

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Read this Product Disclosure Sheet before you decide to participate in Takaful 3asyCare. Be sure to also read the general terms and conditions.</p>	<p><b>Takaful 3asyCare</b></p> <p>Date: &lt;&lt;Today's date, dd/mm/yyyy&gt;&gt;</p>
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## 1. What is this product about?

Takaful 3asyCare is a regular contribution plan that provides Critical Illness coverage up to age 80. This plan is a pure critical illness protection plan and does not have any savings or investment elements. In the event the Person Covered is diagnosed to be suffering from one of the covered Critical Illness listed below, 100% of Basic Sum Covered is payable as Critical Illness Benefit. We will pay an addition of 10% of the Basic Sum Covered as Special Care benefit and this benefit is only applicable to Person Covered who is a non-smoker.

### Critical Illness Benefit

#### **Cancer**

- Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

#### **Heart Attack**

- The death of heart muscle as a result of inadequate blood supply as evidenced by history of typical chest pain, new characteristic electrocardiographic changes and by an elevation of the cardiac biomarkers.

#### **Stroke**

- Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms.

#### *Note:*

*Please refer to the Takaful certificate for the full terms and conditions.*

## 2. What are the Shariah concepts applicable?

#### • **Takaful**

It means an arrangement based on mutual assistance under which Takaful Participants agree to contribute to a common fund, Participant Risk Investment Account (PRIA) providing for mutual financial benefits payable to the Participants or their beneficiaries on the occurrence of pre-agreed events.

#### • **Wakalah**

It means a Shariah concept where a representative is appointed to undertake and manage transactions on another person's behalf. In this Takaful contract, it shall mean that We, the Takaful Operator is appointed as a manager to manage the Takaful business on behalf of the Participant by charging an agreed Wakalah Fee.

#### • **Tabarru'**

It means donation and in Takaful it shall mean the sum amount of money being contributed by Participant to PRIA based on the donation contract.

#### • **Qard**

It shall mean an interest-free loan provided by Takaful Operator in the event of deficit in the PRIA.

#### • **Hibah**

If there is a Surplus Sharing declared from the PRIA at the end of each financial year, 50% of the surplus will be shared with the eligible Participant based on the Hibah (gift) contract.

### 3. What are the coverage / benefits provided?

There are two options available which is Sum Covered RM 50,000 and RM 100,000

Description		Coverage Term	Percentage of Sum Covered
1	Critical Illness Benefit: Cancer; or Heart Attack; or Stroke.	Up to age 80	100%
2	Special Care Benefit <sup>1</sup>		10%
<b>Total</b>			<b>110%</b>

Note:

<sup>1</sup> This benefit is applicable to Person Covered who is a non-smoker only

The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Takaful Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 4. How much do I have to contribute?

Contribution Option 1: Sum Covered RM 50,000

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	150.40	76.70	38.73	13.08	152.00	77.52	39.14	13.22
25 - 29	173.20	88.33	44.60	15.07	178.40	90.98	45.94	15.52
30 - 34	188.80	96.29	48.62	16.43	196.70	100.32	50.65	17.11
35 - 39	216.90	110.62	55.85	18.87	225.10	114.80	57.96	19.58
40 - 44	264.90	135.10	68.21	23.05	271.50	138.47	69.91	23.62
45 - 49	363.70	185.49	93.65	31.64	362.80	185.03	93.42	31.56
50 - 54	467.40	238.37	120.36	40.66	430.90	219.76	110.96	37.49
55 - 59	688.70	351.24	177.34	59.92	535.30	273.00	137.84	46.57
60 - 64	1006.40	513.26	259.15	87.56	672.00	342.72	173.04	58.46
65 - 69	1489.70	759.75	383.60	129.60	874.00	445.74	225.06	76.04
70 - 74	2138.10	1090.43	550.56	186.01	1248.30	636.63	321.44	108.60
75 - 79	2881.20	1469.41	741.91	250.66	1699.80	866.90	437.70	147.88

Contribution Option 2: Sum Covered RM 100,000

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	169.10	86.24	43.54	14.71	170.60	87.01	43.93	14.84
25 - 29	197.70	100.83	50.91	17.20	208.40	106.28	53.66	18.13
30 - 34	226.10	115.31	58.22	19.67	242.40	123.62	62.42	21.09
35 - 39	299.00	152.49	76.99	26.01	319.70	163.05	82.32	27.81
40 - 44	464.70	237.00	119.66	40.43	485.90	247.81	125.12	42.27
45 - 49	681.40	347.51	175.46	59.28	679.60	346.60	175.00	59.13
50 - 54	839.90	428.35	216.27	73.07	752.40	383.72	193.74	65.46
55 - 59	1294.40	660.14	333.31	112.61	964.40	491.84	248.33	83.90
60 - 64	1943.20	991.03	500.37	169.06	1241.30	633.06	319.63	107.99
65 - 69	2964.70	1512.00	763.41	257.93	1671.80	852.62	430.49	145.45
70 - 74	4218.70	2151.54	1086.32	367.03	2450.30	1249.65	630.95	213.18

75 - 79	5729.00	2921.79	1475.22	498.42	3367.50	1717.43	867.13	292.97
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**Note:**

The contribution amount is not guaranteed and is calculated based on the Person Covered's attained age at each certificate anniversary. We shall have the right to change the rates at which contributions shall be calculated, at the start of any Certificate Year, provided that we notify the Person Covered/Participant at least thirty (30) days in advance of the date such contribution is due.

