

Frequently Asked Questions HLM Takaful Tenang & HLM Takaful Tenang 75

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 of coverage without underwriting, up to two (2) times. This product consists of two plans which are HLM Takaful Tenang and HLM Takaful Tenang 75.

2. What is the difference between HLM Takaful Tenang and HLM Takaful Tenang 75?

HLM Takaful Tenang allows you to select an Initial Basic Sum Covered from RM20,000 to RM80,000, while HLM Takaful Tenang 75 allows you to have a fix contribution of RM75 per year and your Initial Basic Sum Covered will depend on your age.

3. How do I participate in HLM Takaful Tenang and HLM Takaful Tenang 75?

You may participate in HLM Takaful Tenang and HLM Takaful Tenang 75 online via our website at www.hlmtserv.com.

4. How does the auto-renewal work for HLM Takaful Tenang and HLM Takaful Tenang 75?

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. However, if you do not want to renew your certificate, you may notify us in writing at least thirty (30) days prior to the certificate maturity/expiry date.

5. What is the minimum and maximum entry age for HLM Takaful Tenang and HLM Takaful Tenang 75?

The minimum entry age is 18 years old while the maximum entry age is 60 years old, age next birthday.

6. What is the minimum and maximum coverage for HLM Takaful Tenang 75?

There is no minimum or maximum as the amount of coverage for HLM Takaful Tenang 75 is fixed and it depends on the entry age of the Person Covered as shown in the table below:

| Entry Age | Initial Basic Sum Covered (RM) |
|-----------|--------------------------------|
| 18 – 30 | 50,000 |
| 31 – 35 | 40,000 |
| 36 – 40 | 30,000 |
| 41 – 45 | 20,000 |
| 46 – 50 | 13,000 |
| 51 – 55 | 9,000 |
| 56 – 60 | 5,000 |

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

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

8. Can I participate in more than one plan?

Yes. Multiple certificates are allowed but subject to a maximum combined limit of RM80,000 Basic Sum Covered per life for all of our Perlindungan Tenang products (i.e. HLM Takaful Tenang, HLM Takaful Tenang 50 and HLM Takaful Tenang 75).

9. How long is the coverage term for this product?

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

10. How much contribution do I need to pay?

For HLM Takaful Tenang, 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 75, your contribution is fixed at RM75 per year. The contribution is level throughout the coverage term.

11. How long should I pay the contribution and what is the payment mode available?

The contribution term is one (1) year, but the contribution will be payable up to the end of the coverage term as the certificate will be automatically renewed for another year, up to a maximum of two (2) times. You can pay your contributions on yearly, half-yearly, quarterly or monthly basis. The same mode of payment will be applicable for each certificate renewal. However, if you wish to revise your mode of payment, you may send a written notice to us prior to certificate renewal.

12. How can I pay the contribution?

You can pay your contribution by credit card or debit card where an amount will be deducted regularly depending on the chosen payment mode.

13. 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 certificate renewal.

14. 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 the grace period, your certificate will lapse.

15. Are the contributions paid for HLM Takaful Tenang and HLM Takaful Tenang 75 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.

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

- (a) Wakalah Fees – Wakalah Fee is an administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs.
- (b) Tabarru' – A pre-determined Tabarru' based on age, gender and Basic Sum Covered will be deducted from the contribution and allocated into the Participants' Risk Fund (PRF). The amount of Tabarru' which is equivalent to the contribution less Wakalah Fee are level but not guaranteed.

17. Will the contribution remain the same upon renewal?

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

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

No. There is no rider attachable to HLM Takaful Tenang and HLM Takaful Tenang 75 plans.

19. Do I need to go for a medical check-up to participate in these plans?

No. You do not need to attend any medical check-ups. Only a simple health declaration is required if you wish to participate in HLM Takaful Tenang and/or HLM Takaful Tenang 75.

20. Is there any waiting period imposed for this product?

Yes. For HLM Takaful Tenang 75, there will be a 1 month waiting period from the certificate commencement date or any reinstatement date, whichever is later, for death and TPD due to non-accidental causes in which only the total contribution paid will be payable.

21. 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.

22. 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 the certificate. However, participating in a family takaful plan is a long-term financial commitment.

23. Do the HLM Takaful Tenang and HLM Takaful Tenang 75 plans have cash value?

No. These plans are pure protection plans and it does not have any cash value.

24. Do the HLM Takaful Tenang and HLM Takaful Tenang 75 plans have maturity value?

No. These plans do not have a maturity value.

25. What happens if I find that these 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.

26. How do I make a claim?

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

27. To whom will my certificate benefit be payable to 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.

28. 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 or online via our customer portal at <http://www.hlmtakaful.com.my/HLMT360/Login/1.aspx>

29. What are the major exclusions under these plans?

- (a) The Death Benefit is not payable for death resulting directly or indirectly from suicide within twelve (12) months from the commencement date or any reinstatement date of the certificate, whichever is later.
- (b) The TPD Benefit is not payable if the TPD results directly or indirectly from:
 - (i) Attempted suicide or self-inflicted injuries while sane or insane;
 - (ii) 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
 - (iii) HLM Takaful Tenang: Any Pre-Existing Condition that was not disclosed to us in relation to your health status.
HLM Takaful Tenang 75: Pre-Existing Condition.

30. 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.