

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful.



HongLeong MSIG Takaful

Date: 01/01/2026

Other customers have read this PDS and found it helpful;  
**you should read it too.**

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## What is HLM Takaful i-Hospital Care?

**HLM Takaful i-Hospital Care** offers takaful protection for **10** years. It pays a daily cash allowance upon your hospitalisation due to illness or injury and doubles the allowance if the hospitalisation is due to Cancer. This plan can be renewed for another 10 years of coverage without underwriting, up to a maximum of two (2) renewals subject to the terms of certificate.

Below are the applicable Shariah concepts:

- Tabarru' - Donation from the portion of the contribution that will be allocated to the Participants' Risk Fund (PRF). This is based on the concept of Iltizam Bi Al-Tabarru', which reflects the Participant's commitment to donate.
- Wakalah - Agency contract where the Takaful Operator manages the PRF on behalf of Participants and earns Wakalah Fee for services rendered.
- Ju'alah - Agreement where the Participant rewards the Takaful Operator for successfully managing the PRF and generating surplus. Any surplus from the PRF shall be distributed between eligible Participant and the Takaful Operator in a ratio of 50:50.
- Qard - An interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.

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## Know Your Coverage / Benefits

As an illustration, for **RM572.15 annually**, you will receive the following family takaful **coverage / benefits**:

Daily Cash Allowance Benefit	<b>RM500.00</b>  <b>If the hospitalisation is due to Cancer, RM1,000.00 will be payable.</b>
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**Note:**

- The payment of this benefit is subject to the terms and conditions stated in the takaful certificate.
- If the benefit is payable for hospitalisation due to Cancer, the benefit for hospitalisation due to any other illness or injury will not be payable, or vice versa.
- The benefit payable is limited to a maximum of 730 days for each period of confinement.
- Please refer to the takaful certificate for the definition of Cancer and details on the termination of coverage.

Your family takaful **excludes**:

- Pre-existing illness - if hospitalisation results from any conditions or illnesses that the Person Covered had or showed signs of before participating in the plan, **no** Daily Cash Allowance benefit is payable.
- Self-inflicted injury - if hospitalisation results directly or indirectly from self-harm, while sane or insane, **no** Daily Cash Allowance benefit is payable.
- Treatment for or arising from birth defects, hereditary conditions, congenital anomalies or any related conditions.

**Note:** This list is **non-exhaustive**. You must refer to the takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:



Call us at  
03-7650-1800



Visit us at:  
<https://www.hlmatakul.com.my>



Email us at:  
[ReachUs@takaful.hongleong.com.my](mailto:ReachUs@takaful.hongleong.com.my)



Scan the QR code above

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## Know Your Obligations

For this family takaful, you must pay a takaful contribution of:	
Contribution <sup>1</sup> (inclusive of Tax, if any)	RM47.68 monthly
Duration: Until the age of 40 years.	
You also have to pay the following fees and charges:	
Wakalah Fee <sup>2</sup>	The total Wakalah Fee is <b>RM1,893.79</b> or <b>33.10%</b> of your total contribution over the contribution term.
Tabarru'	The contribution less Wakalah Fee will be allocated into the PRF as Tabarru'.

<sup>1</sup> The takaful contribution rate is applicable to standard risks. The certificate terms and rates may vary depending on the underwriting requirements.

<sup>2</sup> Your contribution less Wakalah Fee will be allocated into the PRF. The unallocated amount (Wakalah Fee) will be used to pay for the management expenses and direct distributions costs.

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## Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- If contribution is unpaid, a 30-day Grace Period is allowed to pay for subsequent contribution. If the contribution remain unpaid after the Grace Period, your certificate will lapse and no benefit will be payable.
- Eligibility for the benefit under this certificate begins after the waiting period, except in cases of hospitalisation due to accidental injury. The waiting period below applies from the commencement date or any reinstatement date, whichever is later:
  - 120 days for Specified Illnesses.
  - 30 days for all other covered conditions.

**Note:** This list is **non-exhaustive**. You should refer to the takaful certificate for the full list of terms and conditions.

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## Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look Period:** you may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The contribution that you have paid will be refunded to you.
- **Surrender:** if you cancel your certificate before the maturity period, the takaful certificate will not provide any payments from the PRF and you will lose the benefits under your certificate.

The benefit(s) payable under eligible product is(are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong MSIG Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

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