh,
51200 Kuala Lumpur.
Tel : 603-6287 6666
Fax : 603-6259 0088
E-mail: info@maatakaful.com.my
Website: www.maatakaful.com.my

11. Other types of Personal Accident Takaful cover available?

- MAA Auto PAC
- M-Tiara Exclusive PA

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE TAKAFUL CONSULTANT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid from 01 October 2014 until a revision is issued.