

Appendix VII - Product Disclosure Sheet (Ordinary Life Insurance/Family Takaful)

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your life insurance/family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and Name

Date: _____

1 What is [Product Name]?

[Product Name] offers insurance/takaful protection for [xx] years. It pays a lump sum death benefit if you die or suffer total and permanent disability during the term of the policy/certificate.

For family takaful, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Coverage/Benefits

N1

As an illustration, for RM xx annually, you will receive the following life insurance / family takaful coverage / benefits:

Death	RM500,000
Total and Permanent Disability	RM500,000
Additional Coverage / Benefits	FSPs to indicate other additional coverage available

N2


Your life insurance/family takaful **excludes:**

- Suicide - if death was due to suicide within [x] years, your nominee will **not** receive any money.
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre -existing condition)


FSPs to highlight other exclusions for this product.

Note: This list is **non-exhaustive**. You must refer to the insurance policy/takaful certificate for the full list of exclusions.


If you have any questions or require assistance on your life insurance / family takaful, you can:




Call us at
XXX -XXX -XXXX



Visit us at:
[https://\[productspecific webpage\].com](https://[productspecific webpage].com)



Email us at:
XXX@Xmail.com



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N3