



Zurich Takaful Malaysia Berhad
Registration No. 200601012246 (731996-H)

A Personalised Family Takaful Solution For

Mr.Z

Takaful Family Hero

Presented By

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A. SUMMARY

This is a summary of what this certificate offers and how much it costs you to participate in this certificate. It also displays the option that you should consider before participating in this certificate.

Takaful Operator : Zurich Takaful Malaysia Berhad

Product Name : Takaful Family Hero

Person Covered : Mr.Z

Gender : Male

Age : 30 years old

Occupational Class : 1

Smoker : No

Participant : Mr.Z

Gender : Male

Age : 30 years old

Smoker : No

Plan	Sum Covered (RM)	Coverage Term (years)	Contribution Term (years)	Contribution (RM)
Takaful Family Hero	100,000	50	50	131.31
KritikalCare Essential	150,000	50	50	167.40
KritikalCare Waiver	1,459	50	50	18.08
Total Monthly Contribution Payable				316.79

Type of Certificate : Ordinary Family Takaful Plan (Protection)

Brief Description

- 1) Takaful Family Hero is an Ordinary Family Takaful Plan with level and regular contribution that provides Death and Total and Permanent Disability (TPD) Benefit.
- 2) Contribution for the takaful certificate you have participated, after deducting wakalah fee, will be allocated into Participant Investment Account (PIA).
- 3) Upon death/TPD of the Person Covered, 100% of Basic Sum Covered or PIA value, whichever is higher will be payable. TPD coverage is up to the end of certificate year immediately following the 75th birthday of the Person Covered.
- 4) Upon death of the Person Covered due to accident covered by the benefits below, we will pay the amount as stated.

Accidental Death Benefits	Amount payable
Public Transportation Accidental Death Benefit	Additional 100% Basic Sum Covered
Overseas Accidental Death Benefit	Additional 100% Basic Sum Covered
Balik Kampung Accidental Death Benefit	Additional 200% Basic Sum Covered
Hajj Accidental Death Benefit	Additional 300% Basic Sum Covered

Note: The coverage of Accidental Death Benefits above is up to the end of certificate year immediately following the 70th birthday of the Person Covered. Only one of the Accidental Death Benefits above will be payable.

- 5) Takaful Family Hero provide Ziarah Plus Benefit whereby additional 10% of basic sum covered, up to RM50,000, will be payable if any of the events below occurs:
 - i. Death of the Person Covered due to Heat Stroke, Stampede or Crush Injuries while performing Hajj or Umrah in Saudi Arabia.
 - ii. Death of the Person Covered as a direct result of fire at a Public Building while performing Hajj or Umrah in Saudi Arabia.
 - iii. Death of the Person Covered due to Middle East Respiratory Syndrome Coronavirus (MERS-Cov) while in Saudi Arabia or after returning from Saudi Arabia.
- 6) Upon maturity of this certificate, the maturity benefit equivalent to Participant Investment Account value will be payable
- 7) This plan comes with Family Care Privilege. With this privilege, in the event of death of the Person Covered, Person Covered's family members (legal spouse and child, up to 4 family members), are entitled to participate in a takaful certificate as determined by us, which covers death and TPD for coverage amount of up to 25% of the Basic Sum Covered each, subject to a maximum of RM300,000 per life, without any evidence of coverability.
- 8) Upon TPD of the Person Covered, additionally, we will pay the TPD Yearly Recovery Benefit, where 5% of the Basic Sum Covered will be payable yearly for 10 years.
- 9) Participants may receive surplus from the Participant Risk Investment Account (PRIA) fund on a 50:50 sharing ratio.
- 10) 90% of net investment profit from PIA fund is allocated to the Participant via crediting into PIA. The remaining 10% is paid to us as an incentive fee for good performance in managing the PIA.



What should you know?



What should you consider?



What should you be aware of?



What does this Takaful Certificate offers?

- Protection against death and TPD during the coverage term.
- Non-guaranteed maturity value payable upon maturity.



Have you considered EZI Term?

- EZI Term offers protection against death and TPD with lower contributions
- You can invest the balance on other savings/investment alternatives.

