

Product Disclosure Sheet
Agro Nurani

Please read this Product Disclosure Sheet before you decide to participate in Agro Nurani. Please be sure to also read the general terms and conditions.

1. What is this product about?

- This product is exclusively for customers of Bank Pertanian Malaysia Berhad [200801010522 (811810-U)] ("Agrobank") that provides a combination of coverage under Group Term Takaful ("GTT") and Group Personal Accident ("GPA") specially for persons with disability (Orang Kurang Upaya "OKU") who are registered with the Department of Social Welfare (Jabatan Kebajikan Masyarakat "JKM") under the Ministry of Women, Family and Community Development and holder of OKU card issued by JKM.
- GTT provides coverage for death due to natural causes.
- GPA provides coverage for death and bodily injury caused solely due to accident.

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from Group Family Takaful Account ("GFTA") and General Takaful Fund ("GTF") is based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.
- Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Keluarga Berhad [Registration No.: 198401019089 (131646-K)] and Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)], ("We", "Us", "Our", or "Takaful Malaysia") to receive a portion of the distributable surplus arising from the GFTA and GTF as a performance incentive for Takaful Malaysia's achievement in managing the GFTA and GTF which results in the surplus.
- Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GFTA and/or GTF without interest if the GFTA and or GTF is in deficit.
- Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GFTA and GTF to help other participants. Tabarru' takes into effect when the participant contribute to the GFTA and GTF.
- Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GFTA and GTF and in return, Takaful Malaysia will receive a Wakalah fee.

3. What are the plans/benefits provided?

- There are three (3) plans available:

Plan	Azim	Amal	Ehsan
GTT Benefit	Sum Covered (RM)		
1. Death due to Natural Causes	8,000	5,000	3,000
GPA Benefits	Sum Covered (RM)		
1. Death due to Accident	30,000	20,000	10,000
2. Funeral Expenses due to Accidental Death	3,500	2,500	1,500
3. Medical Expenses due to Accident	500	500	500
4. Ambulance Fee due to Accident	300	300	300
5. Hospital Allowance due to Accident (minimum two (2) days and maximum thirty (30) days)	20 per day	20 per day	20 per day

Note:

Duration of cover is for one (1) year. If you wish to continue your coverage for subsequent year(s), you need to renew your certificate annually.

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b. Below are the brief description of the benefits covered under this product:

Description	
GTT Benefit	
1. Death due to Natural Causes	In the event of death of the Person Covered due to natural causes, the Sum Covered will be payable in one lump sum.
GPA Benefits	
1. Death due to Accident	We will pay the Sum Covered if the Person Covered passes away due to an accident provided his death occurs within twelve (12) months from the date of accident.
2. Funeral Expenses due to Accidental Death	We will pay the Funeral Expenses according to the amount stated, if the Person Covered passes away due to an accident, provided the claim is payable under Death due to Accident benefit.
3. Medical Expenses due to Accidental Death	<p>We will reimburse the medical expenses incurred at any registered clinic and/or hospital up to the Sum Covered for every accident per year if the Person Covered sustains bodily injury that requires medical treatment, provided the first medical expense is incurred within fourteen (14) days from the date of accident and the following medical expense is incurred not more than twelve (12) calendar months from the date of accident. Such medical treatment must be provided by a medical practitioner.</p> <p>Medical expenses include the cost of wheelchair, crutches and artificial arm or leg as long as it is recommended by a medical practitioner.</p> <p>Medical expenses do not include medical report fee and/or the cost of additional bed(s), television, telephones, broadband services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.</p>
4. Ambulance Fee due to Accident	We will reimburse up to Ringgit Malaysia Three Hundred (RM300) per accident per year for ambulance services (inclusive of attendant) for transporting the Person Covered to/from the hospital as a result of an accident.
5. Hospital Allowance due to accident (minimum two (2) days and maximum thirty (30) days)	We will pay the Sum Covered if the Person Covered is admitted to a hospital for at least two (2) days due to an accident, up to a maximum of thirty (30) days per accident per year provided admission of the Person Covered occurs within twelve (12) months from the date of accident.

Note:

The above description is non-exhaustive. Please refer to the master certificate for the full terms and conditions.

The benefit(s) payable under eligible 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 Takaful Malaysia or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

Your annual contribution is determined based on the type of plan you choose.

Plan	Azim	Amal	Ehsan
Annual Contribution for GTT	RM 81.51	RM 50.94	RM 30.60
Annual Contribution for GPA	RM 50.94	RM 35.66	RM 25.50
Total Annual Contribution (including 8% Service Tax)	RM 132.45	RM 86.60	RM 56.10

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

The following fees and charges are applicable:

Type	GTT	GPA
Wakalah Fee	30% of the Annual Contribution of which: i. Commission – 10% ii. Other expenses – 20%	60% of the Annual Contribution of which: i. Commission – 25% ii. Other expenses – 35%
Service Tax	8% of the Annual Contribution	8% of the Annual Contribution

Stamp duty of RM10.00 will be borne by Agrobank.

