

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

### 1. What is this product about?

This product provides compensation in the event of injuries, permanent disabilities or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconveniences and travel assistance services during your Hajj or Umrah pilgrimage in Arab Saudi. This product also covers you when you are in any nearby country of Saudi Arabia (except Afghanistan, Iran and Syria) if your Hajj or Umrah trip includes that country. You have the option to add-on COVID-19 Coverage subject to an additional contribution.

### 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 product 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 ("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 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 a Wakalah fee.

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

In general, this product covers the following benefits:

- Section 1 Personal Accident Benefits.
- Section 2 Medical and Other Related Benefits.
- Section 3 Emergency Medical Evacuation and Repatriation Benefits.
- Section 4 Travel Inconvenience and Other Related Benefits.
- Section 5 COVID-19 Coverage (optional benefit).

#### Notes applicable to Section 5 only:

- This benefit **does not cover** any person who is **not fully vaccinated** as required by the government, except for child below eighteen (18) years old.
- Travel Cancellation due to COVID-19 is **not payable** if the certificate **is participated in less than seven (7) days** prior to the commencement of the **scheduled trip**.

Please refer to the Schedule of Benefits/Plan below for the summary of the benefits and respective Sum Covered under each Plan.

Section	Schedule of Benefits / Plan	Sum Covered (RM)		
		Bronze	Silver	Gold
<b>1</b>	<b>Personal Accident Benefits</b>			
A	Accidental Death or Permanent Disablement			
	i. Up to 70 years	100,000	300,000	500,000
	ii. 71 – 80 years	50,000	150,000	250,000
	iii. Per Child	25,000	75,000	100,000
	iv. Per Family <sup>1</sup>	300,000	900,000	1,500,000
B	Child Education Fund (per event)	Nil	5,000	10,000

Section	Schedule of Benefits / Plan	Sum Covered (RM)		
		Bronze	Silver	Gold
<b>2</b>	<b>Medical and Other Related Benefits</b>			
A	Medical Expenses i. Up to 70 years ii. 71 – 80 years iii. Per Family <sup>1</sup>	100,000 50,000 300,000	300,000 150,000 900,000	500,000 250,000 1,500,000
B	Follow-up Treatment in Malaysia <sup>2</sup> i. Up to 70 years ii. 71 – 80 years iii. Per Family <sup>1</sup>	10,000 5,000 30,000	20,000 10,000 60,000	30,000 15,000 90,000
C	Compassionate Visitation Benefit <sup>2</sup>	5,000	7,500	10,000
D	Child Guard Benefit <sup>2</sup> (per event)	5,000	7,500	10,000
E	Alternative Medical Treatment <sup>2</sup>	Nil	500	1,000
F	Hospital Allowance <sup>2</sup>	3,000	5,000	10,500
<b>3</b>	<b>Emergency Medical Evacuation &amp; Repatriation Benefits<sup>3</sup></b>			
A	Funeral Expenses in Malaysia	2,500	5,000	7,500
B	Medical Evacuation	Unlimited	Unlimited	Unlimited
C	Medically Supervised Repatriation			
D	Repatriation of Mortal Remains			
<b>4</b>	<b>Travel Inconvenience &amp; Other Related Benefits</b>			
A	Damage or Loss of Baggage and Personal Effects (up to RM500 per article)	2,500	5,000	7,500
B	Loss of Travel Documents	2,500	5,000	7,500
C	Loss of Personal Money	500	1,000	1,500
D	Baggage Delay (RM200 for every 6-hours delay)	400	800	1,200
E	Travel Delay (RM200 for every 6-hours delay)	1,000	2,000	3,000
F	Travel Cancellation	5,000	15,000	25,000
G	Travel Curtailment	5,000	15,000	25,000
H	Travel Misconnection (at least 6-hours delay)	400	500	600
I	Missed Departure	Nil	1,000	2,000
J	Travel Overbooked (RM200 for every 6-hours delay)	Nil	2,000	3,000
K	Loss of Deposit/Full Payment due to Insolvency of Travel Agency or Airlines	Nil	3,000	5,000
L	Golf Equipment Cover (per event) (up to RM500 per golf club)	Nil	2,000	5,000
M	Loss of Credit Card	Nil	2,000	5,000
N	Rental Car Excess Cover (per event)	Nil	500	1,000
O	Home Protection (per event)	1,000	3,000	5,000
P	Personal Liability	250,000	500,000	1,000,000
Q	Travel Assistance Services	Included	Included	Included
<b>5</b>	<b>COVID-19 Coverage (optional)</b>			
A	Travel Cancellation due to COVID-19	5,000	5,000	5,000
B	Travel Disruption due to COVID-19	5,000	5,000	5,000
C	Overseas Medical Expenses due to COVID-19 i. Up to 70 years ii. 71 – 80 years iii. Per Family <sup>1</sup>	200,000 100,000 600,000	200,000 100,000 600,000	200,000 100,000 600,000
D	Medical Evacuation and Repatriation due to COVID-19	100,000	100,000	100,000
E	Repatriation of Mortal Remains due to COVID-19	100,000	100,000	100,000

**Notes:**

- Sum Covered for adult age 71 – 80 years old is fifty percent (50%) from the Sum Covered of ≤ 70 years old.
- Total amount payable under Section 2 is subject to maximum Sum Covered under Section 2A – Medical Expenses.
- Please contact Our authorised service provider twenty-four (24) hours hotline number at **+603-7628 3905** for emergency medical assistance.
- All benefits under Sections 1 to 4 are automatically covered while the COVID-19 Coverage under Section 5 only applies if it is included in your certificate subject to additional contributions.
- If you opt for Family Plan, it covers you, your spouse and up to five (5) children.
- For Family Plan under Sections 2C, 2E, 2F, 3A, 4A – 4K, 4M, 4P, 5A, 5B, 5D and 5E, the limit amount in total for all the person covered is three hundred percent (300%) of the Sum Covered shown in the Schedule of Benefits.
- Please refer to the certificate for the complete details of the benefits.