Takaful Family Hero		EZI Term
RM 1,576 X 50 years = RM 78,786	Contribution How much will you need to contribute	RM 438 X 15 years = RM 6,570
50 years	Coverage Period How long will you be covered	15 years
RM 2,694	Total Direct Commission Amount paid to intermediaries from your contribution	RM 0

Takaful Family Hero	Guaranteed Benefits Amount promised to be paid	EZI Term
RM 100,000	• If you die or suffer TPD	RM 100,000
Not applicable	• Cash every year	Not applicable
Not applicable	• At maturity	Not applicable

Takaful Family Hero	Non-Guaranteed Benefits The following amount may or may not be paid	EZI Term
Not applicable	Total cash received	Not applicable
Scenario 1: RM 91,069 Scenario 2: RM 326,424	At maturity	Not applicable

Takaful Family Hero	Your Annualised Return* [Net gain/loss] if held to maturity	EZI Term
Not applicable	• Guaranteed benefits only	Not applicable
Scenario 1: -3.27% p.a. Scenario 2: 1.98% p.a.	• Total benefits (inclusive of non-guaranteed payments)	Not applicable

* Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the certificate until its maturity **with respect to the contribution that you have made**. However, the actual annualised return of your certificate can only be determined when your certificate matures.



If you are looking for takaful certificate with savings element, you may wish to compare the return of this certificate with the effective returns of other investment alternatives.



You may only receive the guaranteed amount upon death/TPD.



A benefit is considered guaranteed as in the event the PRIA is unable to meet your claims, there is an arrangement made by us to address deficiency in PRIA such as qard (loan) or outright transfer.



Should you require additional information about EZI Term, please refer to our website www.zurich.com.my

B. MARKETING ILLUSTRATION TABLE

This table shows the amount of contribution each year and the yearly cash flow on our certificate until the end of the certificate period.

How much are you contributing?



What can you cash out periodically?



End of Certificate Year / Age	Contribution Each Year	Survival Benefits		
		Guaranteed Cash Payment Each Year	Non-Guaranteed Cash Dividend Each Year	
	(RM)	(RM)	Scenario 1	Scenario 2
1/31	3,801	-	-	-
2/32	3,801	-	-	-
3/33	3,801	-	-	-
4/34	3,801	-	-	-
5/35	3,801	-	-	-
6/36	3,801	-	-	-
7/37	3,801	-	-	-
8/38	3,801	-	-	-
9/39	3,801	-	-	-
10/40	3,801	-	-	-
11/41	3,801	-	-	-
12/42	3,801	-	-	-
13/43	3,801	-	-	-
14/44	3,801	-	-	-
15/45	3,801	-	-	-
16/46	3,801	-	-	-
17/47	3,801	-	-	-
18/48	3,801	-	-	-
19/49	3,801	-	-	-
20/50	3,801	-	-	-
25/55	3,801	-	-	-
30/60	3,801	-	-	-
35/65	3,801	-	-	-
40/70	3,801	-	-	-
45/75	3,801	-	-	-
50/80	3,801	-	-	-
Cash Payment at the end of the certificate period (at maturity)		-	91,069	326,424



Please refer to the notes in the next page for the assumptions used in the illustration table.

How do the benefits compare against the total contributions made to-date?

