



Zurich Takaful Malaysia Berhad
Registration No. 200601012246 (731996-H)

PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to participate in Takaful MediCash. Be sure to also read the general terms and conditions.	Takaful MediCash Date: <dd/mm/yyyy>
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1. What is this product about?

Takaful MediCash is a regular contribution Takaful plan. This plan is a pure protection hospital income plan and does not have any savings or investment elements. This plan provides daily hospitalisation income when Person Covered is admitted to hospital. In the event that the Person Covered sustains Total and Permanent Disability (TPD) due to accident, a monthly income will be payable up to 120 months. If the Person Covered dies, a compassionate allowance will be payable. In addition, in the event there is no approved claim in the preceding certificate year, a No Claim Discount equivalent to 20% of the contribution for current certificate year will be given.

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 Takaful 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, it will be shared equally between the Participant and Takaful Operator on 50:50 ratio based on the Hibah (gift) contract.

3. What are the coverage / benefits provided?

Schedule of Benefit	Coverage Term	Plan 100	Plan 200
Daily Hospitalisation Income Benefit	20 years		
a) Daily Hospitalisation Income (up to 60 days per certificate year)		RM 100 per day	RM 200 per day
b) Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income (up to 60 days per certificate year)		RM 200 per day	RM 400 per day
Monthly Accidental TPD Income Benefit		RM 1,000 per month	RM 2,000 per month
Compassionate Allowance		RM 10,000	RM 20,000
No Claim Discount (applicable if there is no approved claim in the preceding certificate year)	Not applicable	20% of the contribution for current certificate year	

- We shall pay benefit a) and b) up to 4 admissions per certificate year.
- Benefits payable under a) and b) under Daily Hospitalisation Income Benefit are subjected to a combined limit of 730 days of Hospital Confinement. This certificate shall terminate after utilisation of combined limit of 730 days.
- No Daily Hospitalisation Income shall be paid for the same confinement period where the Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income is payable.
- Upon the payment of Monthly Accidental TPD Income Benefit, all other benefit and contribution under this certificate shall cease. If the Person Covered dies before completion of full 120 monthly income payment, the remaining monthly income shall be paid in one lump sum.
- Subject to the conditions above, in the event of death of the Person Covered, a Compassionate Allowance will be payable in one lump sum.
In the event there is no approved claim in the preceding certificate year, a No Claim Discount equivalent to 20% of the contribution for current certificate year will be given.

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).

4. How much do I have to contribute?

- The total contribution you have to make may vary depending on the gender, contribution mode, chosen plan and entry age.

Plan 100 contribution (RM)

Entry Age (years old)	Male				Female			
	Annually	Semi-annually	Quarterly	Monthly	Annually	Semi-annually	Quarterly	Monthly
18 – 25	215.70	110.01	55.54	18.77	213.10	108.68	54.87	18.54
26 – 30	224.80	114.65	57.89	19.56	223.30	113.88	57.50	19.43
31 – 35	240.40	122.60	61.90	20.91	236.00	120.36	60.77	20.53
36 – 40	267.10	136.22	68.78	23.24	254.70	129.90	65.59	22.16
41 – 45	312.80	159.53	80.55	27.21	285.60	145.66	73.54	24.85
46 - 50	388.40	198.08	100.01	33.79	335.50	171.11	86.39	29.19

Plan 200 contribution (RM)

Entry Age (years old)	Male				Female			
	Annually	Semi-annually	Quarterly	Monthly	Annually	Semi-annually	Quarterly	Monthly
18 - 25	266.90	136.12	68.73	23.22	261.20	133.21	67.26	22.72
26 - 30	286.60	146.17	73.80	24.93	281.90	143.77	72.59	24.53
31 - 35	321.30	163.86	82.73	27.95	310.20	158.20	79.88	26.99
36 - 40	381.60	194.62	98.26	33.20	352.50	179.78	90.77	30.67
41 - 45	479.60	244.60	123.50	41.73	421.80	215.12	108.61	36.70
46 - 50	641.00	326.91	165.06	55.77	526.00	268.26	135.45	45.76

Note:

The contribution under this certificate is not guaranteed and We shall reserve the right to change the contribution rate by giving the Participant 30 days advance notice.

