

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Takaful myHome Cover.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

1 What is Takaful myHome Cover?

Takaful myHome Cover provides coverage for building and/or contents contained in the buildings solely used for residential purposes only and covers loss or damage by fire, lightning, explosions, flood, burst pipe, or by any perils mentioned in the certificate coverage.

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) are 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 RM360.00 annually, you will receive the following standard Takaful myHome Cover certificate coverage:

Sum Covered	RM500,000.00
Plan	Plan 3
Construction Class	Houseowner Landed Property - Class 1A
<p>This standard certificate covers:</p> <p>Part A</p> <ul style="list-style-type: none"> • fire, lightning, thunderbolt, subterranean fire; • explosion; • aircraft & other aerial devices and/or articles dropped; • impact by any road vehicle or animals; • bursting, overflowing of water tanks, apparatus, pipes; • theft (actual forcible and violent breaking); • hurricane, cyclone, typhoon, windstorm; • earthquake, volcanic eruption; • flood; and • robbery and hold up. <p>Part B</p> <ul style="list-style-type: none"> • contents temporarily removed from the house; • breakage to mirrors; • compensation on death (caused by thieves and/or fire); • servants property; • rent insurance/takaful; and • liability to the public. <p>Part C</p> <ul style="list-style-type: none"> • assistance allowance - fire and/or flood (RM500); • deterioration of food in the freezer (up to RM100); • cost of replacing locks/keys (up to RM500); • cost of replacing lost legal documents (up to RM2,500); • cleaning services/laundry cost (up to RM1,000); and • loss or damage to water filter (up to RM500). 	<p>This certificate excludes:</p> <ul style="list-style-type: none"> • war, invasion, act of foreign enemy, hostilities or any act of terrorism; • cessation of works of confiscation by order of the government or public municipal or local authority; • spontaneous combustion; • nuclear weapons or ionizing radiations or contaminations; • consequential loss or damage of any nature; • property damage to data or software; • 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 • any other events prohibited by Shariah principles. <p>Note: This list is non-exhaustive. Please refer to the certificate for the full list of exclusions under this certificate.</p>

By paying an **additional** contribution (Plan 3), you can expand the coverage to include:

<p>Part A</p> <ul style="list-style-type: none"> • loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences; • alterations, repairs and additions twenty-five percent (25%) of sum covered; • riot, strike and malicious damage; • bush/<i>lalang</i> fire; • damage by falling trees or branches and objects; and/or • escalation. 	<p>Part B</p> <ul style="list-style-type: none"> • landlords household goods and furnishings in blocks of flats/apartments/condominium; • plate glass; • subsidence and landslip cover (standard); • subsidence and landslip cover (excluding proviso A of the certificate wording); • additional rent coverage; and/or • increased limits of liability to the public. 	<p>Add-on Benefits</p> <ul style="list-style-type: none"> • mortgage loan/financing instalment protection; and/or • landlord coverage.
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Duration of cover is for one (1) year. You need to renew your certificate annually.

If you have any questions or require assistance on your Takaful myHome Cover, you can:



Call us at:
1-300 88 252 385



Visit us at:
www.takaful-malaysia.com.my/en/products/takaful-myhome-cover/



Email us at:
csu@takaful-malaysia.com.my

3 Know Your Obligations

For this fire Takaful myHome Cover, you must pay a takaful contribution of:	
Standard Cover	RM360.00 (annually)
Additional Cover	
Part A	
<ul style="list-style-type: none"> loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences; alterations, repairs and additions (twenty-five percent (25%) of sum covered); riot, strike and malicious damage; bush/lalang fire; damage by falling trees or branches and objects; and/or escalation. 	RM40.00 RM22.50 RM40.00 RM20.00 RM40.00 RM34.37
Part B	
<ul style="list-style-type: none"> landlords household goods and furnishings in blocks of flats / apartments / condominium; plate glass; subsidence and landslip cover (standard); subsidence and landslip cover (excluding provision (a)); additional rent coverage; and/or increased limits of liability to the public. 	RM216.00 RM200.00 RM324.00 RM8.10 RM94.08 RM10.00
Add-on Benefits	
<ul style="list-style-type: none"> mortgage loan/financing instalment protection; and/or landlord coverage. 	RM95.00 RM560.00
Total takaful contribution	RM2,064.05
You also have to pay the following fees and charges:	
Wakalah Fee (part of total takaful contribution of RM2,064.05)	43% of the total takaful contribution, or RM887.52 , of which: <ul style="list-style-type: none"> Commission 15% of the total takaful contribution or RM309.61 Management Expenses 28% of total takaful contribution or RM577.93
Other applicable charges	Service Tax 8% of total takaful contribution or RM165.12
Stamp Duty	RM10.00 <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>
Total takaful contribution payable	RM2,239.17

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 agent 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.
- Excess is the first amount of loss that you have to bear in the event of a claim.
- Takaful Contribution Warranty - Contribution due to Takaful Malaysia must be paid and received by Takaful Malaysia within sixty (60) days from the inception date. If the condition is not complied with, this contract shall be automatically cancelled and Takaful Malaysia shall be entitled to the pro-rated contribution for the period Takaful Malaysia provide the cover.

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 a 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).