

PRODUCT DISCLOSURE SHEET <i>Read this Product Disclosure Sheet before you decide to participate in the HLM Takaful FiT CI. Be sure to read the general terms and conditions.</i>	Hong Leong MSIG Takaful Berhad (“HLM Takaful”)
	HLM Takaful FiT CI

1. What is this product about?

This is a standalone critical illness (CI) Takaful product which covers 10 critical illnesses. This plan is guaranteed renewable for a term of 10 years.

2. What are the Shariah concepts applicable?

- Tabarru’ means 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.
- Iltizam Bi Al-Tabarru’ means the commitment to make Tabarru’.
- Wakalah means 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 means 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.
- Qardh means an interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.

3. What are the covers/benefits provided?

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"> Alzheimer’s Disease / Severe Dementia Cancer – of specified severity and does not cover very early cancer Cardiomyopathy – of specified severity Coronary Artery By-Pass Surgery Heart Attack – of specified severity Heart Valve Surgery Primary Pulmonary Arterial Hypertension – of specified severity Serious Coronary Artery Disease Stroke – resulting in permanent neurological deficit with persisting clinical symptoms Surgery to Aorta <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.*

4. How much contribution do I have to pay?

The estimated total contribution that you have to pay and the contribution duration is as follows:

Plan Name	Contribution Term	Contribution (RM)			
		Annually	Semi-annually	Quarterly	Monthly
Basic					
HLM Takaful FiT CI	10 years	1,200.00	600.00	300.00	100.00
Sales & Services Tax (SST)		-	-	-	-
Total Contribution (inclusive of SST, if any)		1,200.00	600.00	300.00	100.00

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 & charges that I have to pay?

Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs, including commission.

Certificate Year	1	2	3	4	5 – 6	7 – 10
% of Contribution	76%	39%	32%	26%	21%	16%
Amount (RM)	912	468	384	312	252	192

Commission (part of Wakalah Fee)

Certificate Year	1	2	3	4	5 – 6
% of Contribution	37.5%	22.5%	15.5%	10.0%	5.0%
Amount (RM)	450	270	186	120	60

Surrender Charge (upon surrender of your certificate)

Certificate Year	% of the Cash Surrender Value
1 – 3	30%
4 – 8	25%
9	15%
10	0%

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

(a) Importance of Disclosure

Pre-contractual 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 calendar 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. Non-payment of contribution after the grace period may lead to conversion into reduced paid-up certificate or early termination of your coverage. Please refer to the Takaful certificate for more details.

(i) Automatic renewability without underwriting

Upon expiry of the certificate, the certificate will automatically be renewed for another 10 years of coverage without any underwriting requirement, subject to the maximum entry age at renewal and maximum renewal up to 2 times. The contribution will be revised according to your age at renewal. You are required to notify us at least 30 days prior to the expiry of this certificate if you do not want to renew the certificate for another 10 years term.

(j) Waiting Period

The eligibility for benefits under the certificate will only start 30 days after the effective date of the certificate, except for the following covered disease which will only start 60 days after the effective date of the certificate:

- Cancer – of specified severity and does not cover very early cancer
- Coronary Artery By-Pass Surgery
- Heart Attack – of specified severity
- Serious Coronary Artery Disease

(k) Cash Surrender Value

The certificate may not have a guaranteed cash surrender value on termination as the availability of cash surrender value is depending on your entry age and gender.

(l) 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.

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 sixty (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
- Serious Coronary Artery Disease

ii. within thirty (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 disease;

(d) The covered disease where in our sole and absolute opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Person Covered to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. For the purpose of this certificate,

- i. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
- ii. infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in our sole and absolute opinion, either the presence of any HIV or antibodies to such virus;

(e) Any covered disease was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Person Covered attained seventeen (17) years of age;

(f) Any covered disease caused by a self-inflicted injury, while sane or insane;

(g) Any covered disease resulting directly from alcohol or drug abuse;

- (h) Death of the Person Covered within thirty (30) days following the date of diagnosis of any of the covered diseases; or
- (i) Person Covered who himself/herself is a professional sports person.

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

8. Can I cancel my certificate?

Yes. You can cancel your certificate by giving a written notice to us. Upon cancellation, the cash surrender value (if any) will be paid to you, however, the amount payable may be less than the total contributions you have paid.

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 medical and health takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful' on www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Hong Leong MSIG Takaful Berhad (738090-M)

Address : Head Office, Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor, Malaysia.

Telephone : +603-7650 1800

Facsimile : +603-7620 6730

E-mail : ReachUs@takaful.hongleong.com.my

11. Other similar types of medical and health takaful cover available.

Please refer to our agent 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 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 <<Date>>

Service Guide

Our Company offers family takaful products through our agency force and bank partners. If you intend to participate in our family takaful product through our agents, you can enjoy these value-added services.

1 Before you participate in a family takaful product

Deal only with registered agents

- ✓ You can check the status of the agent via the Malaysian Takaful Association (MTA) website on **Public Enquiry on Agent Status**
- ✓ Visit <http://www.malysiantakaful.com.my/Consumer-Zone/Public-Enquiry-on-Agent-Status.aspx> for more details

Assist you in choosing the right takaful product

- ✓ Go through the Customer Fact Find form (if applicable) with you to understand your financial needs and risk appetite
- ✓ Recommend a suitable family takaful product(s) based on the facts that you provide in the form

Explain product feature

- ✓ Explain the takaful product concept(s), product features, benefits payable, contributions and charges
- ✓ Provide Product Disclosure Sheet (PDS) to assist you in making informed decisions and to facilitate product comparison

2 Before you participate in a family takaful product

Assist you in completing the takaful application

- ✓ Explain the importance of answering the questions in the proposal form fully and accurately while you are completing the proposal form
- ✓ Provide information on making a nomination (wasi and/or conditional hibah) to ensure benefits payable are received by your nominee or beneficiaries in the event of death
- ✓ Submit your application for underwriting after you have signed the proposal form
- ✓ Arrange for medical examination with one of our panel clinics, if required

Explain the certificate terms and conditions

- ✓ Your takaful certificate will be delivered to you (by hand or electronically) within 7 working days from the certificate issue date
- ✓ Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in

3 During the term of the Takaful Plan

Continuous certificate servicing

- ✓ Guide you in the renewal process of your certificate to ensure continuous coverage
- ✓ Provide continuous service e.g. certificate modifications, change of address and frequency of contributions. If your agent has left the company, we shall appoint a new agent to serve you.

Assist you with making a takaful claim

- ✓ Guide you through the standard procedures on how to file a takaful claim

Customer Portal

Please visit our corporate website at <https://www.hlmtakaful.com.my>. Once you are there, just click on the HLMTakaful360° banner for online access to your certificate information.

Customer Service

If you are not happy with the services of our agent, or require additional support from us, you may call us at **03-7650 1800** or e-mail us at ReachUs@takaful.hongleong.com.my