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](http://www.pidm.gov.my/en)).

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

The contribution amount that you have to pay varies depending on your choice of plan, duration of trip and additional COVID-19 Coverage.

Please refer to the contribution table below.

**Contribution Without COVID-19 Coverage**

Period of Coverage	INDIVIDUAL PLAN (RM)			FAMILY PLAN (RM)		
Plan	Bronze	Silver	Gold	Bronze	Silver	Gold
Up to 10 days	42	67	90	104	165	220
11 - 18 days	65	107	142	160	260	350
19 - 31 days	78	130	170	200	335	445
32 - 38 days	99	165	215	252	421	560
39 - 45 days	120	200	260	304	507	675
46 - 52 days	141	235	305	356	593	790
53 - 59 days	162	270	350	408	679	905

**Total Contribution WITH COVID-19 Coverage (optional)**

Period of Coverage	INDIVIDUAL PLAN (RM)			FAMILY PLAN (RM)		
Plan	Bronze	Silver	Gold	Bronze	Silver	Gold
Up to 10 days	133	158	181	327	388	443
11 - 18 days	184	226	261	455	555	645
19 - 31 days	235	287	327	595	730	840
32 - 38 days	284	350	400	718	887	1026
39 - 45 days	333	413	473	841	1044	1212
46 - 52 days	382	476	546	964	1201	1398
53 - 59 days	431	539	619	1087	1358	1584

**Notes:**

- The contribution shown above does not include RM10 stamp duty for each certificate.

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

Type	Amount
Wakalah Fee	Up to 45% of the contribution in which: i. 25% - Commission ii. 20% - Other Expenses
Service Tax	Nil
Stamp Duty	RM10.00 per certificate

\*Stamp duty is exempted for certificates with contribution amount not exceeding RM150 (for Individual Participant) and RM250 (for Corporate Participant) until 31/12/2025. Thereafter, RM10 stamp duty shall be payable starting from 1/1/2026 regardless of the contribution amount.

## 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, 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.
- b. **Cash Before Cover** – Full contribution must be made prior to inception date of the coverage.
- c. **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.
- d. **Age Limit** – This product does not cover any person over the age of eighty (80) years old. For a child under Family Plan, the age must be between thirty (30) days and eighteen (18) years old or twenty-three (23) years old, if the child is still studying full time in a recognized institution of higher learning.
- e. **Eligible Person** – This product is available for Malaysians, Malaysian permanent residents and Malaysia employment pass / work permit holders who are Muslims throughout the Period of Takaful and travelling to Saudi Arabia with valid Hajj/Umrah visa.
- f. **Maximum Duration of Coverage**  
Up to fifty-nine (59) days for each trip.
- g. **Period of Coverage**  
For Section 4F - Travel Cancellation and Section 5A - Travel Cancellation due to COVID-19, the coverage will take into effect upon the issuance of certificate and terminate on commencement of trip. We will not pay any claim under these two Sections if the certificate is participated in less than seven (7) days prior to the commencement of the scheduled trip.

For other Sections, the coverage will only take into effect from the time the person covered leaves his home for a direct journey to the place of embarkation in Malaysia to commence travel Hajj/Umrah; such time must not be more than six (6) hours before the time scheduled for departure from Malaysia.

The coverage shall automatically terminate on whichever of the following occurs first:

- i. six (6) hours after scheduled arrival time at the final destination in Malaysia;
- ii. upon death of the person covered;
- iii. upon expiry of the Period of Takaful as stated in the certificate at 23:59 pm Malaysia time; or
- iv. upon the person covered's return to his home in Malaysia;

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

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

This product does not cover the following:

- a.** pre-existing condition;
- b.** trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- c.** suicide or intentional self-inflicted injuries;
- d.** intoxication by alcohol or drugs;
- e.** pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to accident;
- f.** air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft; or
- g.** whilst committing any unlawful act.

Note: This above list is non-exhaustive. Please refer to the certificate for the full list of exclusions.

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

You can cancel the certificate before the effective date of your certificate by giving a written notice to Us by email to [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) and get a refund of contribution provided that no claim made is made under your certificate. However, no cancellation is allowed on or after the effective date of your certificate.

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

It is important that you inform Us in writing or visit one of Our branches 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?**

If you would like to know more about this product, please contact Us at:

**Customer Service Unit (CSU),**

Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)],  
27th Floor, Annexe Block,  
Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur.  
P.O. Box 11483,  
50746 Kuala Lumpur.  
Tel: 1-300 88 252 385  
Fax: 603 - 2274 0237  
Email: [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)  
Website: [www.takaful-malaysia.com.my/en](http://www.takaful-malaysia.com.my/en)

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

Please refer to Our website at [www.takaful-malaysia.com.my/en](http://www.takaful-malaysia.com.my/en).

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT DUE TO ACCIDENT IN THE CERTIFICATE. YOU 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 OUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

This product is managed by Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)] who 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 from November 2024.