

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Medical and Health Takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 30-year-old male non-smoker and office worker.

1 What is CancerCare?

Date: 14 November 2025

CancerCare is a takaful product which provides coverage for a wide range of cancer diseases, including Gender Specific Cancer and Carcinoma in Situ (CIS). CancerCare is uniquely designed to pay benefits at both early and advanced stages of cancer.

Applicable Shariah concepts and type of fund(s):

- **Takaful** - Mutual assistance among the Participants to contribute to Participant Risk Fund (PRF) providing Takaful benefit payable to the Participants or beneficiaries on the occurrence of pre-agreed events.
- **Wakalah** - Appointment of representative to manage transaction on another person's behalf. In the Takaful contract, We will manage your Takaful Certificate and charge you an upfront *Wakalah* Fee.
- **Tabarru'** - A sum amount of money being contributed by you to PRF based on the donation contract.
- **Qard** - An interest-free loan provided by Us in the event of deficit in the PRF. The loan will be repaid when the PRF returns to its surplus position.
- **Hibah** - A gift contract that is applicable through surplus sharing from the PRF to the eligible Participants.
- **Conditional Hibah** - A conditional gift where you agree to transfer ownership of the Takaful benefits payable to the nominee(s) upon your death.
- **Ju'alah** - Reward given to Us based on the performance of the PRF, where the 50% of the net surplus (if any) will be shared with Us after the end of each financial year.
- **Participant Risk Fund (PRF)** - The Participants' holding account into which the *Tabarru'* shall be credited for the purpose of mutual assistance which will be used to help Participants in need.

2 Know Your Coverage/Benefits

As an illustration, for **RM1,121.80** annually, you will receive the following **coverage**:

Gender Specific Carcinoma In Situ (CIS) Benefit	RM50,000 Payment will reduce the cancer-related benefit by the claims amount paid
Invasive Cancer Benefit	Either (a) or (b), whichever is lower: (a) RM500,000 ; or (b) The remaining critical illness benefit if CIS claim is made, whichever is lower
Gender Specific Invasive Cancer (GSC) Benefit	Either (a) or (b), whichever is lower: (a) RM625,000 ; or (b) RM125,000 plus the remaining critical illness benefit if CIS claim is made
Funeral Expenses Benefit	RM10,000

Note:

- All benefits are payable from PRF and is guaranteed.
- **This list is non-exhaustive. Please refer to the Certificate for details on the critical illnesses covered.**

The benefit(s) payable under eligible Certificate/product is (are) 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 Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your Medical and Health Takaful **excludes**:

- Medical conditions that you had before participating in the plan (i.e. pre-existing condition);
- Gender Specific Carcinoma In Situ (CIS) and Cancer which are diagnosed within 30 days from the certificate issue date as shown in the certificate;
- All Carcinoma In Situ (CIS) except for Gender Specific Carcinoma In Situ;
- Papillary carcinoma of the Bladder;
- All skin cancers except malignant melanoma;
- Stage 1 Hodgkin's disease;
- Tumors manifesting as complications of AIDS; or
- Cervical Intraepithelial (CIN) Classification including CIN 1, CIN 11, CIN 111 (Severe Dysplasia without CIS).

Note: Please refer to the Certificate for details on the exclusions.

The duration of coverage is up to age 75 years old.

If you have any questions or require assistance on your Medical and Health Takaful, you can:



Call us at
1-300-888-622



Visit us at
<https://zurich.com.my/cancercare>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Medical and Health Takaful, you must pay a Takaful contribution of:			
Contribution		RM1,121.80 annually	
Duration: 45 years			
You also have to pay the following fees and charges:			
Wakalah fee you have to pay is 33.33% or RM2,243.60 of total Takaful contributions over 45 years where commission is payable. It comprises of 28.50% or RM1,918.28 commission to Wealth Planner and 4.83% or RM325.32 management expenses.			
Wakalah fee	Certificate Year	% of Contribution	Amount (RM)
	1	55.00%	616.99
	2	50.00%	560.90
	3	35.00%	392.63
	4	25.00%	280.45
	5	20.00%	224.36
	6	15.00%	168.27
	7 & onwards	6.00%	67.31
Commission	Certificate Year	% of Contribution	Amount (RM)
	1	50.00%	560.90
	2	45.00%	504.81
	3	31.00%	347.76
	4	20.00%	224.36
	5	15.00%	168.27
	6	10.00%	112.18
	7 & onwards	Nil	0.00
Other applicable charges	Tabarru' - deducted monthly up to Certificate maturity. Tax - contribution and fees may subject to tax or other government levies, if applicable.		

4 Other Key Terms

- You must disclose all material facts such as medical condition (if any) and state your age correctly. Otherwise, you may risk having your claim rejected or Certificate terminated.
- Contribution, *Tabarru'* rates and other charges are not guaranteed. The contribution and *Tabarru'* rates are based on standard risks and may vary depending on underwriting requirements.
- Contribution made beyond the grace period may result in Certificate lapse and may affect future benefit payouts.
- Grace Period: For Coverage Grace Period, you have 31 days from the due date to be covered for the loss occurred. While for Contribution Grace Period, you have 50 days from the billing date to make your contributions due. If due contribution is not made within this period, the Certificate will automatically continue through Automatic Contribution Deduction from the cash values.

Note: This list is **non-exhaustive**. Please refer to the Certificate for the full list of terms and conditions.

? Can I cancel my Certificate?

Yes, you may cancel your Certificate by giving a written notice to us.

- Free-look Period:** You may cancel your Certificate within 15 days after your Certificate has been delivered to you. The contribution made (less any medical fee incurred) will be refunded to you.
- Cancellation/Surrender:** After the free-look period, you may cancel your Certificate by giving a written notice to Us. The Surrender Value of the Certificate will be equal to the cash value, less any amount due to Us and related charges.

Zurich Takaful Malaysia Berhad [Registration No. 200601012246 (731996-H)] is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.