

Appendix VI - Requirement for Product Disclosure Sheet

Type of Product	Requirement for Product Disclosure Sheet ¹	
	Yes	No
Ordinary Life Insurance/Family Takaful	✓	
Investment-Linked Insurance/Takaful	✓	
Motor Insurance/Takaful	✓	
Houseowner/Householder Insurance/Takaful	✓	
Personal Accident Insurance/Takaful	✓	
Medical and Health Insurance/Takaful	✓ ²	
Other Products	✓	

Notes:

1. For riders to an insurance/takaful product offering a variety of benefits³⁸, a FSP must provide a separate PDS for such riders. The FSP must provide the PDS for the riders together with the PDS for the basic insurance or takaful plan.
2. The sample PDS for medical reimbursement insurance/takaful products (i.e. hospital/surgical) is specified in the Policy Document on Medical and Health Insurance/Takaful Business. For other types of MHIT products (i.e. critical illness or dread disease insurance/takaful, long-term care insurance/takaful, hospital income insurance/takaful, dental insurance/takaful), a FSP must use the PDS template specified in this Policy Document.

³⁸ Examples of riders offering a variety of benefits include medical reimbursement riders, critical illness riders and hospitalisation income riders. Examples of riders not offering a variety of benefits are riders that waive premium/contribution upon events like death or total permanent disability.