

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Takaful Travel Easy. Be sure to also read the general terms and conditions.

Hong Leong MSIG Takaful Berhad
TAKAFUL TRAVEL EASY
Date: dd/mm/yyyy

1. What is this product about?

Takaful Travel Easy provides a convenient and comprehensive takaful coverage against Accidental Death, Permanent Disablement and other travel inconveniences you may experience during your travel. The takaful coverage can be extended to cover your spouse and your children, as well as to cover senior citizen.

2. What are the Shariah concepts applicable?**Tabarru'**

Tabarru' means a certain portion of the Contribution that you agree to donate upon occurrence of events approved by Shariah Committee of the Takaful Operator (us/we/our), thus enabling you to fulfil your obligation of mutual help and joint guarantee should any of your fellow Participant suffer a defined loss where your donation is meant to help others and others' donations are meant to help you.

Iltizam bi Al-Tabarru'

Iltizam bi Al-Tabarru' means the commitment to make Tabarru'.

Wakalah

Wakalah means essentially an agent-principal relationship, where we act as an agent on behalf of the Participants to manage the Participants' Risk Fund (PRF) on all of the Participants' behalf and we earn Wakalah Fee for services rendered.

Ju'alah

Ju'alah means an agreement in which you agree to reward us for our achievement or good performance in managing the PRF that leads to surplus of the fund. Any surplus from the PRF is to be shared between you and us in the ratio of 50:50 respectively.

Qardh

Qardh means an interest-free loan provided by us in the event of deficit in the PRF.

3. What are the covers/benefits provided?

The benefits provided depend on the Type of Destination, Type of Package, and Type of Plan chosen as follows:

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
Section A: Personal Accident – per Participant/Covered Person					
A1 Accidental Death and Permanent Disablement					
Adult	Up to 100,000	Up to 100,000	Up to 100,000	Up to 150,000	Up to 300,000
Senior Citizen	Up to 50,000	Up to 50,000	Up to 35,000	Up to 50,000	Up to 70,000
Children	Up to 50,000	Up to 50,000	Up to 25,000	Up to 35,000	Up to 50,000
Maximum per family	Not applicable	150,000	Not applicable	Not applicable	Not applicable
Section B: Medical and Hospitalisation – per Participant/Covered Person					
	Due to Accident only		Due to Accident or Illness		
B1 Overseas Medical Expenses Due to Accident and Illness					
Adult or Children	Not covered	Not covered	Up to 150,000	Up to 250,000	Up to 500,000
Senior Citizen	Not covered	Not covered	Up to 20,000	Up to 25,000	Up to 30,000
Sublimit: Dental	Not applicable	Not applicable	300	500	700
Excess per Dental Claim	Not applicable	Not applicable	100	100	100
B2 Medical Expenses in Malaysia Due to Accident					
Adult and Children	Up to 25,000	Up to 25,000	Not covered	Not covered	Not covered
Senior Citizen	Up to 10,000	Up to 10,000	Not covered	Not covered	Not covered
Excess per Dental Claim	100	100	Not applicable	Not applicable	Not applicable
Maximum per family	Not applicable	37,500	Not applicable	Not applicable	Not applicable
B3 Overseas Medical Expenses for Pregnancy	Not covered	Not covered	Up to 150	Up to 300	Up to 500
B4 Hospital Cash Benefit					
Overseas – Normal Ward	Not covered	Not covered	100 per day up to 1,000	250 per day up to 3,500	300 per day up to 6,000
Overseas – Intensive Care Unit (ICU)	Not covered	Not covered	50 per day up to 500	100 per day up to 1,000	150 per day up to 1,500
Domestic – Normal Ward	30 per day up to 300	30 per day up to 450	30 per day up to 300	50 per day up to 500	70 per day up to 700
B5 Alternative Traditional Medicine	Up to 100	Up to 150	Up to 150	Up to 250	Up to 300
B6 Follow-up Treatment in Malaysia	Not covered	Not covered	Up to 10,000	Up to 15,000	Up to 30,000
B7 Compassionate Visitation By Relative	Up to 1,000	Up to 1,000	Up to 5,000	Up to 7,000	Up to 10,000
B8 Return of Minor Children	Up to 1,000	Up to 1,000	Up to 5,000	Up to 7,000	Up to 10,000

