

Frequently Asked Questions – HLM Takaful Tenang & HLM Takaful Tenang 50

1. What is this product about?

This is a yearly renewable family takaful term plan that provides coverage against death and Total and Permanent Disability (TPD). This product will be automatically renewed for another one (1) year coverage without underwriting, up to two (2) times. This product consists of two plans; HLM Takaful Tenang and HLM Takaful Tenang 50.

2. What is the difference between HLM Takaful Tenang and HLM Takaful Tenang 50?

HLM Takaful Tenang allows you to select an Initial Basic Sum Covered from RM20,000 to RM80,000, while HLM Takaful Tenang 50 allows you to have a fix contribution of RM50 per year and your Initial Basic Sum Covered will depend on your age.

Please take note that HLM Takaful Tenang 50 is a limited offering available only in 2021.

3. What is the contribution payment mode?

You can pay the contribution on an annual, half-yearly, quarterly or monthly basis. You may also change the contribution payment mode at any time by giving a written notice to us.

4. How can I pay the contribution?

You can pay your contribution by credit card or debit card via Standing Instruction (SI).

5. Can I participate in more than one plan?

Yes. Multiple certificates are allowed but subject to a maximum combined limit of RM80,000 Sum Covered per life for both HLM Takaful Tenang and HLM Takaful Tenang 50.

6. Can I change my Sum Covered after the inception of the certificate?

No, changes in the Sum Covered are not allowed after the inception of the certificate(s).

7. What is the minimum and maximum entry age for HLM Takaful Tenang and HLM Takaful Tenang 50?

Plan	Minimum Entry Age	Maximum Entry Age
HLM Takaful Tenang	18	60
HLM Takaful Tenang 50	18	55

8. How long is the coverage for HLM Takaful Tenang and HLM Takaful Tenang 50?

The coverage period for these plans is one (1) year but it will be automatically be renewed for another year, up to a maximum of two (2) times.

9. How does auto-renewal work for HLM Takaful Tenang and HLM Takaful Tenang 50?

At the end of the certificate year, the selected plan(s) will be renewed automatically for another year, without underwriting. Maximum renewal allowed is up to 2 times. Upon certificate renewal, the Basic Sum Covered will also increase to 105% and 110% of the Initial Basic Sum Covered upon the first renewal and second renewal respectively.

10. Will the contribution remain the same upon renewal?

Yes, the contribution amount will remain the same upon renewal.

11. Is there any optional rider attachable to these plans?

No, there is no rider attachable to HLM Takaful Tenang and HLM Takaful Tenang 50 plans.

12. Do I need to go for medical check-up?

No, medical check-up is not required for HLM Takaful Tenang and HLM Takaful Tenang 50 plans.

13. How much contribution do I have to pay?

For HLM Takaful Tenang plan, the contribution you have to pay depends on your entry age, gender and Sum Covered. Please refer to the Product Disclosure Sheet for the amount of contribution that you have to pay. For HLM Takaful Tenang 50, your contribution is fixed at RM50 per year. The contribution is level throughout the coverage term.

14. How long do I need to pay the contribution for?

The contribution is payable throughout the coverage term.

15. Is the contribution guaranteed during the coverage period?

No, the contribution is not guaranteed. We reserve the right to vary the contribution rates by giving the Person Covered 90 days written notice prior to renewal.

16. What happens if I fail to pay the contribution on time?

A grace period of 30 days from each contribution due date is allowed for the contribution payment. If contribution remains unpaid at the end of this grace period, the certificate will lapse.

17. Are the contributions paid for HLM Takaful Tenang and HLM Takaful Tenang 50 plans eligible for income tax relief?

Yes, you may qualify for a personal tax relief for the contributions paid under "Life Insurance/Takaful", subject to the final decision of the Inland Revenue Board of Malaysia.

18. If my certificate has lapsed, can I reinstate it?

Yes, you may reinstate your certificate before the expiry date by completing the Reinstatement Form [here](#) and email to us at ReachUs@takaful.hongleong.com.my. Alternatively, you may also reinstate your certificate at any of our branches.

19. What are the fees that I have to pay?

- (a) Wakalah Fees is an administration fee that is deducted from the contributions to pay for the management expenses including marketing costs.
- (b) Tabarru' will be deducted from the contributions and allocated into the Participants' Risk Fund (PRF). The Tabarru' rates are level but not guaranteed. We reserve the right to vary the Tabarru' rates by giving the Person Covered 90 days written notice prior to renewal.

20. Do the HLM Takaful Tenang and HLM Takaful Tenang 50 plans have cash value?

No, these plans do not have cash value.

21. Do the HLM Takaful Tenang and HLM Takaful Tenang 50 plans have a maturity value?

No, these plans do not have a maturity value.

22. What happens if I find that the plans do not meet my needs after reviewing the certificate?

You may cancel your certificate(s) by providing us a written notice and returning the certificate(s) within a free-look period of 15 days after it has been delivered to you. We will refund the full contribution that you have paid.

23. How do I make a claim?

Please refer to the Claims Guide available at the “Claims” section of this product’s webpage.

24. To whom will my certificate benefit be payable in the event of claim?

Upon approval of death claim, the benefit will be paid to any person(s) whom you have nominated as beneficiaries of your certificate or to your lawful executor or administrator (if no nomination is made). For the TPD claim, the benefit will be paid to you as the certificate owner.

25. How can I make a nomination?

You can make a nomination by completing the Nomination Form [here](#) and email to us at ReachUs@takaful.hongleong.com.my. Alternatively, you may also make a nomination at any of our branches.

26. Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us. The cancellation will take effect from the next contribution due date. Please note that upon cancellation, the Takaful certificate will not provide any payments from the PRF and you will lose the benefits under your certificate.

27. What are the major exclusions under this certificate?

- (a) Suicide - if death is due to suicide within 12 months from the commencement date or any reinstatement date of the certificate, whichever is later, no benefit except the unutilised Tabarru’ (if any) will be payable.
- (b) The TPD Benefit is not payable if the TPD results directly or indirectly from:
 - attempted suicide or self-inflicted injury while sane or insane;
 - engaged in aerial flights (including parachuting and skydiving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
 - any Pre-Existing Condition that was not disclosed to us in relation to your health status.

28. Who should I contact if I have any further enquiries?

You may reach us via our Customer Service Hotline at +603 7650 1800 or email us at ReachUs@takaful.hongleong.com.my.