

# Group Personal Sentinel Version 3 Takaful

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to participate in the Group Personal Sentinel Version 3 Takaful. Be sure to also read the general terms and conditions.)

### 1. What is this product about?

This certificate is a yearly renewable certificate that provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

### 2. What are the applicable Shariah concepts?

- **Takaful:** 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:** Participants appoint the Takaful Operator to manage Takaful contributions by charging a Wakalah Fee for their services as approved by the regulatory authorities.
- **Tabarru':** It is a donation where participants agree to pay their contribution to a special account known as the General Risk Investment Account. The contribution will be used to help other covered persons in times of misfortune.
- **Hibah:** If there is a Surplus Sharing declared at the end of each financial year, it will be shared equally between the Participant and ZURICH TAKAFUL MALAYSIA BERHAD at 50:50 ratio based on Hibah contract.

### 3. What are the covers / benefits provided?

This certificate covers:

Benefit	Description	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	
A	<b>Accidental Death</b>	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
B	<b>Accidental Permanent Disablement</b>	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
C	Double Indemnity • <i>Death on public conveyance</i> • <i>Death on Grab, Uber or e-hailing services</i> • <i>Total Paralysis or Quadriplegia</i> • <i>Death due to fire at own residence</i>	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
D	<b>Accidental Medical Expenses</b>	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
D1	• <i>Medical and Post-mortem Report Fees</i>	150							
D2	• <i>Traditional Treatment</i>	RM 50 per visit, up to a maximum of 500					RM 50 per visit, up to a maximum 1,000		
D3	• <i>Dengue Fever, Malaria &amp; Japanese Encephalitis</i>	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
D4	• <i>Ambulance Fees</i>	500							
D5	• <i>Cashless Hospital Admission</i>	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
E	<b>Weekly Benefit (optional)</b>								
E1	• <i>Temporary Total Disablement</i>	50	100	120	150	250	350	500	
E2	• <i>Temporary Partial Disablement</i>	25	50	60	75	125	175	250	
F	<b>Daily Hospital Income</b>	90	90	90	120	180	200	250	
G	<b>Death due to Zika or Chikungunya</b>	10% of Principal Sum Covered							
H	<b>Death due to Dengue, Malaria, Japanese Encephalitis</b>	10% of Principal Sum Covered							
I	<b>Emergency Cash</b>	5,000							
J	<b>Prosthesis/ Wheelchair – Permanent Total Disablement</b>	2,500							
K	<b>Prosthesis/ Wheelchair – Partial Disablement</b>	250							

L	<b>Dental Correction or Corrective Cosmetic Surgery</b>	5,000
M	<b>Kidnap Benefit</b>	5,000 for expenses and 25,000 for reward
N	<b>Blood Transfusion</b>	10% of Principal Sum Covered
O	<b>Permanent Impotency or Infertility</b>	10% of Principal Sum Covered
P	<b>Personal Liability</b>	2 times of Principal Sum Covered
Q	<b>Renewal Bonus</b>	15% per year on Principal Sum Covered, up to a maximum of 150%
R	<b>Referral Emergency Assistance Programme</b>	Up to USD1,000,000

Notes:

- Please refer to the certificate contract for the benefits description under this certificate.
- Duration of cover is for one year. You need to renew your takaful cover annually

#### 4. How much contribution do I have to pay?

The total contributions you have to pay depend on the plan you have selected as follows:

<b>Contribution (with Weekly Benefit) (RM)</b>							
<b>Plan</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	<b>Plan 4</b>	<b>Plan 5</b>	<b>Plan 6</b>	<b>Plan 7</b>
Class 1 & 2	169	278	433	557	859	1,175	1,567
Class 3	285	470	731	945			
<b>Contribution (without Weekly Benefit) (RM)</b>							
Class 1 & 2	143	225	354	462	728	992	1,305
Class 3	239	377	593	777			

Note: The contributions above are inclusive of the Managed Care Organisation (MCO) Fees, but excluding 6% GST and RM 10 stamp duty.