Takaful Travel Easy

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
Section C: Medical Evacuation and Repatriation – per Participant/Covered Person	Due to Accident only		Due to Accident or Illness		
C1 Emergency Medical Evacuation and Repatriation	Covered	Covered	Covered	Covered	Covered
C2 Repatriation of Mortal Remains	Covered	Covered	Covered	Covered	Covered
Section D: Travel Inconveniences – per Period of Takaful					
D1 Trip Cancellation	Up to 2,000	Up to 3,000	Up to 5,000	Up to 10,000	Up to 20,000
Maximum per family	Not applicable	4,500	7,500	15,000	30,000
D2 Trip Curtailment	Up to 2,000	Up to 3,000	Up to 5,000	Up to 10,000	Up to 20,000
Maximum per family	Not applicable	4,500	7,500	15,000	30,000
D3 Travel Delay	Not covered	Not covered	100	150	200
Maximum per person	Not applicable	Not applicable	1,000	1,500	3,000
Maximum per family	Not applicable	Not applicable	1,500	2,250	4,500
D4 Trip Diversion	Not covered	Not covered	100	150	200
Maximum per family	Not applicable	Not applicable	150	225	300
D5 Travel Misconnection	Not covered	Not covered	Up to 100	Up to 150	Up to 200
Maximum per family	Not applicable	Not applicable	150	225	300
D6 Missed Departure	Not covered	Not covered	Up to 1,000	Up to 1,500	Up to 2,000
Maximum per family	Not applicable	Not applicable	1,500	2,250	3,000
D7 Overbooked Flight	Not covered	Not covered	1,000	2,000	3,000
Maximum per family	Not applicable	Not applicable	1,500	3,000	4,500
D8 Hijacking Allowance	Not covered	Not covered	300 per day up to 1,000	500 per day up to 1,500	700 per day up to 2,100
Maximum per family	Not applicable	Not applicable	1,500	3,000	4,500
D9 Luggage Delay	Not covered	Not covered	100	150	200
Maximum per person	Not applicable	Not applicable	300	500	1,000
Maximum per family	Not applicable	Not applicable	450	750	1,500
D10 Trip Postponement	Not covered	Not covered	Up to 1,000	Up to 1,500	Up to 3,000
Maximum per family	Not applicable	Not applicable	1,500	2,250	4,500
D11 Loss or Damage to Luggage and Personal Effect	Up to 1,000	Up to 1,500	Up to 3,500	Up to 6,000	Up to 8,000
Maximum per Item	Not applicable	Not applicable	500	500	500
Excess per claim	Not applicable	Not applicable	50	50	50
Maximum per family	Not applicable	2,250	5,250	9,000	12,000
D12 Loss of Travel Documents	Not covered	Not covered	Up to 3,000	Up to 4,500	Up to 6,000
Maximum per family	Not applicable	Not applicable	4,500	6,750	9,000
D13 Loss of Money	200	300	Up to 150	Up to 300	Up to 500
Maximum per family	Not applicable	450	225	450	750
D14 Loss of Jewellery	Not covered	Not covered	Up to 150	Up to 250	Up to 300
Maximum per family	Not applicable	Not applicable	225	375	450
Section E: Others – per Period of Takaful					
E1 Home Contents	Not covered	Not covered	Up to 1,500	Up to 3,500	Up to 5,000
Maximum per family	Not applicable	Not applicable	2,250	5,250	7,500
E2 Personal Liability	Up to 250,000	Up to 375,000	Up to 250,000	Up to 500,000	Up to 1,000,000
Maximum per family	Not applicable	562,500	375,000	750,000	1,500,000
E3 Limited Terrorism Cover	Not covered	Not covered	Provided	Provided	Provided
E4 Funeral Expenses	200	300	200	200	200
Maximum per family	Not applicable	450	300	300	300
E5 Certificate Extension	Included	Included	Included	Included	Included
Additional Services – per person					
Cost (RM)					
S1 Badal Haji	2,500	2,500	2,500	2,500	2,500
S2 Waqaf	500	500	500	500	500
S3 Qurban	750	750	750	750	750

Duration of Cover

You have the option to cover Single Trip (1-190 days), One-Way Trip or Annually (up to 90 days for each trip).

