

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Medical and Health Takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker and office worker.

Date: <<print date>>

1 What is Takaful 3asyCare?

Takaful 3asyCare is a takaful product which provides coverage for specified critical illnesses. In the event the Person Covered is diagnosed to be suffering from one of the covered Critical Illness listed below, 100% of Basic Sum Covered is payable as Critical Illness Benefit. An addition of 10% of the Basic Sum Covered as Special Care benefit will be payable to Person Covered who is a non-smoker. This plan is a pure critical illness protection plan and does not have any savings or investment elements.

Applicable Shariah concepts and type of fund(s):

- **Takaful** – Mutual assistance among the Participants to contribute to Participant Risk Fund (PRF) providing Takaful benefit payable to the Participants or beneficiaries on the occurrence of pre-agreed events.
- **Wakalah** – Appointment of representative to manage transaction on another person's behalf. In the Takaful contract, We will manage Your Takaful Certificate and charge You an upfront *Wakalah* Fee.
- **Tabarru'** – A sum amount of money being contributed by You to PRF based on the donation contract.
- **Qard** – An interest-free loan provided by Us in the event of deficit in the PRF. The loan will be repaid when the PRF returns to its surplus position.
- **Hibah** – A gift contract that is applicable through surplus sharing from the PRF to the eligible Participants.
- **Conditional Hibah** – A conditional gift where You agree to transfer ownership of the Takaful benefits payable to the nominee(s) upon Your death.
- **Ju'alah** – Reward given to Us based on the performance of the PRF, where the 50% of the net surplus (if any) will be shared with Us after the end of each financial year.
- **Participant Risk Fund (PRF)** – The Participants' holding account into which the *Tabarru'* shall be credited for the purpose of mutual assistance which will be used to help Participants in need.

2 Know Your Coverage/Benefits

As an illustration, for **RM 226.10** annually, you will receive the following **coverage**:

Critical Illness Benefit	RM 100,000
Special Care Benefit	Additional RM 10,000 (applicable to Person Covered who is a non-smoker)

Your chosen plan is **Gold**. The critical illnesses covered under this product are:

1. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
2. Heart Attack – of specified severity
3. Cancer – of specified severity and does not cover very early cancers

Note:

- All benefits are payable from PRF and is guaranteed.
- This list is **non-exhaustive**. Please refer to the Certificate for details on the critical illnesses covered.

The benefit(s) payable under eligible Certificate/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 Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your Medical and Health Takaful **excludes**:

- Medical conditions that you had before participating the plan (i.e. pre-existing condition).
- The signs or symptoms of the Critical Illness which has manifested prior to or during the specified period.
- Other than the first incidence of the Critical Illness.
- Self-inflicted injury while sane or insane.
- Death which first occur within 14 days following the diagnosis and confirmation of the Critical Illness.

Note: Please refer to the Certificate for details on exclusions.

The duration of coverage is 50 years.

If you have any questions or require assistance on your Medical and Health Takaful, you can:



Call us at
1-300-888-622



Visit us at
<https://mya.zurich.com.my/rdt/zt3asycare>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Medical and Health Takaful, you must pay a Takaful contribution of:				
Contribution	RM 226.10 annually			
The contribution amount shown above is for the first Certificate year. The amount will change based on the attained age of the Person Covered, as shown in the Appendix.				
Duration: 50 years				
Contribution Mode: Annual				
The sample contribution amount is included in the Appendices for reference.				
You also have to pay the following fees and charges:				
Wakalah fee you have to pay is 16.71% or RM 15,589.91 of total Takaful contributions over 50 years.				
Wakalah fee	Certificate Year	Wakalah fee by percentage (%) of contribution made		Wakalah fee per certificate year based on contribution mode
		% of Contribution	Amount (RM)	Amount (RM)
	1	30.00%	67.83	30.00
	2	20.00%	45.22	30.00
	3	20.00%	45.22	30.00
	4	20.00%	45.22	30.00
	5	20.00%	45.22	30.00
	6	20.00%	59.80	30.00
	7	15.00%	44.85	30.00
	8 & onwards	15.00%	The Wakalah fee will vary depending on the actual contribution based on the attained age, as shown in the Appendix.	30.00
Commission	No commission will be payable under this Certificate.			
Other applicable charges	Tabarru' – the remaining balance of contribution after deducting Wakalah Fee will be allocated to PRF as Tabarru'. Tax - Contribution and fees may subject to tax or other government levies, if applicable.			

