



TravelSafe

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the TravelSafe. Be sure to also read the general terms and conditions.)

1. What is this product about?

TravelSafe is a Shariah-compliant product which provides comprehensive travel coverage for overseas trip(s) for Malaysian citizens or Malaysian Permanent Residents or legally employed work permit holders in Malaysia. Apart from protecting you, it also provides coverage for your travel arrangements and belongings.

2. What are the applicable Shariah concepts?

- **Takaful:** An arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.
- **Wakalah:** Agency contract where the participant appoints the takaful operator to manage Takaful contributions by charging an agreed Wakalah Fee for their services.
- **Tabarru':** It is a contribution from the participants to the General Takaful Fund (**GTF**) which the participants agree to relinquish all or a portion of their contribution to pay the takaful benefits.
- **Hibah:** A gift. In Takaful, contract of Hibah is also applicable in other transactions such as in surplus sharing, whereas Takaful benefit shall be given to the nominated recipient based on Conditional Hibah.
- **Ju'alah:** It is a commission (reward) for good performance in managing the General Takaful Fund (**GTF**) where the takaful operator shall be entitled to an incentive equal to 50% of any surplus sharing from the General Takaful Fund (**GTF**) after the end of each financial year.
- **Qard:** An interest free loan which provided by the takaful operator in the event of deficit in the General Takaful Fund (**GTF**)

3. What are the covers / benefits provided?

Section	Benefits	Sum Covered (RM)	Excess (RM)
Section 1	Personal Accident *		
	• Death **	300,000	Nil
	• Permanent Total Disablement **	300,000	Nil
	• Loss of Two Eyes, Two Limbs or One Eye and One Limb **	300,000	Nil
	• Loss of One Eye or One Limb **	150,000	Nil
Section 2	a) Medical and Other Expenses * including Emergency Medical Evacuation	Up to 300,000	Nil
	b) Medical Expenses *		
	• Follow up medical expenses	Up to 30,000	Nil
	• Compassionate Visit Overseas	Up to 5,000	50
	c) Repatriation of Remains	Up to 2,000,000	Nil
	d) Return of Children	Up to 5,000	50
e) Burial and Cremation Expenses	Up to 5,000	Nil	
Section 3	Hospital Cash Benefit	250 for each day / up to maximum 5,000 (each covered person)	Nil
Section 4	Baggage and Personal Effects	Up to 5,000	50
	• Single article, pair or set of articles	Up to 500	50
	• Computer laptop	Up to 1,000	50
Section 5	Delayed Baggage (at least 8 hours)	Up to 800	Nil
Section 6	a) Personal Money	Up to 800	Nil
	b) Loss of Travel Documents	Up to 5,000	50
Section 7	Personal Liability	Up to 1,000,000	Nil
Section 8	Travel Delay	250 for each 8 hours / up to maximum 2,500	Nil
Section 9	Cancellation of Trip	Up to 18,000	50
Section 10	Curtailed of Trip	Up to 18,000	50
Section 11	Loss of Deposit	Up to 15,000	250
Section 12	Missed Travel Connection	250 for each 8 hours / up to maximum 1,000	Nil
Section 13	Overbooked Flight	250 for each 8 hours / up to maximum 1,000	Nil
Section 14	Missed Departure	Up to 1,000	50

Section 15	Additional Cost of Rental Car	Up to 1,000	50
Section 16	Hijacking & Terrorism	250 for each 8 hours / up to maximum 1,000	Nil
Section 17	Home Protection	Up to 1,000	50
	Travel Worldwide Assistance Service	Provided	Nil

* Benefits for Personal Accident and Medical Expenses shall be 50% of the sum covered when the covered person attains 71 years of age.

** Children's benefits for Personal Accident shall be 10% of the sum covered.

Definition:

Overseas Trip means a Trip outside Malaysia only. For avoidance of doubt this definition includes connecting flights within Malaysia for purposes relating to the Overseas Trip only.

4. How much contribution do I have to contribute?

The total contribution that you have to make may vary depending on the selection of plans. Below is a summary of the contribution table:

Table of Contribution (RM) – Overseas Annual Trip Cover

Length of Trip	Individual Plan	Individual & Spouse Plan	Individual & Children Plan	Individual & Family Plan
OVERSEAS				
ASIA (Singapore, Brunei, Thailand, Philippines, Myanmar, Nepal, Cambodia, Laos, China, India, Japan, Korea, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong & Macau).				
Annual Cover	305	543	496	686
WORLDWIDE EXCLUDING USA AND CANADA				
Annual Cover	358	656	622	894
WORLDWIDE				
Annual Cover	421	785	752	1092

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

Type

Amount

- Wakalah Fees 50% of the contribution made of which:
 - Commission: 25% of contribution (Example: if your contribution is RM 305, the commission amount will be RM 76.25 (RM 305 x 25%))
 - Management Expenses: 25% of contribution
RM10
- Stamp Duty 8% of the contribution
- Tax

6. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - You must disclose all material facts such as your personal pursuits inclusive your occupation which would affect risk profile and number of personal accident certificates that you have participated from other Takaful Operators.
- **Contribution Method** - Contribution can be made by Cash, Cheque, Debit Card, Credit Card or Online Payment (whichever applicable) to us.
- **Importance of receipt keeping and Other Key Terms & Conditions: Please refer to this link** <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.
- **Consumer Takaful Contract** - 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.
- **Non-Consumer Takaful Contract** - Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act

2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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. 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.