How much would you have contributed?	How much is paid to the intermediaries?	How much will you receive if you cancel the certificate early?	What is payable upon Death?
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End of Certificate Year / Age	Total Contribution Made to-Date (refers to cumulative contribution to be made from inception)	Total Fee		Surrender Value			Death/TPD Benefit		
		Management Expenses (refers to cumulative expenses to be paid from certificate inception)	Total Direct Commission to-Date (refers to cumulative commission to be paid from inception)	Guaranteed	Non-Guaranteed (excluding guaranteed benefits amount and any survival benefits kept with takaful operator)		Guaranteed	Non-Guaranteed	
					Scenario 1	Scenario 2		Scenario 1	Scenario 2
	(RM)	(RM)	(RM)		(RM)	(RM)	(RM)	(RM)	(RM)
1/31	3,801	385	2,471	-	671	691	100,000	0	0
2/32	7,603	1,228	3,992	-	1,902	1,976	100,000	0	0
3/33	11,404	2,170	4,980	-	3,587	3,763	100,000	0	0
4/34	15,206	2,848	5,740	-	5,844	6,186	100,000	0	0
5/35	19,007	3,499	6,120	-	8,495	9,083	100,000	0	0
6/36	22,809	3,770	6,501	-	11,566	12,495	100,000	0	0
7/37	26,610	4,014	6,501	-	15,087	16,469	100,000	0	0
8/38	30,412	4,258	6,501	-	18,654	20,606	100,000	0	0
9/39	34,213	4,502	6,501	-	22,256	24,904	100,000	0	0
10/40	38,015	4,747	6,501	-	25,885	29,360	100,000	0	0
11/41	41,816	4,991	6,501	-	29,520	33,960	100,000	0	0
12/42	45,618	5,235	6,501	-	33,169	38,718	100,000	0	0
13/43	49,419	5,479	6,501	-	36,812	43,623	100,000	0	0
14/44	53,221	5,723	6,501	-	40,444	48,678	100,000	0	0
15/45	57,022	5,967	6,501	-	44,062	53,886	100,000	0	0
16/46	60,824	6,211	6,501	-	47,665	59,256	100,000	0	0
17/47	64,625	6,455	6,501	-	51,247	64,790	100,000	0	0
18/48	68,427	6,699	6,501	-	54,797	70,488	100,000	0	0
19/49	72,228	6,943	6,501	-	58,310	76,355	100,000	0	0
20/50	76,030	7,187	6,501	-	61,776	82,390	100,000	0	0
25/55	95,037	8,408	6,501	-	77,857	114,934	100,000	0	14,934
30/60	114,044	9,628	6,501	-	91,161	151,047	100,000	0	51,047
35/65	133,052	10,849	6,501	-	101,346	191,118	100,000	1,346	91,118
40/70	152,059	12,069	6,501	-	106,831	234,851	100,000	6,831	134,851
45/75	171,067	13,289	6,501	-	103,867	279,903	100,000	3,867	179,903
50/80	190,074	14,510	6,501	-	91,069	326,424	100,000	0	226,424



You may only receive the guaranteed amount upon death/TPD.



*If you cancel the certificate **before maturity**, the amount that you will receive will **be much less** than the total amount of contribution that you have contributed.



The illustrations of Non-Guaranteed benefits have been prepared on two hypothetical investment scenarios

a. Scenario 1 = Assumes the PIA earns gross 2% every year, which is net 1.84% every year.

b. Scenario 2 = Assumes the PIA earns gross 5% every year, which is net 4.60% every year.

The two rates used are purely for illustrative purposes to show the variability of non-guaranteed benefits under the different investment scenarios and are NOT GUARANTEED. They do not represent upper and lower limits on the investment performance of the PIA, and are not the returns earned on the actual contributions made for the family takaful product.



The investment return rates earned i.e performance of the PIA fund in the previous 5 years are as follows:

Year 2016:	Year 2017:	Year 2018:	Year 2019:	Year 2020:
5.65% per annum	4.63% per annum	3.86% per annum	4.29% per annum	3.90% per annum



The past investment performance of the fund is not an indication of its future performance. This is strictly the investment performance of the PIA, and not the returns earned on the contributions. The actual returns earned on contributions at maturity/surrender will be lower due to cost of takaful coverage and expenses.



Total fee is the amount received by the intermediary and takaful operator for the marketing of the certificate and services that the intermediary and takaful operator will provide to you for the duration of your certificate.



The accumulated PIA values illustrated are before the addition of PRIA Surplus which may be distributed yearly depending on the actual claims experience of the PRIA fund.



For PIA, the fund will be invested to achieve stable level of income by investing into sukuk and other Islamic debt instruments, Shariah permissible deposits/Islamic money market instrument with defensive strategy over medium to long-term investment horizon. The PIA may also invest into shariah-compliant equities to increase returns if necessary.

Tabarru' applicable for the basic plan and rider(s) if any.

End of Certificate Year/Age	Basic		Optional Riders	
	Takaful Family Hero		KritikalCare Essential	KritikalCare Waiver
	Scenario 1	Scenario 2		
1/31	115	115	99	24
2/32	115	115	102	24
3/33	114	114	112	26
4/34	113	113	121	28
5/35	112	112	131	30
6/36	114	114	142	32
7/37	116	115	157	36
8/38	117	116	172	39
9/39	121	119	193	43
10/40	126	123	221	49
11/41	132	127	266	58
12/42	137	131	305	66
13/43	144	135	358	77
14/44	152	140	416	88
15/45	161	144	475	99
16/46	169	147	536	110
17/47	177	148	602	122
18/48	185	147	677	135
19/49	193	144	756	149
20/50	200	137	845	164
25/55	219	76	1,467	259
30/60	222	115	2,213	343
35/65	189	182	3,039	391
40/70	286	286	4,257	412
45/75	423	423	6,108	353
50/80	298	0	8,666	92

Note:

1. If you have attached riders to your basic plan, you can refer to PDS for the rider's wakalah fee and commission, as well as the contribution amount of the rider.
2. "NA" indicates the rider is not applicable, as it is not selected.