4 Other Key Terms

- You must disclose all material facts such as medical condition (if any) and state your age correctly. Otherwise, you may risk having your claim rejected or Certificate terminated.
- Your coverage will only start 30 or 60 days (according to the type of critical illness) from the effective date of the Certificate.
- Contribution, Tabarru' rates and other charges are not guaranteed. The contribution may vary depending on underwriting requirements.
- Contribution payment beyond the grace period may result in Certificate lapse and may affect future benefit payouts.
- Grace Period: For Coverage Grace Period, You have 31 days from the due date to be covered for the loss occurred. While for Contribution Grace Period, You have 50 days from the billing date to make your contributions due. If due contribution is not made within this period, the Certificate will lapse.

Note: This list is **non-exhaustive**. Please refer to the Certificate for the full list of terms and conditions.

? Can I cancel my Certificate?

Yes, you may cancel your Certificate by giving a written notice to us.

- Free-look Period:** You may cancel your Certificate within 15 days after your Certificate has been delivered to you. The contribution made (less any medical fee incurred) will be refunded to you.
- Cancellation/Surrender:** After the free-look period, you may cancel your Certificate by giving a written notice to Us. However, there is no surrender value payable upon cancellation.

Zurich Takaful Malaysia Berhad [Registration No.200601012246 (731996-H)] is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Appendix 1: Contribution Option 1: Sum Covered RM 50,000

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	150.40	76.70	38.73	13.08	152.00	77.52	39.14	13.22
25 - 29	173.20	88.33	44.60	15.07	178.40	90.98	45.94	15.52
30 - 34	188.80	96.29	48.62	16.43	196.70	100.32	50.65	17.11
35 - 39	216.90	110.62	55.85	18.87	225.10	114.80	57.96	19.58
40 - 44	264.90	135.10	68.21	23.05	271.50	138.47	69.91	23.62
45 - 49	363.70	185.49	93.65	31.64	362.80	185.03	93.42	31.56
50 - 54	467.40	238.37	120.36	40.66	430.90	219.76	110.96	37.49
55 - 59	688.70	351.24	177.34	59.92	535.30	273.00	137.84	46.57
60 - 64	1006.40	513.26	259.15	87.56	672.00	342.72	173.04	58.46
65 - 69	1489.70	759.75	383.60	129.60	874.00	445.74	225.06	76.04
70 - 74	2138.10	1090.43	550.56	186.01	1248.30	636.63	321.44	108.60
75 - 79	2881.20	1469.41	741.91	250.66	1699.80	866.90	437.70	147.88

Appendix 2: Contribution Option 2: Sum Covered RM 100,000

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	169.10	86.24	43.54	14.71	170.60	87.01	43.93	14.84
25 - 29	197.70	100.83	50.91	17.20	208.40	106.28	53.66	18.13
30 - 34	226.10	115.31	58.22	19.67	242.40	123.62	62.42	21.09
35 - 39	299.00	152.49	76.99	26.01	319.70	163.05	82.32	27.81
40 - 44	464.70	237.00	119.66	40.43	485.90	247.81	125.12	42.27
45 - 49	681.40	347.51	175.46	59.28	679.60	346.60	175.00	59.13
50 - 54	839.90	428.35	216.27	73.07	752.40	383.72	193.74	65.46
55 - 59	1294.40	660.14	333.31	112.61	964.40	491.84	248.33	83.90
60 - 64	1943.20	991.03	500.37	169.06	1241.30	633.06	319.63	107.99
65 - 69	2964.70	1512.00	763.41	257.93	1671.80	852.62	430.49	145.45
70 - 74	4218.70	2151.54	1086.32	367.03	2450.30	1249.65	630.95	213.18
75 - 79	5729.00	2921.79	1475.22	498.42	3367.50	1717.43	867.13	292.97