

Read this Product Disclosure Sheet before you decide to participate in Takaful myTravel Umrah. 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, disabilities or death caused by accidents and reimburses medical expenses incurred as a result of an accident and travel inconvenience benefits while performing umrah or hajj in Saudi Arabia.

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 covers / benefits provided?

Benefits		Sum Covered (RM)	
		Umrah Plan	Ziarah Plan
1.	Accidental Death	20,000 / adult 5,000 / child ¹	20,000 / adult 5,000 / child ¹
2.	Accidental Total & Permanent Disablement	20,000 / adult 5,000 / child ¹	20,000 / adult 5,000 / child ¹
3.	Overseas Medical Expenses (due to accident, on a reimbursement basis)	2,000 / adult 1,000 / child ¹	5,000 / adult 2,500 / child ¹
4.	Badal Hajj (upon Death/Total & Permanent Disablement due to accident)	2,000 / adult	2,000 / adult
5.	Funeral Expenses (due to accident)	1,000 / individual	1,000 / individual
6.	Medical Evacuation (on a reimbursement basis)	2,000 / individual	2,000 / individual
7.	Medically Supervised Repatriation (on a reimbursement basis)	2,000 / individual	2,000 / individual
8.	Repatriation of Mortal Remains (on a reimbursement basis)	2,000 / individual	2,000 / individual
9.	Loss of Baggage	150 / individual 300 / family ²	150 / individual 300 / family ²
10.	Loss of Travel Documents	300 / individual	300 / individual
11.	Travel Delay (RM50 for every 8 hours)	500 / individual	500 / individual

Notes:

1. A child under family plan is defined as a person whose age is between thirty (30) days until eighteen (18) years or twenty-three (23) years if he/she is still studying full-time in a recognised institution of higher learning.
2. Family refers to the participant, one (1) lawful spouse and maximum of five (5) children.

Duration of cover depends on your choice of plan. Please refer to the certificate for the 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).

4. How much contribution do I have to pay?

The contribution amount that you have to pay varies depending on your choice of plan.

Plan Type	Period of Coverage	Contribution
Umrah Plan	Up to 14 days	RM35 / individual RM70 / family
Ziarah Plan	Up to 30 days	RM83 / individual RM158 / family

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

Type	Amount
Wakalah Fee	Up to 60% of the contribution in which: (example: gross contribution is RM35 / individual x 60% = RM21.00) i. 25% - Commission (if applicable) ii. 35% - Other Expenses
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?

- 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 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. 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. **Eligible Person** – Holder of valid umrah/hajj visa who is domiciled in Malaysia.
- c. **Cash before Cover** – Full contribution must be paid to Takaful Malaysia or the intermediary before coverage commences. The coverage is automatically null and void if this condition is not complied with.
- d. **Claims** – Participant or claimant must notify Us and provide the necessary claims document within thirty (30) days upon return to Malaysia.

Note:

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

7. What are the major exclusions under this product?

This product does not cover the following:

- i. Pre-existing condition;
- ii. Trip undertaken against medical advice or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- iii. Professional or hazardous sports or racing of any kind other than foot;
- iv. Suicide or intentional self-inflicted injuries;
- v. Intoxication by alcohol or drugs;
- vi. War and related risks;
- vii. Whilst committing any unlawful act; or
- viii. Radioactive and/or nuclear weapon material accidents.

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?

Yes, you can cancel the certificate before the departure date with full contribution refund provided that no claim is made.

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

It is important that you update 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?

If you have any queries, 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
Website: 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 .

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 as at April 2025.