

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

### 1. What is this plan about?

Takaful myClick Term is a regular contribution term takaful plan which pays a lump sum benefit upon death or upon the occurrence of Total and Permanent Disability (TPD) during the term of the coverage. This plan does not accumulate any cash value.

In addition, you may opt to include critical illness cover that provides advance payout upon the diagnosis of one of the 39 covered critical illnesses, subject to the waiting period. Any critical illness payout will reduce your sum covered for death and TPD.

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

This plan applies the following Shariah concepts:

- a. **Tabarru'** means donation for charitable purposes. Under this plan, the participant donates a portion of the contribution to the Group Family Takaful Account (GFTA) to help other participants.
- b. **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 plan, the participant authorizes the company to manage the GFTA and in return, the company will receive a Wakalah fee.
- 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 plan, the company will lend an amount of money to the GFTA without interest if the GFTA is in deficit.

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

This plan covers:

- a. Death or TPD due to all causes
- b. Critical illness (only if this option is selected)

Contribution term: Up to age 80 years old next birthday

#### Notes:

Please refer to the online quote for your chosen sum covered.

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

The total contribution that you have to pay and the certificate terms may vary depending on the underwriting requirements.

Contribution term: Up to age 80 years old next birthday

#### Notes:

- a. The contribution rate varies by attained age and gender of the person covered and sum covered. Additional contribution loading may be imposed depending on the occupation and health conditions of the person covered.
- b. The contribution rates are not guaranteed and may vary in the future. We will notify you with prior notice before any revision of the contribution.
- c. Please refer to the online quote for the estimated monthly contribution that you have to pay.

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

Type	Amount
Wakalah Fee / Administration Fee	45% of contribution (includes marketing and administration expenses)

### Note:

This product is developed for online distribution, and may involve marketing collaboration with our business partners / intermediaries.

## 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** – Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, you have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in voidance 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. 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 is inaccurate or has changed.
- b. **Free-Look Period** – There is a free-look period of fifteen (15) calendar days from the date of delivery of the e-certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund of your contributions paid.
- c. In order to ensure continuous protection under the plan, your contribution will be automatically deducted from your chosen debit / credit card on a monthly basis.
- d. **Grace Period** – You will have thirty (30) 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.
- e. **Reinstatement** – If your certificate has lapsed due to non-payment of contribution, you may reinstate it at any time within one (1) year from the lapse date, subject to underwriting. Terms and conditions apply.
- f. **Waiting period** – The eligibility for critical illness benefit will only start thirty (30) days from its effective date of the cover for all critical illnesses other than cancer. For cancer, a 60-day waiting period shall apply.
- g. You must nominate a nominee and ensure that your nominee is aware of your participation in this plan.
- h. You can only be covered in one Takaful myClick Term plan.

### Note:

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

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

This plan does not cover:

- a. Death due to suicide, while sane or insane, within the first (1) year from the effective date or any reinstatement date, whichever is the later;
- b. TPD which has existed on the effective date or any reinstatement date, whichever is the later; or
- c. TPD due to attempted suicide or self-inflicted injuries, while sane or insane.

### Note:

This above list is non-exhaustive. Please refer to the Certificate Wording for the full list of exclusions under this plan.

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

You may cancel your certificate at any time after the fifteen (15) calendar days' free-look period. There will be no refund of contributions in the event of cancellation after the free-look period. Your coverage will cease on the next contribution due date where you do not require to make further contributions.

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

It is important that you update in the *myTakaful* Customer portal or inform us of any changes 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 family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful' available at all our branches or visit [www.insuranceinfo.com.my/](http://www.insuranceinfo.com.my/).

If you would like to know more about this plan, please contact us at:

**Customer Service Unit (CSU)**

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

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

**IMPORTANT NOTE:**

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THIS PLAN AND CONTACT US DIRECTLY FOR MORE INFORMATION.

Syarikat Takaful Malaysia Keluarga Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at October 2020.