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on the Type of Package, Type of Plan, Type of Destination, and Period of Takaful chosen as follows:

Package/ Destination/ Plan	INDIVIDUAL PACKAGE (RM)									
	1 Adult (18 to 70 years old including senior citizen 71 to 80 years old)									
	Domestic	International								
	Essential	Basic			Premier			Elite		
Duration	Malaysia*	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***
1 - 5 days	8	11	15	19	13	19	23	18	27	32
6 - 10 days	12	16	22	27	19	27	33	27	39	47
11 - 18 days	18	24	33	41	29	41	50	40	58	71
19 - 31 days	22	30	41	50	36	51	62	50	72	88
Each Additional Week	6	8	10	13	9	13	16	13	18	22
One-Way	Not covered	10	13	16	11	16	20	16	23	28
Annual	Not covered	78	108	132	93	134	163	130	189	230

Package/ Destination/ Plan	INDIVIDUAL AND SPOUSE PACKAGE (RM)									
	2 Adults (18 to 70 years old and legally married to each other)									
	Domestic	International								
	Essential	Basic			Premier			Elite		
Duration	Malaysia*	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***
1 - 5 days	Not covered	22	30	38	26	38	46	36	54	64
6 - 10 days	Not covered	32	44	54	38	54	66	54	78	94
11 - 18 days	Not covered	48	66	82	58	82	100	80	116	142
19 - 31 days	Not covered	60	82	100	72	102	124	100	144	176
Each Additional Week	Not covered	16	20	26	18	26	32	26	36	44
One-Way	Not covered	20	26	32	22	32	40	32	46	56
Annual	Not covered	156	216	264	186	268	326	260	378	460

Package/ Destination/ Plan	FAMILY PACKAGE (RM)									
	Maximum 2 Adults (18 to 70 years old and legally married to each other) and maximum 4 Children (30 days to 17 years old or 18 to 25 years old only if full-time student and not married)									
	Domestic	International								
	Essential	Basic			Premier			Elite		
Duration	Malaysia*	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***
1 - 5 days	18	27	37	46	32	46	56	45	65	80
6 - 10 days	25	39	54	66	47	67	82	65	94	115
11 - 18 days	35	59	81	99	70	101	123	98	142	173
19 - 31 days	45	73	101	124	87	125	153	122	177	216
Each Additional Week	11	18	25	31	22	32	38	31	44	54
One-Way	Not covered	24	32	40	28	40	49	39	57	69
Annual	Not covered	192	264	323	228	328	400	319	462	564

Package/ Destination/ Plan	FAMILY PACKAGE - ADDITIONAL CHILD UNDER FAMILY PACKAGE (RM)									
	For every additional Child (30 days to 17 years old or 18 to 25 years old only if full-time student and not married)									
	Domestic	International								
	Essential	Basic			Premier			Elite		
Duration	Malaysia*	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***	Asia Pacific**	Worldwide excl. USA & Canada***	Worldwide incl. USA & Canada***
1 - 5 days	3	4	5	6	4	6	7	6	8	10
6 - 10 days	4	5	7	8	6	8	10	8	12	14
11 - 18 days	6	8	10	13	9	13	15	12	18	22
19 - 31 days	7	9	13	15	11	16	19	15	22	27
Each Additional Week	2	2	3	4	3	4	5	4	6	7
One-Way	Not covered	3	4	5	4	5	6	5	7	9
Annual	Not covered	24	33	40	28	40	49	40	57	70

Senior citizen (71 – 80 years old) is only allowed to participate in the Individual Package.

*Subject to Goods and Services Tax (GST).

