

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to participate in the *IKHLAS* Kembara Plus Takaful. Be sure to also read the general terms and conditions.)

**TAKAFUL IKHLAS GENERAL BERHAD**

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

*IKHLAS* Kembara Plus Takaful

Date:

**1) What is this product about?**

This Takaful plan provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. This plan can be participated by any individual person for themselves, their spouse and children.

The family plan is permitted for single trip only and the age limit of child is between 30 days to 21 years. Period of cover is depending on the duration of the trip/ journey.

**2) What are the Shariah concepts applicable?**

**Tabarru'** – shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help all Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Participants' Risk Fund.

**Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of the Company, we are appointed as an agent (*wakil*) to carry out the Takaful Business and a Wakalah fee (*Ujrah*) to be paid to the Company.

**Note:** Please refer to the Takaful Certificate for more information.

**3) What are the covers / benefits provided?**

BENEFITS	OUTBOUND		INBOUND	
	Self / Self & Spouse / Group	Family	Self / Self & Spouse / Group	Family
Accidental Death / Permanent Disablement (per person)	100,000.00	100,000.00	150,000.00	150,000.00
	<b>Benefit Amount (RM) per person</b>	<b>Benefit Amount (RM) per family</b>	<b>Benefit Amount (RM) per person</b>	<b>Benefit Amount (RM) per family</b>
Funeral Expense	5,000.00	12,500.00	4,000.00	8,000.00
Medical Expenses	15,000.00	30,000.00	1,000.00	2,000.00
Emergency Medical Evacuation	10,000.00	10,000.00	10,000.00	10,000.00
Follow-up Treatment	5,000.00	10,000.00	1,000.00	2,000.00
Hospital Income (150/day, up to maximum RM5,000)	150.00	300.00	80.00	200.00
Compassionate Visit	3,000.00	3,000.00	1,000.00	3,000.00
Dispatch of Medicine	1,000.00	3,000.00	1,000.00	1,000.00
Loss of Travel Documents	1,000	5,000	1,000	5,000
Loss or Damage of Luggage or Personal Effects	2,000	5,000	2,000	5,000
Travel or Flight Delay	150 per 6 hours up to 2,000.00	200 per 6 hours up to 2,000.00	50 per 6 hours Up to 1,000.00	100 per 6 hours Up to 2,000.00
Refund due to liquidation of Agency	4,500.00	4,500.00	5,000.00	5,000.00
Repatriation	5,000.00	5,000.00	5,000.00	5,000.00
Trip Cancellation	10,000.00	30,000.00	<b>Not applicable for Inbound Plan</b>	
Trip Curtailment	10,000.00	20,000.00		
Loss or Damage to Notebook	1,000.00	1,000.00		
Luggage delay	300.00	1,000.00		
Missed Departure	1,000.00	3,000.00		
Missed Travel Connection	250.00	1,000.00		
Travel Overbooked	250.00	1,000.00		
Additional Costs of Rental Car Return	1,000.00	1,000.00		
Personal Liability	1,000,000.00	1,000,000.00		
Hijacking	3,000.00	6,000.00		
Personal Money	500.00	1,000.00		
Home Care Benefit	1,000.00	1,000.00		

**Optional Additional Sum Covered \* (Subject to additional Takaful Contribution)**

BENEFITS	OUTBOUND		INBOUND	
	Self	Family	Self	Family
	Benefit Amount (RM) per person	Benefit Amount (RM) per family	Benefit Amount (RM) per person	Benefit Amount (RM) per family
Additional Sum Covered to Emergency Medical Evacuation	150,000.00	150,000.00	50,000.00	50,000.00
Additional Sum Covered to Repatriation	35,000.00	35,000.00	20,000.00	20,000.00

**Note:** Please refer to the Scale of Compensation for death and disablement in the Takaful Certificate contract.

**4) How much Takaful Contribution do I have to pay?**

**FOR OUTBOUND TRIP**

Period of Cover	Asia			Worldwide		
	Self (RM)	Self+ Spouse (RM)	Family (RM)	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	4	7	7	-	-	-
1-5 days	16	40	45	30	60	70
6-10 days	45	75	80	70	115	120
11-15 days	65	105	115	100	160	175
16-22 days	90	150	165	135	225	250
23-31 days	125	210	230	190	315	345
Each additional week or part	25	45	50	40	70	75

**FOR INBOUND TRIP**

Period of Cover	DOMESTIC/INBOUND		
	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	2	4	5
1-5 days	8	16	30
6-10 days	25	45	55
11-15 days	40	65	80
16-22 days	55	90	115
23-31 days	70	125	160
Each additional week or part	15	25	35

**IF YOU CHOOSE OPTIONAL LIMITS FOR MEDICAL EVACUATION AND REPATRIATION.**

**FOR OUTBOUND TRIP**

Period of Cover	Asia			Worldwide		
	Self (RM)	Self+ Spouse (RM)	Family (RM)	Self (RM)	Self+ Spouse (RM)	Family (RM)
1 day	6	10	12	-	-	-
1-5 days	35	60	65	55	90	100
6-10 days	70	110	125	105	165	190
11-15 days	100	160	185	150	240	280
16-22 days	145	230	270	220	345	405
23-31 days	200	325	375	300	490	565
Each additional week or part	45	70	85	70	105	130