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
- Plan 200; Annual Contribution: RM286.60
- Contribution mode: Annually
- Contribution Term: 20 years

Calculation:

Wakalah Fee = [(a) x Annual Contribution] + (b)

1st certificate year Wakalah Fee = [30.00% x RM286.60] + RM30.00 = RM115.98

2nd to 6th certificate year Wakalah Fee = [20.00% x RM286.60] + RM30.00 = RM87.32

7th certificate year and onwards Wakalah Fee = [15.00% x RM286.60] + RM30.00 = RM72.99

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	115.98	40.47
2 to 6	20.00	30.00	87.32	30.47
7 onwards	15.00	30.00	72.99	25.47

The Wakalah Fees that you have to pay is RM1,574.44 or 27.47% of total contribution over 20 years.

Commission

No commission will be payable under this Certificate.

Tabarru'

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

Reinstatement Fee

RM50 fee will be imposed on certificate reinstatement. Participant needs to make any outstanding contribution from the last contribution due date upon reinstatement.

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?

● Daily Hospitalisation Income Benefit

This Certificate shall not pay any Daily Hospitalisation Income Benefit caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1 Pre-Existing Illness;
- 2 Specified Illnesses occurring during the first 120 days of continuous cover;
- 3 Any medical or physical conditions arising within the first 30 days of the commencement date or date of Reinstatement whichever is later except for accidental injuries;
- 4 Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), long-sightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- 5 Dental conditions including dental treatment or oral surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of insurance and performed by a dentist. In addition, expenses arising from placement of denture or prosthetic services such as bridges, implants and crowns or their replacement will not be payable;
- 6 Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law;
- 7 Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- 8 Pregnancy, pregnancy related or its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation;
- 9 Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
- 10 Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- 11 War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- 12 Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- 13 Expenses incurred for donation of any body organ by a Person Covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- 14 Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatment;
- 15 Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- 16 Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- 17 Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- 18 Expenses incurred for sex changes.

● Monthly Accidental TPD Income Benefit

This Certificate shall not pay any Monthly Accidental TPD Income Benefit caused directly or indirectly, wholly or partly, by any of the following occurrences:

- 1 Self-destruction or any attempt thereat or self-inflicted injury while sane or insane, intoxication by alcohol or drugs/narcotics of any kind (other than those taken in accordance with treatment prescribed and directed by the registered medical practitioner, but not for the treatment of drug or alcohol addiction);
- 2 War, declared or undeclared, revolution or any warlike operations and any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear;

- 3 Armed forces or police service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order (except those personnel who are administration staff);
- 4 Making an arrest as an officer of the law;
- 5 Violation or attempted violation of the law or resistance to arrest;
- 6 Racing on horses or wheels;
- 7 Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- 8 Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport;
- 9 Participation in professional sports (including caving, potholing and bungee jumping);
- 10 Use of prototype engines;
- 11 All kinds of diseases (including dengue fever and Japanese Encephalitis), pregnancy, childbirth or any form of miscarriage;
- 12 Illness, injury or other losses occurring before making of the initial contribution, or while the Certificate is in a state of lapse;
- 13 Ionising radiation or contaminated by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- 14 Deliberate disregard of medical advice to seek treatment to prevent disease or disorder.

- **Compassionate Allowance**

The Certificate shall not pay any Compassionate Allowance if the Person Covered commits suicide within 1 year from the Commencement Date or date of Reinstatement whichever is later, whether the Person Covered is sane or insane. This Certificate shall terminate thereafter.

Definition

Specified Illness

Specified Illnesses shall mean the following disabilities and its related complications, occurring during the first 120 days from the Commencement Date or date of Reinstatement of this Certificate, whichever is the later:

- 1 Hypertension, diabetes mellitus and cardiovascular disease;
- 2 All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
- 3 All ear, nose (including sinuses) and throat conditions;
- 4 Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
- 5 Endometriosis including disease of the reproduction system;
- 6 Vertebro-spinal disorders (including disc) and knee conditions.

Pre-Existing Illness

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.com.my.
- If you have any enquires, please contact us at:

Zurich Takaful Malaysia Berhad
Level 23A, Mercu 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

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 10/06/2019.