Class 1 - Person engaged in professional administrative, managerial, clerical and non-manual occupations

Class 2 - Person engaged in work supervisory nature but not involved in manual labour

Class 3 - Person engaged either occasionally or generally in manual work which involves the use of tools or machinery

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

##### Type

- Wakalah Fees

##### Amount

43.5% of the contribution of which:

- Stamp duty
- Goods and Services Tax (GST)
- Commission - 25% of contribution
- Management Expenses – 18.5% of contribution
- RM 10.00
- 6% of contribution

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

- Importance of disclosure - You must disclose all material facts such as your personal pursuits inclusive your occupation which would affect risk profile and number of personal accident policies that you have purchases from other Takaful Operators.
- Consumer Takaful Contract - 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 a 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 takaful, refusal or reduction of your claim(s), change of 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 the 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 given in the Proposal Form (or when you applied for this takaful) is inaccurate or has changed.
- Non-Consumer Takaful Contract - 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 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. 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 given in the Proposal Form (or when you applied for this takaful) is inaccurate or has changed.
- Cooling-off period - You may cancel your certificate by returning the certificate within fifteen (15) days after you have received the certificate. The contributions that you have paid will be refunded to you.

- Claim Procedure - You must give written notice to Us within fourteen (14) days after the occurrence of the accident.
- Eligibility:
  - Age Limit – thirty (30) days old to sixty-five (65) years old, renewable up to eighty (80) years old. All ages refer to the age of the Covered Person's next birthday.
  - Unemployed person, student, housewife and Covered Person below sixteen (16) years old (Occupation Class 2) are only eligible up to Plan 3 without weekly benefit.
  - Covered Person above sixty-five (65) years old is only eligible for plans without weekly benefit.
  - Covered Person must be a Malaysian or foreigner who has a valid work permit, student permit, permanent resident status or MM2H status.
  - Occupation class 1 , 2 and 3 only

Note: This list is non-exhaustive. Please refer to the certificate contract for the terms and conditions under this certificate

**7. What are the major exclusions under this certificate?**

This certificate does not cover death or injury caused by the following events:

- War, Civil War,
- Pre-existing condition
- Suicide, Insanity
- Provoked Murder or Assault;
- Any kind of race other than on foot
- Radiation, Nuclear
- Any other events prohibited by Shariah principles.

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

**8. Can I cancel my certificate?**

You may cancel your certificate by giving a written notice to Us. Upon cancellation, you are entitled to certain amount of refund of the contribution based on the scale of short period rates (please refer to certificate contract for the short period rates).

**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 detail/life profile including nomination, occupation and personal pursuits which would affect the risk profile. You can write or fax to us at the below address or fax number.

**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', available at all our branches or you can obtain a copy from the takaful agent or visit [www.zurich.com.my](http://www.zurich.com.my)

If you have any enquiries, please contact us at:

**Zurich Takaful Malaysia Berhad**  
 12th Floor, 566 Jalan Ipoh,  
 51200 Kuala Lumpur, Malaysia  
 Tel : 03-6287 6666 Fax : 03-6259 0088  
 E-mail : [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

**11. Other types of Personal Accident takaful cover available:**

- Personal Accident Takaful

**IMPORTANT NOTE**

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

**Zurich Takaful Malaysia Berhad** is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 15 January 2018 until a revision is issued.

**GOODS AND SERVICES TAX ('GST')**

Please be informed that the Goods and Services Tax ('GST') has been implemented by the Government of Malaysia with effect from 1 April 2015 at a rate of six (6) per centum.

Zurich Takaful Malaysia Berhad reserves the right to collect from you an amount equivalent to the GST payable on the applicable contribution for the certificate period.

Your obligation to pay GST shall form part of the terms and conditions in your takaful certificate.

Note: In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

**Zurich Takaful Malaysia Berhad (731996-H)**

12th Floor, 566 Jalan Ipoh, 51200 Kuala Lumpur, Malaysia

Tel : 03-6287 6666 Fax : 03-6259 0088 E-mail : [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

[www.zurich.com.my](http://www.zurich.com.my)