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

### Wakalah Fee

The Wakalah Fee is deducted upfront as a percentage of Contribution to pay for the management expenses.

Example:

Person Covered:

- Male, Age 30
- Certificate Option 2 = Sum Covered RM 100,000; First year contribution: RM 226.10
- Contribution mode: Annual
- Contribution term: 50 years

Calculation:

Wakalah Fee = [ (a) x First year contribution ] + (b)

1st certificate year Wakalah Fee = [ 30% x RM 226.10 ] + RM 30 = RM 97.83

Certificate year	(a) Percentage (%) of contribution	(b) Fixed Wakalah Fee (RM)	Total Wakalah (RM)	Percentage (%) of contribution (including Fixed Wakalah Fee)
1	30.00	30.00	97.83	43.27
2	20.00	30.00	75.22	33.27
3	20.00	30.00	75.22	33.27
4	20.00	30.00	75.22	33.27
5	20.00	30.00	75.22	33.27
6	20.00	30.00	89.80	30.03
7 onwards*	15.00	30.00	74.85	25.03

\* The amount after 7 years may differ from the stated figure

The Wakalah Fees that you have to pay is RM15,589.91 or 16.71% of total contribution over 50 years.

### Commission

No commission will be payable under this Certificate.

### Tabarru'

The contribution amount after deducting Wakalah Fee will be allocated into PRIA.

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

- Tax - All contributions and fees shown in the document may subject to tax or other government levies.
- Importance of disclosure - you have the duty to take reasonable care not to make a misrepresentation to Zurich Takaful Malaysia Berhad. Hence you must disclose all material facts such as to state your age correctly. If it is proven there is suppression of material fact and that it was fraudulently made or omitted, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.
- 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 the 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 provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
- 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 any 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, refusal or reduction of your claim(s), change of the 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 provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

- Free-look Period - You may cancel the certificate within 15 days after the delivery of the certificate. Upon cancellation, the contribution that you have made will be returned to you.
- Grace Period - A grace period of 31 days shall be allowed. If contribution remains due at the end of the Grace Period, the certificate will lapse.

*Note:*

*Please refer to the Takaful certificate for the full terms and conditions.*

## 7. What are the major exclusion under this certificate?

- The certificate does not cover: -
  - 1 Other than the first incidence of Critical Illness;
  - 2 Pre-Existing Illness;
  - 3 Stroke for which the signs or symptoms first occur within 30 days following the Commencement Date of the certificate;
  - 4 Cancer and Heart Attack for which the signs or symptoms first occur within 60 days following the Commencement Date of the certificate;
  - 5 Any illness caused directly or indirectly, wholly or partly, by self inflicted injury while sane or insane, wilful misuse of alcohol and/or the taking of drugs otherwise than under the direction of a registered Medical Practitioner;
  - 6 Death which first occur within 14 days following the diagnosis and confirmation of the Critical Illness.

### Definition

Pre-Existing Illness shall be limited to disabilities which existed before the Commencement Date and for which the Person Covered has reasonable knowledge of the disabilities. A Person Covered is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- 1 The Person Covered had received or is receiving treatment;
- 2 Medical advice, diagnosis, care or treatment has been recommended;
- 3 Clear and distinct symptoms are or were evident;
- 4 Its existence would have been apparent to a reasonable person in the circumstances.

*Note:*

*Please refer to the Takaful certificate for the full list of exclusions.*

## 8. Can I cancel / surrender my certificate?

- Yes, you (the Participant) may cancel the certificate at any time by giving written notice to us.
- If you choose to cancel this certificate after the Free Look Period, you will only be covered under this certificate until the date the next Contribution becomes due. No cash value will be payable and no Contribution paid will be refunded. Upon surrender, this plan will cease. If you switch your current Medical and Health Takaful with another or from one provider to another, you may be subject to new underwriting requirements and waiting period for the new plan.

## 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 to ensure that all correspondences reach you in a timely manner.

## 10. Where can I get further information?

- Should you require additional information about medical and health takaful, please visit [www.mycoverage.my](http://www.mycoverage.my)
- If you have any enquires, please contact us at:  
Zurich Takaful Malaysia Berhad  
Level 23A, Mercuri 3,  
No.3, Jalan Bangsar,  
KL Eco City, 59200 Kuala Lumpur

Tel : 1-300-888-622

: 03-2109 6000

Fax : 03-2109 6888

E-mail : [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

## 11. Other similar types of plan available

- If you are interested to find out any similar type of takaful plan, you may contact us.

**IMPORTANT NOTE:**

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

Zurich Takaful Malaysia Berhad is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this disclosure sheet is valid as at 01/03/2019.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

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