

PRODUCT DISCLOSURE SHEET	Hong Leong MSIG Takaful Berhad
Read this Product Disclosure Sheet before you decide to participate in HLM Takaful i-Critical Care. Be sure to also read the general terms and conditions.	HLM Takaful i-Critical Care

1. What is this product about?

This is a standalone critical illness (CI) Takaful product which covers 5 critical illnesses namely heart attack, stroke, cancer, kidney failure and coronary artery bypass surgery. This plan is guaranteed renewable for a term of 10 years.

2. What are the Shariah concepts applicable?

- Tabarru' - Donation from the portion of the contribution that will be allocated to the Participants' Risk Fund (PRF), which will be used for mutual aid and assistance among the fellow participants.
- Itizam Bi Al-Tabarru' - The commitment to make Tabarru'.
- Wakalah - Essentially an agent-principal relationship, where the Takaful Operator act as an agent on behalf of the participants to manage the PRF and the Takaful Operator earns Wakalah Fee for services rendered.
- Ju'alah - An agreement in which the participant agrees to reward the Takaful Operator for its achievement or good performance in managing the PRF that leads to Surplus of the fund.

3. What are the covers/benefits provided?

Basic Sum Covered: RM <<XXX>>

Benefit	Benefit Description	Coverage Term
Critical Illness Benefit	<p>Upon diagnosis of any one of the covered diseases listed below and provided that the Person Covered survives for at least 30 days after the date of diagnosis, a guaranteed* 100% of the basic sum covered will be payable in one lump sum and the certificate shall terminate:</p> <ol style="list-style-type: none"> Heart Attack – of specified severity Stroke – resulting in permanent neurological deficit with persisting clinical symptoms Cancer – of specified severity and does not cover very early cancer Kidney Failure – requiring dialysis or kidney transplant Coronary Artery By-Pass Surgery <p>Please refer to the Takaful certificate for the definition of the above covered diseases.</p>	10 years

* The payment of this benefit is subject to the terms and conditions stated in the Takaful 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)).

4. How much contribution do I have to pay?

- The estimated total contribution that you have to pay: RM <XXX> <Payment Mode>
- Contribution duration: Up to the end of the coverage term.

The contribution is not guaranteed. We reserve the right to vary the contribution rates by giving the Participant 90 days written notice prior to the next certificate anniversary. Claim experience is one of the possible reasons for contribution adjustment. Please note that past trends of increase in the contribution rates do not necessarily reflect the future trend.

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

(a) Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses including marketing costs.

Certificate Year	1	2 to 7	8	9 to 10
% of Contribution	43%	36%	30%	21%

(b) Tabarru'

The contribution less Wakalah Fee will be allocated into the PRF as Tabarru'. The Tabarru' amount is not guaranteed as the contribution for this plan is not guaranteed. We reserve the right to vary the contribution by giving the Participant 90 days written notice.

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

- (a) Importance of Disclosure
Precontractual duty of disclosure - You have a duty to disclose all material facts, including but not limited to medical condition and state your age correctly. You have a duty to disclose any relevant information that you know or are expected to know to the best of your knowledge and in good faith.
- (b) Free-Look Period
You may cancel your certificate by returning the certificate within 15 days after the certificate has been delivered to you. The contributions that you have paid will be refunded to you.
- (c) Duty of Participant
You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- (d) *Iltizam Bi Al-Tabarru'*
Your contribution after deducting Wakalah Fee shall be allocated into PRF based on *Iltizam bi Al-Tabarru'* concept.
- (e) Sharing of Surplus arising from PRF
Any surplus from PRF shall be distributed between you and us in the ratio of 50:50. We are entitled to the surplus based on the Shariah principle of *Ju'alah*.
- (f) Record of Payment
Please keep a copy of the transaction record as proof of contribution payment.
- (g) Switching Takaful Certificate
It may not be advantageous to switch from one takaful certificate to another or from one takaful operator to another, as you may be subject to the new terms and conditions of the new takaful certificate or takaful operator.
- (h) Grace Period
You are given a grace period of 30 days from the contribution payment due date. If Contribution remains unpaid at the end of this grace period, the certificate may lapse.
- (i) Option to Renew Without Underwriting
Upon expiry of the certificate, you may opt to renew the certificate for another 10 years of coverage without any underwriting requirement, subject to the maximum entry age at renewal and the contribution will be revised according to your age at renewal. This option can be exercised up to 2 times.
- (j) Waiting Period
The eligibility for benefits under the certificate will only start 30 days after the effective date of the certificate.
- (k) Claim Procedure
Upon receipt of notice of diagnosis or surgery of the critical illness in writing and addressed to our head office, we will furnish to you or your representative appropriate forms for filing proof of critical illness. All claims must be submitted to us within 90 days from the date of the said diagnosis or surgery. Please refer to the Takaful certificate for more details.
- (l) This is a pure protection product and it does not have any cash value.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this certificate.

7. What are the major exclusions under this certificate?

No Critical Illness Benefit shall be paid if the covered disease results directly or indirectly from any one (1) of the following occurrences:

- (a) Pre-Existing Illness;
- (b) The signs or symptoms of the covered diseases are manifested prior to or:
 - (i) within 60 days from the commencement date or any reinstatement date of the certificate, whichever is the latest in respect of:
 - Cancer – of specified severity and does not cover very early cancer
 - Coronary Artery By-Pass Surgery
 - Heart Attack – of specified severity
 - (ii) within 30 days from the commencement date or any reinstatement date of the certificate, whichever is the latest for all other covered diseases not set out in item (i) above.
- (c) Other than the first incidence of the covered diseases;
- (d) Any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, willful misuse of alcohol and/or the taking of drugs other than under the direction of a registered medical practitioner; or
- (e) Death of the Person Covered within thirty (30) days following the date of diagnosis of any of the covered diseases.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this certificate.

8. 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 surrender value and you will lose the benefits under your certificate. However, participating in a family takaful plan is a long-term financial commitment.

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

It is important that you inform us of any change in your contact details by giving a written notice to us to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful' available at all our branches or visit www.hlmtakaful.com.my.

If you have any enquiries, please contact us at:

Hong Leong MSIG Takaful Berhad
Head Office, Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya, Selangor, Malaysia.
Tel: 03-7650 1800
E-mail: ReachUs@hlmt.com.my

12. Other similar types of family takaful cover available.

Please refer to our customer service staff for other similar types of plans offered.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>

Underwritten by Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)
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