PRODUCT DISCLOSURE SHEET Read this Product Sheet before you decide to participate in Takaful Family Hero. Be sure to also read the general terms and conditions.	Takaful Family Hero Date : 08 Sep 2021
1. What is this product about?	
<p>Takaful Family Hero is a regular contribution ordinary family takaful plan that provides Death and Total Permanent Disability (TPD) coverage. Additionally, this product provides additional coverage for accidental death due to covered events and also comes with Ziarah Plus Benefit, TPD Yearly Recovery Benefit, Maturity Benefit and Family Care Privilege</p>	
2. What are the Shariah concepts applicable?	
<ul style="list-style-type: none"> • TAKAFUL It means an arrangement based on mutual assistance under which Takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the Takaful participants or their beneficiaries on the occurrence of pre-agreed events. • WAKALAH It means a Shariah concept where a representative is appointed to undertake transactions on another person's behalf. • TABARRU' It means donation and in Takaful the sum amount of money being contributed by participants to Participant Risk Investment Account (PRIA) based on donation contract • QARD It means an interest-free loan provided by the takaful operator in the event of deficit in the PRIA. • SURPLUS SHARING¹ If there is a Surplus Sharing declared from the PRIA at the end of each financial year, 50% of the surplus will be shared with the eligible Participant based on the Hibah (gift) contract. • JUA'LAH It is a commission (reward) for good performance in managing the PRIA where the Takaful operator shall be entitled to an incentive equal to 50% of any surplus sharing from the PRIA after the end of each financial year. The Takaful operator also entitled to an incentive of pre-agreed percentage of any profit in PIA for its good performance in managing the PIA fund. <p>¹Only to those Participants that have not incurred any claim and/or not received any benefits payable under each type of cover under this Certificate.</p>	

3. What are the coverage / benefits provided?

Basic Sum Covered : RM 100,000

Coverage Term : 50 years

Benefit	Description
Death/TPD Benefit	Upon death or TPD of the Person Covered RM 100,000 or PIA Amount, whichever is higher, shall be payable.
Public Transportation Accidental Death Benefit	Upon death of the Person Covered due to accident while commuting in public transport, additional 100% of Basic Sum Covered shall be payable.
Overseas Accidental Death Benefit	Upon death of the Person Covered due to accident while travelling overseas for not more than 90 consecutive days in each trip, additional 100% of Basic Sum Covered shall be payable.
Balik Kampung Accidental Death Benefit	Upon death of the Person Covered due to accident occurring during Malaysia national public holiday and at any toll expressway in operation, additional 200% Basic Sum Covered will be payable.
Hajj Accidental Death Benefit	<p>Upon death of the Person Covered due to accident while performing the specified pillars of Hajj at the specified time frame and places, additional 300% of Basic Sum Covered will be payable. The Pillars of Hajj covered are:</p> <ul style="list-style-type: none">i. Wuquf at 'Arafahii. Tawaaf al-Ifadahiii. Hajj Sa'ie <p>In the event the Person Covered has fulfilled the duty of Hajj where this benefit is no longer applicable or if the Person Covered is a non-Muslim, we shall substitute this benefit with Overseas Accidental Death Benefit as stated above, with an additional amount of 100% of Basic Sum Covered.</p>
Ziarah Plus Benefit	<p>Additional 10% of basic sum covered (up to RM50,000) will be payable if any one of the events below occurs:</p> <ul style="list-style-type: none">i. Death of the Person Covered due to Heat Stroke, Stampede or Crush Injuries while performing Hajj or Umrah in Saudi Arabia.ii. Death of the Person Covered as a direct result of fire at a Public Building while performing Hajj or Umrah in Saudi Arabia.iii. Death of the Person Covered due to Middle East Respiratory Syndrome Coronavirus (MERS-Cov) while in Saudi Arabia or after returning from Saudi Arabia.
Maturity Benefit	Participant Investment Account will be payable
Family Care Privilege	<p>In the event of death of the Person Covered, Person Covered's family members (legal spouse and child, up to 4 family members), are entitled to participate in a takaful certificate which covers Death or TPD for a coverage amount of up to 25% of Basic Sum Covered each, up to maximum of RM300,000 per life, without evidence of coverability.</p> <p>There shall be no benefit payable for death or TPD (other than death or TPD due to an Accident) of the family member within 1 year from the inception of the new certificate, after exercising this privilege. In such incident, we shall return all contribution made from the commencement date of the new certificate.</p>
TPD Yearly Recovery Benefit	Upon TPD of the Person Covered, 5% of Basic Sum Covered which is RM 5,000.00 will be payable yearly for 10 years.

