

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

### 1. What is this product about?

Takaful myClick PA is a comprehensive protection plan designed to safeguard your family's finances against the high risk of accidents – **easily, affordably and in just a few clicks.**

It pays a lump sum benefit if you or a covered family member suffer death or total and permanent disablement directly as a result of an accident and independently of any other cause, within one hundred eighty (180) days of the date of the accident. This benefit doubles if the death or total and permanent disablement is due to traffic accident. And, for even greater peace of mind, the plan offers a range of optional add-on accident benefits at very little additional cost.

Coverage is valid **24/7, year-round, anywhere in the world.**

### 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 [Registration No.: 201701032316 (1246486-D)], ("We", "Us", "Our", or "Takaful Malaysia") to receive a portion of distributable surplus arising from the GTF as 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 contributes to the GTF.
- e. **Wakalah** refers to a contract where a party, as principal authorizes another party as his/her 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?

There are three (3) plan levels to choose from. The plan level you choose to participate in determines the sum covered for both the Main Benefits as well as the Optional Add-on Benefits (if added). Please refer to the table below.

No.	Main Benefits	Plan (RM)		
		Core	Advanced	Superior
1.	Accidental Death Benefits	100,000	300,000	500,000
2.	Accidental Total and Permanent Disability Benefit	100,000	300,000	500,000
3.	Additional Accidental Death and Total and Permanent Disability Benefit due to Traffic Accident	100,000	300,000	500,000
No.	Add-on Benefits	Plan (RM)		
		Core	Advanced	Superior
1.	Accidental Major Surgery Benefit (maximum limit per accident, subject to one (1) accident per year)	2,000	6,000	10,000
2.	Accidental Daily Hospital Income Benefit (maximum thirty (30) days per accident)	100	300	500
3.	Accidental Post Hospital Recovery Cash Benefit (maximum limit per accident, subject to three (3) accidents per year)	1,000	3,000	5,000
4.	Accidental Medical Reimbursement Benefit (maximum limit per accident)	1,000	3,000	5,000

Note:

- a. Add-on Benefits are entirely optional. If you wish, you can add two (2) or four (4) of them for a small additional contribution.
- b. You can also cover all your eligible children for fifty percent (50%) of the sum covered shown above.

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?

Your monthly contribution is determined based on who you are covering, the plan level you select, and the corresponding add-on benefits you may wish to add – as shown in the table below. For example, covering your whole family under the Advanced Plan, with 2 add-on benefits, costs just RM187.80 a month (RM130.50 + RM57.30).

A. MAIN BENEFITS			
Cover For	Monthly Contribution Amount (RM)		
	Core Plan	Advanced Plan	Superior Plan
Participant	15.28	45.85	76.41
Participant & Spouse	29.80	89.40	149.01
Participant & Children	29.80	89.40	149.01
Participant & Family	44.32	132.96	221.61

B. ADD-ON BENEFITS				
Number of Add-on Benefits	Cover For	Monthly Contribution Amount (RM)		
		Core Plan	Advanced Plan	Superior Plan
Any Two (2) Add-on Benefits	Participant	6.11	18.34	30.56
	Participant & Spouse	11.92	35.76	59.61
	Participant & Children	13.65	40.95	68.36
	Participant & Family	19.46	58.38	97.41
All Four (4) Add-on Benefits	Participant	12.23	36.68	61.13
	Participant & Spouse	23.85	71.53	119.21
	Participant & Children	27.30	81.92	136.73
	Participant & Family	38.92	116.76	194.81

These contributions apply to any age and do not increase as you grow older.

Notes:

- a. Monthly contributions shown above include eight percent (8%) Service Tax.
- b. Only one (1) legal spouse is covered under the 'Participant & Spouse' and 'Participant & Family' plans.
- c. When children cover is selected, the plan will cover all children aged from thirty (30) days to eighteen (18) years old (or twenty-three (23) years old if still pursuing full-time study) at the time of a claim – without any limit to the number of children.
- d. Only one (1) certificate will be issued regardless the number of person covered under the plan.
- e. The plan option for Add-on Benefits will be the same as the plan level you select for the Main Benefits. For example, if you select 'Participant & Family - Superior Plan' for Main Benefits, then for the Add-on Benefits, the 'Participant & Family - Superior Plan' will apply too.

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

A RM10 Stamp Duty will be charged at the beginning of each certificate year and will be deducted together with the first month's contribution for that year. All other charges are already included.

Type	Amount
Wakalah Fee	45% of contribution of which: - Commission - 25% - Other expenses - 20%
Stamp Duty	RM10.00
Service Tax	8% of the contribution paid

## 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 voidance 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. In order to ensure continuous protection under the plan, your contribution will be automatically deducted from your chosen debit / credit card on monthly basis.
- c. **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 and the person(s) covered will not have any Takaful cover, benefit or value.
- d. You and your spouse will be covered up to seventy (75) years or when there is a claim on accidental death or total and permanent disability, whichever occurs first.
- e. For children, their coverage will be automatically terminated at the age of nineteen (19) years (or twenty-four (24) years if still pursuing full-time study) or when there is a claim on accidental death or total and permanent disability, whichever occurs first.
- f. If an accident occurs which gives rise to a claim, you shall notify us immediately.
- g. **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.
- h. You can only participate in one Takaful myClick PA plan.

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:

- a. Individuals such as despatch riders, pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations;
- b. Pre-existing physical or mental defect or infirmity;
- c. Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- d. Illness, disease, bacterial or viral infections even if contracted accidentally;
- e. Effect or influence of drugs or alcohol;
- f. Provoked murder or assault;
- g. While committing or attempting to commit any unlawful or criminal act, participation in, attempt at, or acting as an accessory to, any crime which involves deliberate criminal intent or action;

- h. While travelling in an aircraft, shipping vessel or railway vehicle as a member of the crew, except only as a farepaying passenger in an aircraft shipping vessel or railway vehicle licensed for passenger service.

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?**

You may cancel your certificate at any time after the fifteen (15) calendar days' free-look period. Your coverage will cease on the next contribution due date where you do not require to make further contribution anymore.

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

It is important that you update in the myTakaful Customer portal or inform us of any change 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 Personal Accident Takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident 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 Takaful myClick PA, please contact us at:

**Customer Service Unit (CSU)**

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]  
27<sup>th</sup> 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  
Email: [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

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

Please refer to our website at [online.takaful-malaysia.com.my/](http://online.takaful-malaysia.com.my/)

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PRODUCT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

Syarikat Takaful Malaysia Am Berhad 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 2024.