

Read this Product Disclosure Sheet before you decide to participate in M-Zahra PA Care Takaful. Be sure to also read the general terms and conditions.

### 1. What is this product about?

The product compensates the person covered should he/she suffer bodily injury caused by violent, accidental, external and visible means.

### 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. A portion of the distributable surplus which is credited into the GTF will be distributed to eligible participants in the form of cash back 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 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 you contribute 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?

This product covers:

Benefits	Siddiq Plan (RM)	Iltizam Plan (RM)	Fatanah Plan (RM)	Amanah Plan (RM)	Afdhal Plan (RM)	Takwa Plan (RM)
Accidental Death & Permanent Disablement	50,000	100,000	150,000	200,000	250,000	300,000
Repatriation Expenses	3,000	3,000	3,000	3,000	3,000	3,000
Funeral Expenses	3,000	3,000	3,000	3,000	3,000	3,000
Weekly Benefit for Temporary Total Disablement	100	150	200	250	300	350
Medical Expenses	3,000	4,000	5,000	6,000	7,000	8,000
Daily Hospital Income (Per day and up to maximum 30 days)	50	75	100	125	150	175
Ambulance Fees	200	200	200	200	200	200
Snatch Injury	500	1,000	1,500	2,000	2,500	3,000
Purchase of Orthopedics Equipment	500	1,000	1,500	2,000	2,500	3,000

Note:

Duration of cover is for one (1) year. You need to renew your certificate annually.

The benefit(s) payable under eligible product is(are) 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](http://www.pidm.gov.my)).

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

The total annual contribution that you have to pay may vary depending on plan selected.

Annual Contribution* / Plan		Siddiq Plan (RM)	Itizam Plan (RM)	Fatanah Plan (RM)	Amanah Plan (RM)	Afdhal Plan (RM)	Takwa Plan (RM)
Class 1	With Weekly Benefit	75	135	200	265	330	395
	Without Weekly Benefit	60	110	170	225	280	335
Class 2	With Weekly Benefit	130	235	345	450	555	660
	Without Weekly Benefit	110	210	305	400	500	595

Subject to a minimum contribution of RM60.00.

*\*The rates above are exclusive of 8% Service Tax and RM10 stamp duty.*

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

Type	Amount
Wakalah Fees	45% of contribution of which: - Commission – 15% (if applicable) - Other Expenses – 30%
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 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.

##### 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) **Change in Risk** - you must inform the company or your agent in writing of any material changes during the certificate period so that the necessary amendments are endorsed into your certificate.
- c) **Excess** - is the first amount of loss that you have to bear in the event of a claim.
- d) **Age limit** - This certificate does not cover any person under the age of sixteen (16) years or over the age of sixty-five (65) years. Renewable until seventy (70) years.

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

This product does not cover certain losses, such as:

- i) Hazardous sports – water ski jumping, polo, hunting, mountaineering necessitating ropes, boxing, wrestling, racing of any kind other than on foot;
- ii) Racing, speed-trial and testing of vehicles;
- iii) Pre-existing physical or mental illness;
- iv) Suicide/self-injury;
- v) Disease and sickness;
- vi) Intoxication by alcohol or drugs;
- vii) Pregnancy or miscarriage or childbirth;
- viii) War and kindred perils;
- ix) Whilst committing any unlawful act;
- x) Nuclear related risks; and/or
- xi) Any other events prohibited by Shariah principles.

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 at any time by giving a written notice to us. However, you will not receive any refund of the contribution paid.

**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 on PA Takaful, you can contact us or any of our branches or from our agents or you may refer to the *insuranceinfo* booklet, 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)]

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Menara Takaful Malaysia,

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Website: [takaful-malaysia.com.my](http://takaful-malaysia.com.my)

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

Please refer to our website, branches or agents for other similar types of cover available.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE TABLE OF BENEFITS FOR DEATH AND DISABLEMENT DUE TO ACCIDENT IN YOUR CERTIFICATE AND 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 DISCUSS WITH THE AGENT 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 March 2024.