Note:

1. The coverage of TPD is up to end of certificate year immediately following the 75th birthday of the Person Covered.
2. The coverage of Accidental Death Benefits above is up to end of certificate year immediately following the 70th birthday of the Person Covered and the benefits are only valid if the death is within 365 days from the date of accident. Only one of the Accidental Death Benefits above will be payable.
3. For MERS-Cov resulting in death, the illness must first be diagnosed while in Saudi Arabia or within 21 days returning from Saudi Arabia and there must be documentary proof submitted that death was a direct result of MERS infection.

Optional riders attached:

Riders	Coverage Term (Years)	Sum Covered (RM)	Description
KritikalCare Essential	50	150,000	Upon diagnosis of any of the 50 Critical Illnesses covered, the rider sum covered will be payable.
KritikalCare Waiver	50	1,459	Upon diagnosis of any of the 50 Critical Illnesses covered, we will waive the future contributions throughout the rider's coverage term.

List of Critical Illnesses Covered

1. Alzheimer's Disease/Severe Dementia
2. Apallic Syndrome
3. Bacterial Meningitis – Resulting in permanent inability to perform activities of daily living
4. Benign Brain Tumour – of specified severity
5. Blindness - Permanent and Irreversible
6. Brain Surgery
7. Cancer - of specified severity and does not cover very early cancers
8. Cardiomyopathy - of specified severity
9. Chronic Aplastic Anemia – resulting in permanent bone marrow failure
10. Chronic Autoimmune Hepatitis
11. Chronic Relapsing Pancreatitis
12. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
13. Coronary Artery By-Pass Surgery
14. Creutzfeldt-Jakob Disease
15. Crohn's Diseases with Fistula
16. Deafness - Permanent and Irreversible
17. Elephantiasis
18. Encephalitis – resulting in permanent inability to perform activities of daily living
19. End-Stage Liver Failure
20. End-Stage Lung Disease
21. Full-blown AIDS
22. Fulminant Viral Hepatitis
23. Heart Attack - of specified severity
24. Heart Valve Surgery
25. HIV Infection Due To Blood Transfusion
26. Infective Endocarditis
27. Kidney Failure - requiring dialysis or kidney transplant
28. Loss of Independent Existence
29. Loss of Speech
30. Major Head Trauma
31. Major Organ / Bone Marrow Transplant
32. Medullary Cystic Disease
33. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
34. Multiple Sclerosis
35. Muscular Dystrophy
36. Myasthenia Gravis
37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
38. Paralysis of limbs
39. Parkinson's Disease - resulting in permanent inability to perform activities of daily living
40. Pheochromocytoma
41. Poliomyelitis
42. Primary Pulmonary Arterial Hypertension – of specified severity
43. Progressive Scleroderma
44. Serious Coronary Artery Disease
45. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
46. Surgery to Aorta
47. Systemic Lupus Erythematosus with Severe Kidney Complications
48. Terminal Illness
49. Third Degree Burns - of specified severity
50. Ulcerative Colitis with Total Colectomy

4. How much do I have to contribute?

- The total contribution you will have to make and the certificate terms may vary depending on the contribution mode, contribution term, coverage term, entry age, gender, coverage amount, underwriting decisions and if any optional riders are selected.
- The estimated total contribution that you have to contribute is as follows:

Plan Details	Contribution Term (Years)	Annual Contribution (RM)	Semi-Annual Contribution (RM)	Quarterly Contribution (RM)	Monthly Contribution (RM)
Takaful Family Hero	50	1,459.00	729.50	364.75	131.31
KritikalCare Essential	50	1,860.00	930.00	465.00	167.40
KritikalCare Waiver	50	200.90	100.45	50.23	18.08
Total Contribution		3,519.90	1,759.95	879.98	316.79

Note:

1. The contribution for Takaful Family Hero are NOT GUARANTEED and we reserve the right to revise the contribution rates applicable to all participants at the time of Certificate renewal by giving you a 90 day notice prior to implementing the revised rates.
2. We reserve the right to collect taxes, if any, as may be imposed from time to time by the Government of Malaysia. Your obligation to pay such taxes at the prevailing rate shall form part of the terms and conditions of your Takaful certificate.