**Asia Pacific - Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal and Tibet), Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Myanmar (Burma), New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

*** Excluding Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Lebanon, Liberia, North Korea, Somalia, South Sudan, Sudan, Syria, and Zimbabwe

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

Fees/Charges	Amount	Included in Gross Contribution	Additional payment
Goods and Services Tax (GST) applicable for Domestic Destination only.	-		✓
Wakalah Fees, consisting of:			
(a) Commissions paid to the takaful intermediaries	Up to 25% of Contribution	✓	
(b) Management expenses to us	15% of Contribution	✓	
Stamp Duty (applicable for direct customer only)	RM 10		✓

6. What are some of the key terms and conditions that I should be aware of?**(a) Duty of Disclosure**

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 any 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, refusal or reduction of your claim(s), change of the 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 provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

(b) Cash Before Cover

All contributions due must be paid before commencement of the Takaful coverage. Receipt will be issued to you upon payment of contribution. If no such receipt is received, please insist for the receipt. It is important for you to keep the receipt as proof of payment of contribution for any future reference.

(c) Proof of Claim

Written proof in support of a claim must be provided to us within 30 days. Please be sure to keep record of any receipt or expenses relevant to the claim. In the event of any claim arises from this Takaful, please refer to the Term and Conditions in the Certificate/Master Certificate disclosed at our website (for direct customer only) or by your Master Certificate Holder. Please contact your Master Certificate Holder if the Master Certificate is not made available to you.

(d) Certificate of Takaful

Upon payment of contribution, Certificate of Takaful will be issued to you immediately, from which point your Takaful coverage shall be deemed to be in forced subject to Period of Takaful stated in the Certificate of Takaful.

(e) Nomination

Please be advised to declare a nominee for the Accidental Death benefit when participating in this Takaful. Please inform the nominee of the nomination.

Note:

This list is non-exhaustive. Please refer to the Certificate (for direct customer only) or Master Certificate for the full terms and conditions. A copy of Certificate is made available at our website. For Master Certificate, please request a copy from your Master Certificate Holder.

7. What are some of the major exclusions under this certificate?

This certificate does not cover:

- (a) death or permanent disablement not caused by an accident.
- (b) any losses caused by pre-existing medical conditions.
- (c) any losses caused by active participation in war-related activities or act of terrorism.
- (d) any losses caused by event prohibited by United Nations.
- (e) any losses caused by unlawful act.
- (f) individual who are flight crew (except as a passenger), seagoing vessel crew (except as a passenger), train crew (except as a passenger), mine workers, oil rig workers, aerial photographers, workers handling explosives, personnel of navy, military, air force, law enforcement or civil defence service or operation whilst on the course of duty.

Note:

This list is non-exhaustive. Please refer to the Certificate (for direct customer) or Master Certificate for the full list and full description of exclusions. A copy of Certificate is made available at our website. For Master Certificate, please request a copy from your Master Certificate Holder.

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving written notice to us. For Annual Coverage, we will refund your contribution if no claim has been made, based on pro rate basis. For Single Trip Coverage and One-Way Trip Coverage, if cancellation is made on or after the commencement of your certificate, no refund shall be made good to you. For Single Trip Coverage and One-Way Trip Coverage, if cancellation is made prior to commencement of your certificate, we shall only refund your contribution if no claim has been made.

9. What should I do if there are changes to my contact details?

It is important that you inform us of any change 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 available on www.insuranceinfo.com.my. Kindly refer to our website on the Certificate wording (for direct customer only) or refer to your Master Certificate Holder on the Master Certificate wording for the full terms and conditions.

If you have any enquiries, you can contact us at:

Hong Leong MSIG Takaful Berhad
 Level 5, Tower B, PJ City Development
 No. 15A, Jalan 219, Seksyen 51A
 46100 Petaling Jaya
 Tel: 03-7650 1800
 Fax: 03-7620 6730
 Email: ReachUs@takaful.hongleong.com.my

Or visit our website at www.hlmtakaful.com.my

11. Other similar types of plan available.

- Takaful Travel Care
- Takaful Travel Umbrella

Please ask us for other similar type of plans offered.

IMPORTANT NOTE

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

Underwritten by Hong Leong MSIG Takaful Berhad (738090-M)
 (Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

The information provided in this disclosure sheet is valid as at dd/mm/yyyy