

Read this Product Disclosure Sheet before you decide to participate in Takaful mySinar PA. Please be sure to also read the general terms and conditions.

1. What is this product about?

This product provides comprehensive personal accident protection to the person covered for events caused by accidental means resulting directly and independently of any other cause especially during preparations and while performing for Hajj or Umrah.

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- a. **Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from General Takaful Fund (“GTF”) is based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.
- b. **Ju’alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)], (“We”, “Us”, “Our”, or “Takaful Malaysia”) to receive a portion of distributable surplus arising from the GTF as performance incentive for Takaful Malaysia’s achievement in managing the GTF which results in the surplus.
- c. **Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- d. **Tabarru’** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru’ takes into effect when the participant contributes to the GTF.
- e. **Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive a Wakalah fee.

3. What are the covers / benefits provided?

Please refer to the following Schedule of Benefits:

No.	Benefits (RM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1.	Accidental Death or Accidental Permanent Disablement	30,000	50,000	80,000	100,000	120,000	150,000
2.	Double Accidental Death or Accidental Permanent Disablement (while performing Hajj & Umrah)	60,000	100,000	160,000	200,000	240,000	300,000
3.	Aviation PA (while enroute to or from Hajj or Umrah)	1,000,000					
4.	Badal Hajj (lump sum upon Death or Total Permanent Disability due to accident which prevent from performing Hajj)	3,000	5,000	8,000	10,000	12,000	15,000
5.	Accidental Hospital Income (lump sum upon hospitalization due to Accident before Hajj or Umrah)	1,000					

Notes:

- a. Your benefit package will depend on the plan that you participate and it is stated in your certificate.
- b. You can only claim under either Benefit 1, 2 or 3 for any one (1) event.
- c. The coverage for children is fifty percent (50%) of the above-mentioned sum covered.

The benefit(s) payable under eligible product is(are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM’s Takaful and Insurance Benefits Protection System ([TIPS](#)) Brochure or contact Takaful Malaysia or PIDM (visit www.pidm.gov.my).

4. How much contribution do I have to pay?

The monthly contribution that you have to pay may vary depending on the plan that you participate.

Monthly Contribution (RM)*	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Individual	35.66	40.75	45.85	50.94	56.04	61.13
Individual & Spouse	61.13	71.32	81.51	91.70	101.89	112.08
Individual & Children	86.60	96.79	112.08	122.26	132.45	147.74
Family (Individual, Spouse & Children)	112.08	132.45	147.74	163.02	183.40	198.68

Notes:

- Only 1 legal spouse is covered under the product.
- Maximum 3 children under the product and the age limit for children is within thirty (30) days to eighteen (18) years or twenty-three (23) years if studying full-time in a tertiary institution and is not gainfully employed.
- Only 1 certificate will be issued regardless of the number of person covered under the product.

*The contribution rate is inclusive of the 8% Service Tax.

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

Type	Amount
Wakalah Fee	60% of the contribution of which includes the marketing and administration expenses.
Service Tax	8% of the contribution paid

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

Some of the key terms and conditions that you should be aware of are:

- Duty of Disclosure** - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this plan 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 plan). 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 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 the questions in the proposal form (or when you apply for this plan), 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 plan) is inaccurate or has changed.
- You may cancel this product by returning the certificate within fifteen (15) calendar days free-look period after the certificate has been received by you. The contributions that you have paid will be refunded to you.
- Your coverage is effective upon issuance of the certificate and when the contribution is paid.
- Grace period** - You will have sixty (60) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person(s) covered will not have any Takaful cover, benefit or value.
- If an accident occurs which gives rise to a claim, you shall notify us immediately.
- Age limit** – This product does not cover any person over under the age of twenty-one (21) years or over the age of sixty-five (65) years. For children, the coverage will be terminated upon attaining the age of eighteen (18) years or twenty-three (23) years if registered as a full-time student at a recognized educational institution and is not gainfully employed. Certificate renewals up to seventy (70) years old and renewal contributions are not guaranteed.

Note:

The above list is non-exhaustive. Please refer to your certificate for the full list of terms and conditions under this product.

7. What are the major exclusions under this product?

This product does not cover the followings:

- a. individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations;
- b. pre-existing physical or mental defect or infirmity;
- c. suicide (whether sane or insane), intentional self-inflicted injuries or any attempt threat;
- d. effect or influence of drugs or alcohol;
- e. whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hand-gliding or participation in any form of race or competition other than on foot;
- f. while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service.

Note:

This above list is non-exhaustive. Please refer to your certificate for the full list of exclusions under this product.

8. Can I cancel my certificate?

You may cancel your certificate after fifteen (15) calendar days free-look period. Your coverage will cease on the next contribution due date where you do not require to make further contribution anymore.

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

It is important that you inform us of any changes in your contact details or in your life profile, including your occupation and personal pursuits which would affect the risk profile.

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 visit www.insuranceinfo.com.my.

If you would like to know more about Takaful mySinar PA, please contact us at:

Customer Service Unit (CSU)

Suite 1B-3A, Level 3A Block 1B,
Plaza Sentral, Jalan Stesen Sentral 5,
50470 Kuala Lumpur, Malaysia.

Tel: 1300-82-0022

Email: telemarketing@takaful-malaysia.com.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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

The information provided in this Product Disclosure Sheet is valid as at March 2024.