

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Family 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.

1 What is PATINA2016

Date: 14 November 2025

PATINA2016 offers Takaful protection for 45 years. It provides compensation in the event of injuries, disability or death caused solely by accidental means. It pays a lump sum death benefit if you die during the term of the certificate. It also pays an additional amount if you die due to accident. It also reimburses medical expenses as well as a weekly indemnity.

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 **RM2,924.00** annually, you will receive the following Family Takaful **coverage/benefits**:

Death Benefit	RM200,000
Accidental Death and Dismemberment/Disablement	RM1,000,000
Medical Reimbursement	RM15,000 per annum
Weekly Indemnity:	
a) Temporary Total Disability	RM600 per week
b) Temporary Partial Disability	RM300 per week
Broken Bones / Burn	RM50,000 per annum
Daily Hospital Income	RM300 per day
Ambulance Fee	RM500 per accident
Alternative Medical Treatment	RM600 per accident
Loyalty Discount (on 3rd certificate year onwards)	RM585

Note:

- All benefits are payable from PRF and is guaranteed.
- **Please ask from your intermediary for a sample Certificate for the full list of terms and conditions.**

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 Family Takaful **excludes**:

- Violation or attempted violation of the law or resistance to arrest;
- Participation in professional sports (including caving, potholing and bungee jumping);
- All kinds of diseases, pregnancy, childbirth or any form of miscarriage; or
- Illness, injury or other losses occurring before the payment of the initial Contribution, or while the Certificate is in a state of lapse.

Note: This list is **non-exhaustive**. You must refer to the Takaful Certificate for the full list of exclusions.

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



Call us at
1-300-888-622



Visit us at
<https://zurich.com.my/patina20>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Family Takaful, you must pay a Takaful contribution of:			
Contribution	RM2,924.00 annually		
Duration: 45 years			
You also have to pay the following fees and charges:			
Wakalah fee you have to pay is 15.33% or RM20,175.60 of total Takaful contributions over 45 years. It comprises of 3.80% or RM5,000.04 commission to Wealth Planner.			
Wakalah fee	Certificate Year	% of Contribution	Amount (RM)
	1	75.00%	2,193.00
	2	65.00%	1,900.60
	3	55.00%	1,608.20
	4	45.00%	1,315.80
	5	35.00%	1,023.40
	6	25.00%	731.00
	7 & onwards	10.00%	292.40
Commission	Certificate Year	% of Contribution	Amount (RM)
	1	65.00%	1,900.60
	2	40.00%	1,169.60
	3	26.00%	760.24
	4	20.00%	584.80
	5	10.00%	292.40
	6	10.00%	292.40
	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 lapse.
- Juvenile Lien shall be applicable to Death or Accidental Death & Dismemberment / Disablement benefit before attaining age of 4 years old.

Note: This list is **non-exhaustive**. You should 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. Upon cancellation, you are entitled to a certain amount of refund of the contribution provided that no claims have been made during the current Certificate year. There shall be no refund of contribution for monthly payment mode.

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