- **Free-look / Cooling Off period**

Cooling off period is applicable, where you may decline your coverage under this plan by returning the Annual Trip Cover certificate to us within 15 days from the date the certificate is delivered to you. The contributions that you have made (less any fee incurred) will be returned to you.

- **Issuance terms**

- i. You may participate in TravelSafe plan at any time subject to a minimum period of at least 2 hours before the time of commencement of a scheduled trip.
- ii. The coverage will not be effected until the proposal submitted by you is approved, accepted and the prescribed contribution is received by the Takaful Operator.

- **Coverage and claims**

- i. Coverage and claims are valid only subject to the successful charge/collection of prescribed contribution by the Takaful Operator and your compliance of the terms and conditions in the Certificate.
- ii. Written notice of claim must be given to the Takaful Operator immediately and in any event within 60 days of the completion of the trip covered.
- iii. Written proof in support of a claim must be provided to the Takaful Operator within 30 days from the receipt of claim form. All claims must be submitted with comprehensive supporting information and documentary evidence as the Takaful Operator may require.

- **Treatment of Small Amount** – Small Amount shall mean any amount below Ringgit Malaysia Ten (RM10) arises from contribution excess, cancellation, surplus distribution or claims that are to be made other than by way of electronic payment. The Small Amount shall be channeled to charity. However, if you decide otherwise, you are required to submit a formal request to us. We may review the applicability of the above stated small amount and any change to the amount will be subjected to our Shariah Committee approval.

Note: This list is non-exhaustive. Please refer to the certificate contract for the terms and conditions.

7. What are the major exclusions under this certificate?

This certificate does not cover death or injury caused by the following events:

1. Claims arising directly or indirectly as a result of:

- (a) riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or the act or order of any government or public or local authority;
- (b) ionising radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from any process of nuclear fission, or from any nuclear weapons materials;
- (c) suicide or attempted suicide, wilfully self-inflicted injury, childbirth, pregnancy, miscarriage, insanity, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Registered Medical Practitioner but not for the treatment of drug addiction), self-exposure to needless perils (except in an attempt to save human life), venereal disease, AIDs or AIDs related complex;
- (d) Engaging in:
 - i. racing other than on foot;
 - ii. motor rallies and competitions;
 - iii. professional sports or activities in return for income or remuneration; or
 - iv. aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline or air charter company which is duly licensed by the relevant authorities for the regular transportation of fare-paying passengers.

2. Claims arising from incidents not notified in writing to us within 60 days from the incident date.

3. Claims arising from your illegal acts or your executors or administrators, legal heirs or personal representatives.

4. Claims in respect of any property otherwise covered.

5. Any act of nuclear, chemical or biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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

8. Can I cancel my certificate?

You may cancel your Takaful coverage by giving written notice to the Takaful Operator. Notwithstanding the

cancellation/termination of this certificate, the Takaful coverage of the covered person will continue until it expires or is terminated in accordance with the following:

If you give notice in writing and supported with document of identification to the Takaful Operator to terminate your coverage under this Certificate or to terminate cover with respect to any Eligible Family Members, such termination shall become effective upon the actual receipt of the notice by the Takaful Operator. Provided that no claim has been made or arisen during the period of coverage.

- (a) If the contribution is not made, the coverage under this Certificate shall be deemed to have been void from the commencement of the Period of Takaful specified in the Schedule.
- (b) In the event that the contribution is made for any period beyond the termination date of the coverage under this Certificate, or beyond the termination date of cover in respect of Eligible Family Members, the excess amount made shall be returned to you. The return amount shall be calculated on pro-rata basis from the effective date of termination.

Note: Please refer to the certificate contract for further information on cancellation/termination.

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

It is important that you inform us of any changes in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. You can write in / fax us at the address / fax number below.

10. Where can I get further information?

Should you require additional information about Travel Takaful, please refer to the insuranceinfo booklet on 'Travel Takaful', available at all our branches or you can obtain a copy from the Takaful consultants or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Zurich General Takaful Malaysia Berhad

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL ECO City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888

E-mail: callcentre@zurich.com.my

11. Other types of Travel Takaful cover available:

- Not available

IMPORTANT NOTE

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

Zurich General Takaful Malaysia Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 September 2024 until a revision is issued.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich General Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

All contribution and fees that should be made under this Certificate may be subject to Tax. If Tax is imposed, it will be stated in the invoice and We reserves the right to claim or collect the Tax from You in addition to the contribution and/or fees made under this Certificate.

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