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

• Wakalah Fee

- The remaining balance of Contribution after deducting Wakalah Fee will be allocated to PIA.

Certificate Year	Takaful Family Hero		
	% of Contribution	Fixed Amount	Total Wakalah Fee Amount (RM)
1	65.00%	162.00	1,186.22
2	55.00%	162.00	1,028.65
3	45.00%	108.00	817.07
4	35.00%	108.00	659.50
5	25.00%	81.00	474.93
6	15.00%	81.00	317.36
7 & onwards	5.00%	54.00	132.79

Certificate Year		1	2	3	4	5	6	7 & onwards
KritikalCare Essential	% of Contribution	75.00%	60.00%	50.00%	35.00%	25.00%	15.00%	5.00%
	Amount (RM)	1,506.60	1,205.28	1,004.40	703.08	502.20	301.32	100.44
KritikalCare Waiver	% of Contribution	75.00%	60.00%	50.00%	35.00%	25.00%	15.00%	5.00%
	Amount (RM)	162.72	130.18	108.48	75.94	54.24	32.54	10.85

• Commission as % of Contributions

Certificate Year	1	2	3	4	5	6	7 & onwards
Takaful Family Hero	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%
KritikalCare Essential	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%
KritikalCare Waiver	65.00%	40.00%	26.00%	20.00%	10.00%	10.00%	0.00%

• Commission Amount (RM)

Certificate Year	1	2	3	4	5	6	7 & onwards
Takaful Family Hero	1,024.22	630.29	409.69	315.14	157.57	157.57	0.00
KritikalCare Essential	1,305.72	803.52	522.29	401.76	200.88	200.88	0.00
KritikalCare Waiver	141.02	86.78	56.41	43.39	21.70	21.70	0.00

The commission incurred is not an additional deduction from your contribution. It is part of the Wakalah Fee.

• TABARRU'

The Tabarru' will be deducted from the PIA on every monthly anniversary of the certificate up to maturity of the certificate and will be credited into the PRIA. The amount depends on the Person Covered's attained age, gender and coverage amount, as well as underwriting decision and will be used for mutual aid and assistance.

As your Tabarru' charges will increase as you get older, it is possible that the PIA value is not enough to pay for your Tabarru' due to poor investment returns. Your certificate may lapse if contribution is not made before the end of grace period.

• SURRENDER CHARGE

RM 50 fee will be imposed if the surrender is done within the first 3 certificate years. There will be no fees charged on the 4th year onwards.

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

- Tax - All contribution and fees shown in the document may subject to tax or other government levies.
- Importance of disclosure - you have the duty to take reasonable care not to make a misrepresentation to us. Hence you must disclose all material facts such as to state your age correctly. If it is proven there is suppression of material fact and that it was fraudulently made or omitted, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.
- Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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 of your contract of Takaful is entered into, varied or renewed with us. 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.
- 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 voidance 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 to 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.
- Free-look period - you may cancel your certificate by returning the certificate within 15 days after the delivery date of the certificate. The contributions that you have made (less any medical fee incurred) will be returned to you.
- Grace period - you have grace period of 31 days from contribution due date to contribute for the certificate. The certificate will remain in force during the grace period.
- We reserve the right to revise the applicable fees and charges at certificate anniversary date. Such changes, if any, shall be applicable to all Participants, by giving you a 90 day prior notice.
- Withdrawal from PIA is not allowed. Contribution Top-Up into PIA is also not allowed.

Note:

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

7. What are the major exclusions/limitations under this certificate?

- **Exclusion for Death Benefit**

Death from suicide within 1 year from the commencement date or date of reinstatement, whichever is later, whether the Person Covered is sane or insane, shall limit our liability to the PIA value on the date of the death.

