

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Takaful myHouseowner & Householder. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

## 1 What is Takaful myHouseowner & Householder?

**Takaful myHouseowner & Householder** provides coverage against loss or damage to the building and/or contents of private dwelling houses and flats and residents' property in hotels, residential clubs and boarding houses used solely for residential purposes.

### Applicable Shariah Concepts:

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) is based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **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. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **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. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

## 2 Know Your Coverage

As an illustration, for **RM450.00** annually, you will receive the following standard Takaful myHouseowner & Householder certificate **coverage**:

Sum Covered	RM500,000.00
Construction Class	Landed Property - Class 1A
<p>This standard certificate <b>covers</b>:</p> <ul style="list-style-type: none"> <li>• fire, lightning, thunderbolt, subterranean fire;</li> <li>• domestic explosion;</li> <li>• aircraft damage and other aerial devices and/or articles dropped there from;</li> <li>• impact damage with any of the building by any road vehicles or animals not belonging to or under the control of the participant or any member of his family;</li> <li>• bursting or overflowing of domestic water tanks, apparatus or pipes excluding: <ul style="list-style-type: none"> <li>○ in respect of each and every loss to amount stated in the schedule;</li> <li>○ destruction or damage occurring while the private dwelling is left untenanted;</li> </ul> </li> <li>• theft accompanied by actual forcible and violent entry into or out of a building or any attempt thereof. Provided the private dwelling is not left inhabitant for more than ninety (90) days whether consecutively or not in any period of takaful, unless otherwise agreed by the endorsement;</li> <li>• hurricane, cyclone, typhoon, windstorm subject to the excess clause as stated in the schedule;</li> <li>• earthquake, volcanic eruption subject to excess clause as stated in the schedule;</li> <li>• flood but excluding loss or damage caused by subsidence or landslip, subject to excess clause as stated in the schedule;</li> <li>• loss of rent not exceeding in aggregate up to 10% of the sum covered of the building/content; and/or</li> <li>• third party liability up to RM50,000.00.</li> </ul>	<p>This certificate <b>excludes</b>:</p> <ul style="list-style-type: none"> <li>• war, invasion, act of foreign enemy, hostilities or any act of terrorism;</li> <li>• order of the government or public municipal or local authority;</li> <li>• nuclear weapons or ionizing radiations or contaminations;</li> <li>• consequential loss or damage of any nature;</li> <li>• property damage to data or software;</li> <li>• loss or damage due to theft by your domestic servants or any member of your family and household;</li> <li>• beer, liquor, pictures of animals or things used for religious purpose such as idols;</li> <li>• the "liability to the public" section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos; or</li> <li>• any other events prohibited by Shariah principles.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. Please refer to the certificate for the full list of exclusions under this certificate.</p>
<p>By paying an <b>additional</b> contribution, you can expand the coverage to include:</p> <ul style="list-style-type: none"> <li>• subsidence and landslip;</li> <li>• riot, strike and malicious damage;</li> <li>• alterations, repairs and additions;</li> <li>• loss of rent (if more than 10% of the sum covered the building) of RM10,000.00; and/or</li> <li>• increased sum covered for third party liability up to RM250,000.00.</li> </ul>	
<p>Duration of cover is for one (1) year. You need to renew your certificate annually.</p>	

If you have any questions or require assistance on your Takaful myHouseowner & Householder, you can:



Call us at:

1-300 88 252 385



Visit us at:

[www.takaful-malaysia.com.my/en/products/takaful-myhouseowners-householders/](http://www.takaful-malaysia.com.my/en/products/takaful-myhouseowners-householders/)



Email us at:

[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

### 3 Know Your Obligations

For this Takaful myHouseowner & Householder, you must pay a takaful contribution of:	
Standard Cover	RM450.00 (annually)
Additional Cover	
• subsidence and landslip;	RM405.00
• riot, strike and malicious damage;	RM50.00
• Alterations, repairs and additions;	RM28.12
• loss of rent (if more than 10% of the sum covered of the building); and/or	RM9.00
• increased sum covered for third party liability up to RM250,000.00.	RM20.00
<b>Total takaful contribution</b>	<b>RM962.13</b>
<b>You also have to pay the following fees and charges:</b>	
Wakalah Fee (part of total takaful contribution of RM962.13)	50% of the total takaful contribution, or <b>RM 481.06</b> , of which: <ul style="list-style-type: none"> <li>• Commission <b>15%</b> of the total takaful contribution or <b>RM144.32</b></li> <li>• Management Expenses <b>35%</b> of total takaful contribution or <b>RM336.74</b></li> </ul>
Other applicable charges	Service Tax <b>8%</b> of total takaful contribution or <b>RM76.97</b>
Stamp Duty	<b>RM10.00</b> <i>Stamp duty for contribution not exceeding RM150.00 (for Individual Participant) and RM250.00 (for Corporate Participant) is exempted until 31/12/2028.</i>
<b>Total takaful contribution payable</b>	<b>RM1,049.10</b>

### 4 Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must ensure that your property is covered at the appropriate amount taking into account the renovation made to your property. The sum covered should cover the cost of rebuilding the property in the event of loss or damage, either on:
  - Market value basis – we will pay the full cost of repairing the damaged property less the amount for wear, tear and depreciation; or
  - Replacement value basis – we will reinstate, repair or replace the loss or damaged property without any deductions being made for wear, tear or depreciation provided that the sum covered is adequate to cover the total cost of replacing.
- You must inform Takaful Malaysia or your authorized agents in writing of any material changes during the certificate period so that the necessary amendments are endorsed into your certificate.
- You shall take all reasonable precautions for the safety of the property covered.
- You must ensure that the sum covered is adequate, otherwise, average condition will apply for under coverage at the time of loss. You shall be considered as covering for yourself the difference and shall bear the rateable proportion of the loss accordingly.
- Excess is the first amount of loss that you have to bear in the event of a claim.

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

### ? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving written notice to our Customer Services Unit (CSU) via email, by visiting any of our Takaful myCare Centres (TMCC) or authorized agents, or through [myTakaful Customer](#) portal. Upon cancellation, you are entitled to a pro-rated refund of the contribution provided you have not made any claim. There will be no cancellation fee.

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**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](http://WWW.PIDM.GOV.MY)).**