**FOR INBOUND TRIP**

Period of Cover	DOMESTIC/INBOUND		
	Self (RM)	Self+ Spouse (RM)	Family (RM)
1-5 days	20	30	35
6-10 days	35	55	65
11-15 days	50	75	95
16-22 days	70	110	135
23-31 days	95	150	190
Each additional week or part	20	30	40

**Coverage area**

1. Asia – includes Singapore, Thailand, Indonesia, Brunei, Taiwan, South Korea, Hong Kong, Macau, Laos, Vietnam, Japan, Cambodia, India, Sri Lanka, Australia and New Zealand
2. Worldwide includes USA and Canada
3. Domestic/Inbound is defined as Malaysia

This Takaful plan will not cover any loss, injury, damage or legal liability arising directly and indirectly from travel in, to or through any countries listed under Sanction Countries such as Afghanistan, Cuba, Democratic Republic of Congo, Israel, Palestine, Iran, Iraq, Liberia, Sudan and Syria.

Subject to minimum Takaful Contribution of RM8.00.

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

The following charges are applicable:

What you have to pay in addition to the Takaful Contribution amount :-

- Applicable taxes are chargeable at the prevailing rates
- Stamp duty : RM10.00

What is included in the Takaful Contribution amount :-

- Wakalah Fees -
- ✓ Commissions : up to 25% of Takaful Contribution
- ✓ Management Expenses : 35% of Takaful Contribution

What you have to pay if you cancel the Takaful Certificate :-

- Cancellation Fee : RM10.00

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

**Age Limit**

- Age from 18 years old to 80 years old is eligible for enrolment. For family plan, a child must be between 30 days to 21 years old who are primarily dependent upon the parents for support and maintenance.

**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 have taken reasonable care in answering the questions may result in voidance of your contract of Takaful, 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.

**Compensation / Indemnity**

- We will pay for compensation on death permanent disablement in accordance with the “Scale of Compensation” attached to the Takaful Certificate. The limit specified in the table shall be the maximum aggregate limit for the respective plan. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Takaful Certificate. You cannot make multiple claims on medical expenses.

**Cash Before Cover**

- It is fundamental and absolute special condition of this Takaful that the Takaful Contribution due must be paid and received by us before cover commences. If this condition is not complied with then this Takaful Certificate is automatically null and void.
- You are advised to pay the Takaful Contributions directly to us, either by cash, credit card or cheques (cheques should be made only in the name of the Company).

**Surplus**

- The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising from the Risk Fund at the end of the financial year. However, the Company may at its discretion and where appropriate charge the SAC for less than 50% of the gross distributable surplus.

- Any net distributable surplus arising (after deducting the SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant. Upon Takaful Certificate expiry, if the amount due to Takaful Participants is less than RM10, the amount shall either be retained in the Risk Fund or donated to charity on behalf of the Takaful participants as an act of good deed. The threshold, method and time of settlement of the surplus distribution shall be defined in the Surplus Management Policy. The threshold is not applicable if the Takaful Participants provided their banking information to the Company.

**7) What are the major exclusions under the Takaful Certificate?**

This Takaful Certificate does not cover :

- death or injury war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Participant directly or indirectly participates or is involved howsoever in such activities;
- death or disablement due to any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
- any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- any pre-existing disablement or Bodily Injury to the Person Covered;
- insanity, suicide (whether sane or insane) or any attempt thereof by the Person Covered;
- failure of the Takaful Participant to take reasonable measure to protect, save or recover lost luggage;
- claims caused or resulting
  - the Person Covered is traveling on, or against medical advice, or when the trip is made solely;
  - from mental and nervous disorders, including insanity.
- any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;

**Note:** This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this Takaful Certificate.

**8) Can I cancel my Takaful Certificate?**

This Takaful Certificate may be cancelled at any time prior to the effective of period of Takaful at the request of the Takaful Participant, in which case the Company will refund the Takaful Contribution. This Takaful Certificate may also be cancelled for any reasons whatsoever at the option of the Company by sending fourteen (14) days' notice by registered letter to the Takaful Participant at his last known address, in which case the Company shall not be liable to repay for the losses incurred on the same basis as described earlier.

If the effective date of cancellation is after the commencement of the Travelling period, there is no refund of Contribution would be allowed.

**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 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 on 'Personal Accident Takaful'.

You can obtain a copy from your Takaful intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

Should you require additional information about *IKHLAS* Kembara Plus Takaful, please contact us at:

**Takaful Ikhlas General Berhad**  
Customer Relationship Management Department,  
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South,  
No. 8 Jalan Kerinchi, 59200 Kuala Lumpur.

Tel : 03-2723 9696  
Fax : 03-2723 9998  
Website : [www.takaful-ikhlas.com.my](http://www.takaful-ikhlas.com.my)  
E-mail: [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

**11) Other similar types of cover available.**

- IKHLAS* Kembara Takaful

**IMPORTANT NOTE:**

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

The information provided in this Product Disclosure Sheet is valid as at 01/10/2021