- **Exclusions for TPD Benefit (including TPD Yearly Recovery Benefit)**

- a. Any self-inflicted injuries while sane or insane;
- b. Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft;
- c. Any activities of a military nature while being engaged in military service in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
- d. War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war;
- e. Pre-Existing Illness shall be limited to illnesses which existed before the Commencement Date or effective date of change or date of reinstatement, whichever is later, and for which the Person Covered has reasonable knowledge of. A Person Covered is considered to have reasonable knowledge of a Pre-Existing Illness where the illness is one for which:
 - i. The Person Covered had received or is receiving treatment;
 - ii. Medical advice, consultation, diagnosis, care or treatment has been recommended;
 - iii. Clear and distinct signs or symptoms are or were evident;
 - iv. Its existence would have been apparent to a reasonable person in the circumstances.
- f. Being involved in unlawful/illegal act;
- g. Being under the influence of any alcohol, narcotic and/or drug.

- **Exclusions for Accidental Death Benefits**

- a. self-destruction or any attempt thereat or self-inflicted injury while sane or insane, intoxication by alcohol or drugs/narcotics of any kind (other than those taken in accordance with treatment prescribed and directed by the registered medical practitioner, but not for the treatment of drug or alcohol addiction);
- b. war, declared or undeclared, revolution or any warlike operations and any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear;
- c. armed forces or police service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order (except those personnel who are administration staff);
- d. making an arrest as an officer of the law;
- e. violation or attempted violation of the law or resistance to arrest;
- f. racing on horses or wheels;
- g. hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- h. entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport;
- i. participation in professional sports (including caving, potholing and bungee jumping);
- j. use of prototype engines;
- k. all kinds of diseases (including dengue fever and Japanese Encephalitis), pregnancy, childbirth or any form of miscarriage;
- l. illness, injury or other losses occurring before the initial Contribution is made, or while this Certificate is in a state of lapse;
- m. ionising radiation or contaminated by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- n. deliberate disregard of medical advice to seek treatment to prevent disease or disorder.

- **Exclusions for death due to MERS-Cov (under Ziarah Plus Benefit)**

Death due to MERS before the Person Covered arrives in Saudi Arabia or after 21 days of leaving Saudi Arabia.

- **Exclusions for KritikalCare Essential and Exclusions for KritikalCare Waiver**

- a Pre-Existing Illness;
- b other than the first incidence of the Critical Illness;
- c the signs or symptoms of the Critical Illness has manifested prior to or:
 - i. Within 60 days from the commencement date, effective date of this rider or reinstatement date, whichever is later for:
 - Cancer
 - Coronary Artery By-Pass Surgery
 - Heart Attack
 - Serious Coronary Artery Disease
 - ii. Within 30 days from the commencement date, effective date of this rider or reinstatement date, whichever is later for all other Critical Illness.
- d any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, wilful misuse of alcohol and/or the taking of drugs other than under the direction of a registered medical practitioner;
- e any Critical Illness was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which manifested or was diagnosed before the Person Covered attained age 17
- f the Critical Illness, 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 Immuno-deficiency 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. The exception is when HIV infection is due to blood transfusion, as defined in this rider. For the purpose of this rider:
 - i. the definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition; and
 - ii. infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in the Company's sole and absolute opinion, either the presence of any Human Immunodeficiency Virus or antibodies to such virus;
- g death of the Person Covered within 30 days following the date of diagnosis of any of the Critical Illness.

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 may cancel your certificate. However, participating in a family takaful plan is a long-term financial commitment. If there is no contribution made within the grace period, your certificate may lapse. The PIA value that will be payable when you cancel the certificate before the maturity will be much less than the total amount of contribution that you have made. You may cancel your certificate by giving a written notice and returning the original certificate to us.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. You may write or email to us at the below address or e-mail.

10. Where can I get further information?

Should you require additional information about family takaful and medical and health takaful, please refer to the insuranceinfo booklet on 'Family Takaful' and 'Medical and Health Takaful', available at all our branches or you can obtain a copy from your wealth planner or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Zurich Takaful Malaysia Berhad
Level 23A, Mercu 3,
No. 3, Jalan Bangsar, KL Eco City,
59200, Kuala Lumpur, Malaysia.

Tel : 03-2109 6000

Fax : 03-2109 6888

Email : callcentre@zurich.com.my

11. Other similar types of plan available

Takafulife 100, Takafulife 200, Takaful Term 80

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE WEALTH PLANNER OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Zurich Takaful Malaysia Berhad is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this disclosure sheet is valid as at 08/09/2021.