

# PRODUCT DISCLOSURE SHEET



**ZURICH**  
Takaful

## 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 MediCash?

Takaful MediCash is a Takaful product which offers cash benefit upon hospitalisation. On top of that, this product also offers a monthly income payment if the Person Covered sustains Total and Permanent Disability due to accident. If the Person Covered dies, a Compassionate Allowance will be payable. No Claim Discount is also applicable under this product. This plan is a pure hospital income 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 286.60 annually, you will receive the following coverage:**

Daily Hospitalisation Income	<b>RM 200</b> daily
Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income	<b>RM 400</b> daily
Monthly Accidental Total and Permanent Disability Income Benefit	<b>RM 2,000</b> monthly
Compassionate Allowance	<b>RM 20,000</b>
No Claim Discount	20% of the contribution for current certificate year (applicable if there is no approved claim in the preceding certificate year)

### Note:

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

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](http://www.pidm.gov.my)).

Your Medical and Health Takaful **excludes:**

- Medical conditions that you had before participating in the plan (i.e. pre-existing condition);
- Specified Illnesses occurring during the first 120 days;
- Any medical or physical conditions arising within 30 days;
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances;
- Dental conditions;
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS or AIDS Related Complex and HIV related diseases, and any communicable diseases requiring quarantine by law;
- Any treatment or surgical operation for congenital abnormalities or deformities;
- Pregnancy, birth or infertility related issue;
- Hospitalisation primarily for investigatory purposes;
- Attempted suicide or intentionally self-inflicted injury;
- War or any act of war, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- Ionising radiation or contamination by radioactivity;
- Expenses incurred for donation of any body organ and costs of acquisition of the organ;
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy;

- Psychotic, mental or nervous disorders;
- Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports and illegal activities;
- Private flying;
- Expenses incurred for sex changes;

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

The duration of coverage is 20 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/ztmedicash>



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 286.60** annually

Duration: **20** 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 27.47% or RM 1,574.44 of total Takaful contributions over 20 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%	85.98	30.00
	2	20.00%	57.32	30.00
	3	20.00%	57.32	30.00
	4	20.00%	57.32	30.00
	5	20.00%	57.32	30.00
	6	20.00%	57.32	30.00
	7 & onwards	15.00%	42.99	30.00
Commission	No commission will be payable under this Certificate.			
Other applicable charges	<b>Tabarru'</b> – the remaining balance of contribution after deducting <i>Wakalah</i> Fee will be allocated to PRF as <i>Tabarru'</i> . <b>Reinstatement Fee – RM 50.</b> <b>Tax</b> - 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.
- 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 for Plan 100 (RM)**

Entry Age (years old)	Male				Female			
	Annually	Semi- annually	Quarterly	Monthly	Annually	Semi- annually	Quarterly	Monthly
18 - 25	215.70	110.01	55.54	18.77	213.10	108.68	54.87	18.54
26 - 30	224.80	114.65	57.89	19.56	223.30	113.88	57.50	19.43
31 - 35	240.40	122.60	61.90	20.91	236.00	120.36	60.77	20.53
36 - 40	267.10	136.22	68.78	23.24	254.70	129.90	65.59	22.16
41 - 45	312.80	159.53	80.55	27.21	285.60	145.66	73.54	24.85
46 - 50	388.40	198.08	100.01	33.79	335.50	171.11	86.39	29.19

**Appendix 2: Contribution for Plan 200 (RM)**

Entry Age (years old)	Male				Female			
	Annually	Semi- annually	Quarterly	Monthly	Annually	Semi- annually	Quarterly	Monthly
18 - 25	266.90	136.12	68.73	23.22	261.20	133.21	67.26	22.72
26 - 30	286.60	146.17	73.80	24.93	281.90	143.77	72.59	24.53
31 - 35	321.30	163.86	82.73	27.95	310.20	158.20	79.88	26.99
36 - 40	381.60	194.62	98.26	33.20	352.50	179.78	90.77	30.67
41 - 45	479.60	244.60	123.50	41.73	421.80	215.12	108.61	36.70
46 - 50	641.00	326.91	165.06	55.77	526.00	268.26	135.45	45.76