

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the Takaful Kasih Plus. Be sure to also read the general terms and conditions of this Takaful Certificate.)

TAKAFUL KASIH PLUS

UNDERWRITTEN BY: TAKAFUL IKHLAS GENERAL BERHAD

Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia

Date : 01/12/2018

1) What is this product about?

This plan was introduced by Bank Pertanian Malaysia (Agrobank) exclusively for the bank's customers to provide for financial security against accidental losses at anytime and anywhere in the world.

This Takaful Certificate provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events. The disaster must be solely caused by ACCIDENT, subject to the exclusions.

2) What are the Shariah concepts applicable?

Tabarru'	shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Risk Fund.
Wakalah	refers to a contract where a party, as principal (<i>muwakkil</i>) authorizes another party as his agent (<i>wakil</i>) to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of the Company, we are appointed as an agent (<i>wakil</i>) to carry out the Takaful Business and a Wakalah fee (<i>Ujrah</i>) to be paid to the Company.

Note: "the Company" refers to Takaful Ikhlas General Berhad

3) What are the Takaful covers / benefits provided?

There are 6 choices of plans as follows:

Takaful Benefits	TKP1 (RM)	TKP2 (RM)	TKP3 (RM)	TKP4 (RM)	TKP5 (RM)	TKP6 (RM)
Death	10,000	20,000	50,000	100,000	200,000	300,000
Permanent Disablement	10,000	20,000	50,000	100,000	200,000	300,000
Funeral Expenses	1,000	2,000	3,000	4,000	5,000	6,000
Hospital Allowance (Max. 30 days)	10/daily	20/daily	30/daily	50/daily	100/daily	150/daily
Medical Expenses	600	1,500	2,500	3,000	3,500	4,000

Note: Please refer to the Scale of Compensation for Death and Permanent Disablement in the Takaful Certificate. Duration of cover is for one (1) year. You need to renew your Takaful cover annually.

4) How much Takaful Contribution do I have to pay?

The total Takaful Contribution that you have to pay may vary based on the choice of plans as stated below:

Plan	TKP1	TKP2	TKP3	TKP4	TKP5	TKP6
Annual Takaful Contribution	RM10.00	RM20.00	RM50.00	RM100.00	RM200.00	RM300.00
Service Tax	RM 0.60	RM 1.20	RM 3.00	RM 6.00	RM 12.00	RM 18.00
Total Annual Takaful Contribution	RM10.60	RM21.20	RM53.00	RM106.00	RM212.00	RM318.00

Note: The coverage is only effective outside of working hours for uniformed personnel (Police, Army, Fire Brigade, etc.) and personnel of a Class 4 occupation who operates on manual work involving the use of heavy machinery and equipment. Takaful Participant may only choose one (1) plan during the period of Takaful.

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

The following charges are applicable:

What you have to pay in addition to the Takaful Contribution amount :-

- Applicable taxes are chargeable at the prevailing rates
- Stamp duty : RM10.00 (borne by owner or Master Takaful Certificate)

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
 - ✓ Commissions : up to 25% of Takaful Contribution
 - ✓ Management Expenses : up to 35% of Takaful Contribution

What you have to pay if you cancel the Takaful Certificate :-

- Cancellation Fee : RM10.00

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

Age Limit

- 15 days to 75 years old (age on next birthday)

Importance of Disclosure

- You must disclose all material facts such as your occupation and your personal pursuits which would affect our acceptance on the coverage and number of other Personal Accident certificates / policies and amount of Takaful / insurance that you have with other Takaful Operators / insurance companies.

Memorandum

- In the event that the Person Covered is covered under more than one (1) Personal Accident Takaful Certificate (whether group or individual) issued by the Company, the Person Covered shall not be entitled to any additional benefits in addition to the benefits hereunder to the intent and effect that only one (1) claim is made in the case of each Accident. However, payment for a death benefit shall not preclude payment of Compensation under this Endorsement. Subject otherwise to the terms, conditions or exceptions of the Takaful Certificate.

Takaful Contribution Warranty

- It is fundamental and an absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by the Takaful Operator within sixty (60) days from the inception date of this Takaful Certificate / Endorsement / Renewal.
- Where the Takaful Contribution payable pursuant to this warranty is received by an authorized agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including a Takaful agent, who was not authorized to receive such contribution shall lie on the Takaful operator.
- Subject otherwise to the terms and conditions of this Takaful Certificate.

7) What are the major exclusions under the Takaful Certificate?

This Takaful Certificate does not cover death or injury due to:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
- Any act of terrorism;
- Insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;

- Pre-existing physical or mental defect or infirmity to the Person Covered;
- Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time provided in the Takaful Certificate) to the Person Covered;
- Childbirth, miscarriage, pregnancy or any complications thereof to the Person Covered;
- Provoked murder or assault by the Person Covered which caused his/ her death;
- Any breach of Civil or Shariah Law and principles by the Person Covered;
- Pre-existing disablement or bodily injury to the Person Covered;
- Misuse or abuse of substance, alcohol and/or drugs by the Person Covered;

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

8) Can I cancel my Takaful Certificate?

You may cancel your Takaful Certificate by submitting a written notice to us. However, there will be no refund of pro-rata takaful contribution for the unexpired Period of Takaful.

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 Personal Accident Takaful, please refer to the *insuranceinfo* booklet on 'Personal Accident Takaful'. You can obtain a copy from your Takaful intermediary or visit www.insuranceinfo.com.my

Should you require additional information about **Takaful Kasih Plus**, please contact us at:

Takaful Ikhlas General Berhad

Customer Relationship Management Department,
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel: 03-2723 9696

Fax : 03-2723 9998

Website: www.takaful-ikhlas.com.my

E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other types of Personal Accident Takaful cover available

Please contact the nearest Agrobank branches for further information.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF COMPENSATION FOR DEATH AND PERMANENT 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 IN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

PURSUANT TO PARAGRAPH 5 OF SCHEDULE 9 OF THE ISLAMIC FINANCIAL SERVICES ACT 2013, IF YOU ARE APPLYING FOR THIS TAKAFUL PRODUCT 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 QUESTION IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT). YOU MUST ANSWER THE QUESTION FULLY AND ACCURATELY.

FAILURE TO TAKE REASONABLE CARE IN ANSWERING THE QUESTION MAY RESULT IN AVOIDANCE OF YOUR TAKAFUL CERTIFICATE, REFUSAL OR REDUCTION OF YOUR CLAIM(S), CHANGE OF TERMS OR TERMINATION OF YOUR TAKAFUL CERTIFICATE.

THE ABOVE DUTY OF DISCLOSURE SHALL CONTINUE UNTIL THE TIME YOUR TAKAFUL CERTIFICATE IS ENTERED INTO, VARIED OR RENEWED WITH US.

IN ADDITION TO ANSWERING THE QUESTIONS IN THE PROPOSAL FORM (OR WHEN YOU APPLY FOR THIS PRODUCT), 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 TAKAFUL CERTIFICATE 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.

The information provided in this Product Disclosure Sheet is valid as at 01/12/2018