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

Some of the key terms and conditions that you should be aware of are:

a. Duty of Disclosure

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 avoidance 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 avoidance 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.

- b. Change in Risk** – You must inform Agrobank in writing of any material changes during the certificate period so that the necessary amendments are endorsed into your certificate.

c. Eligibility

Eligible Person:

- i. Malaysian;
- ii. Permanent Resident of Malaysia;
- iii. A customer of Agrobank; and/or
- iv. OKU that holds an OKU card issued by JKM and registered with JKM.

This product does not cover the following disabilities:

- a) Mental disability;
- b) Multiple disabilities i.e. more than one type of disability as listed below:
 - i) Totally deaf and blind; or
 - ii) Totally blind and amputated one (1) limb at and above wrist or ankle.

Age Limit (age next birthday during inception of coverage):

- i. Minimum entry age: seven (7) years old;
- ii. Maximum entry age: sixty-five (65) years old;

For GPA benefits, the persons engaged in occupations with high risk or exposure to hazardous conditions are **NOT COVERED** whilst in the course of their works or whilst on duty e.g. airlines personnel, aviation crews, ship crews, personnel in the regular armed forces (army, navy and air force), any law enforcement forces, policemen, armed security guards, firemen, fishermen, divers, professional motor racers and sportsmen whilst engaged in their professional racing/sporting activity, stevedores, building demolition workers, jockeys, logging workers, oil rigs workers, quarry workers, underground tunnel and mine workers, marine salvage crews, individuals directly involved in making or handling explosives or munitions or fireworks, tree fellers, window cleaners of high-rise buildings and despatch riders.

- d. Cash before Cover** – Full contribution must be paid to Us before cover can be granted.
- e. Claims** – Written notice of any event likely to give rise to a claim should be submitted to Agrobank or Us as soon as reasonably possible and in any case not later than fourteen (14) days of the Accident causing such injury or loss.

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Note:

The above list is non-exhaustive. Please refer to the master certificate for the full terms and conditions.

7. What are the major exclusions under this product?

Major exclusions applicable to GTT benefits:

- a. Attempted suicide or self-inflicted injuries, while sane or insane.

Major exclusions applicable to GPA benefits:

- a. Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- b. Effect or influence of drugs or alcohol;
- c. Provoked murder or assault;
- d. While committing or attempting to commit any unlawful or criminal act; and/or
- e. Whilst participating in professional sports and/or hazardous activities such as mountaineering, rock or cliff climbing, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping etc.

Note:

The above list is non-exhaustive. Please refer to the master certificate for the full list of exclusions.

8. Can I cancel my certificate?

You may cancel your certificate by giving a written notice to Agrobank. Upon cancellation, you will be entitled for a refund of contribution under GTT that is calculated on a pro-rate basis in proportion to the unexpired period of cover from the cancellation date to the expiry date provided that no claim has been made under the certificate during the current period of Takaful. However, there will be no refund of contribution under GPA.

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

It is important that you update any change in your contact or personal details to any of Agrobank branch to ensure that all correspondences reach you in a timely manner.

You can also contact Agrobank at:

Bank Pertanian Malaysia Berhad [200801010522 (811810-U)]
Jabatan Khidmat Pelanggan,
Leboh Pasar Besar,
P.O. Box 10815,
50726, Kuala Lumpur
Email: customer@agrobank.com.my
Tel No.: 1-300-88-2476 (Within Malaysia), +603-2079 0600 (Overseas)

10. Where can I get further information?

If you would like to know more about GTT under this product, please contact:

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)]
27th Floor, Annexe Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
P.O. Box 11483,
50746 Kuala Lumpur.
Tel: 1-300 88 252 385
Email: csu@takaful-malaysia.com.my

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If you would like to know more about GPA under this product, please contact:

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]
27th Floor, Annexe Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
P.O. Box 11483,
50746 Kuala Lumpur.
Tel: 1-300 88 252 385
Email: csu@takaful-malaysia.com.my

11. Other types of similar cover available.

Please refer to Agrobank's website at www.agrobank.com.my and our website at www.takaful-malaysia.com.my.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF INDEMNITY FOR DEATH AND PERMANENT DISABLEMENT DUE TO ACCIDENT IN YOUR CERTIFICATE AND MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE CERTIFICATE THAT YOU HAVE PARTICIPATED.

YOU SHOULD SATISFY YOURSELF THAT THIS PRODUCT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH AGROBANK'S SALES REPRESENTATIVE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This product is managed by Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] for GTT and Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] for GPA which are licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at March 2024.