Product Disclosure Sheet

Takaful myMazda

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your motor takaful.
Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

1 What is Takaful myMazda?

Takaful myMazda provides comprehensive coverage to your vehicle in the event of losses or damages due to accident, fire or theft as well as liability to third party for death or bodily injury and property losses or damages.

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 **RM2,133.07** annually, you will receive the following basic motor takaful certificate coverage:

Sum Covered	**RM50,000**
No Claim Discount (NCD) Entitlement	**0%**
Additional Coverage (This is participated with an additional takaful contribution)	• Windscreen, Windows and Sunroof – RM2,000; • Top up for Inclusion of Special Perils; • Key Replacement (Plan 1); • Legal Liability to Passengers; • Legal Liability of Passengers for Negligence Acts; or • Strike, Riot and Civil Commotion.

Your basic motor takaful certificate covers:

- Loss or damage to your own vehicle due to accident, fire or theft;
- Your liability and your authorized drivers' liability to third party for;
  - Bodily injury and death; and
  - Property loss or damage.
- Agreed Value;
- Waiver of Betterment;
- No Claim Excess;
- Personal Accident (up to RM100,000);
- Repair Warranty (up to 12 months);
- Total Loss or Theft Allowance (up to RM5,000);
- Accident Inconvenience Allowance (RM200 per day up to 5 days);
- Unlimited Towing;
- Roadside Assistance;
- All Driver Coverage; or
- Limited Special Perils (up to RM10,000 or 20% of sum covered).

Your motor takaful certificate excludes:

- Your liability against claims from passengers in your vehicle unless otherwise taken as an additional coverage;
- Loss of use of your vehicle unless otherwise taken as an additional coverage; or
- Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction.

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

If you have any questions or require assistance on your motor takaful, you can:



Call us at:
1-300 88 252 385



Visit the nearest
Takaful Malaysia branch



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

3 Know Your Obligations

For this motor takaful certificate, you must pay a takaful contribution of:	
Basic takaful contribution	**RM2,133.07**
(-) 0% NCD entitlement	RM0.00
(+) Additional coverage • Windscreen, Windows and Sunroof • Top up for Inclusion of Special Perils • Key Replacement (Plan 1) • Legal Liability to Passengers • Legal Liability of Passengers for Negligence Acts • Strike, Riot and Civil Commotion	 RM300.00 RM80.00 RM20.00 RM37.80 RM7.50 RM150.00
Total takaful contribution	**RM2,728.37**
Wakalah Fee (part of total takaful contribution of **RM2,728.37**)	**30%** of the total takaful contribution or **RM818.51**, of which: • Commission **10%** of the total takaful contribution or **RM272.84** • Management Expenses **20%** of total takaful contribution or **RM545.67**
(+) 8% Service Tax	RM218.27
(+) Stamp Duty	RM10.00
Total takaful contribution payable	**RM2,956.64**

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is one (1) year. You need to renew the takaful cover annually.
B	The takaful will only be effective once you have paid the contribution (cash before cover).
C	You must ensure to cover your vehicle based on the market value of your vehicle at the point you apply this motor takaful certificate with reference to Insurance Services Malaysia (ISM) Automotive Business Intelligence System (ABI) as it will affect the amount you can claim.
D	In the event of an accident, you should notify us the soonest possible. You may do so by contacting us through: 1. Branch: List of customer engagement channels, which include branches and the call centre www.takaful-malaysia.com.my/en/contact-us/ 2. Customer Service Unit (CSU) Hotline: 1-300 88 252 385 3. Email: csu@takaful-malaysia.com.my 4. Online: www.takaful-malaysia.com.my/en/claim-guide/ 5. Tele Bantuan App 6. Takaful Malaysia Panel Workshops: For Own Damage (OD) and Own Damage Knock-for-Knock (ODKFK) Claims Claim process: • Contact our Tele Bantuan helpline number at 1800 888 788 for accident, towing or breakdown assistance; • Gather evidence; • Make a police report within twenty-four (24) hours; • Notify us within seven (7) days from the date of the accident; and • Send your vehicle to our nearest approved panel repairer.
E	If your vehicle is involved in an accident, you must send the damaged vehicle to: • Motor repair workshops which are on our panel of approved workshops; • Motor repair workshops that are registered with Jabatan Pengangkutan Jalan (JPJ); or • Any other repairer that we have given you special permission to use.
Note: The list is **non-exhaustive**. You should refer to the certificate for the full 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 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).