

### A. PRODUCT INFORMATION & BENEFITS

#### 1. What is MikroSayang?

**MikroSayang** is a yearly (twelve (12) months) renewable group term Takaful that provides coverage to the Person Covered upon occurrence of the following events:

- **Accidental Death Benefit:** death of the Person Covered due to Accidental causes during the coverage period, and/or
- **Death/Total and Permanent Disability (TPD) Benefit:** death or TPD (subject to TPD Continuation Period) of the Person Covered during the coverage period, and/or
- **Hospitalisation Benefit:** hospitalisation of the Person Covered in a Panel Hospital during the coverage period, and/or
- **Critical Illness Benefit:** Critical Illness of the Person Covered during the coverage period.

There are 6 plans that Participant can choose to provide protection to the Person Covered:

- **Plan A:** Accidental Death Benefit and Hospitalisation Benefit
- **Plan B:** Accidental Death Benefit and Critical Illness Benefit
- **Plan C:** Accidental Death Benefit, Hospitalisation Benefit and Critical Illness Benefit
- **Plan A\*:** Death/TPD Benefit and Hospitalisation Benefit
- **Plan B\*:** Death/TPD Benefit and Critical Illness Benefit
- **Plan C\*:** Death/TPD Benefit, Hospitalisation Benefit and Critical Illness Benefit.

This Certificate is underwritten by Great Eastern Takaful Berhad. **MikroSayang** is categorised as a Perlindungan Tenang product.

#### 2. What are the benefits under this product?

There are six (6) plan options offered for this product. Please refer to the Schedule of Benefits on the available coverage and sum covered payable under each plan option as sets out below:

Benefit	Amount Payable (RM)		
	Plan A/A*	Plan B/B*	Plan C/C*
<b>Accidental Death Benefit (This is only available under Plan A/B/C)</b> This will be payable in the event of death of the Person Covered due to Accidental causes during the coverage period.	5,000	5,000	5,000
<b>Death/TPD Benefit (This is only available under Plan A*/B*/C*)</b> This will be payable in the event of death or TPD (subject to TPD Continuation Period) of the Person Covered during the coverage period.	5,000	5,000	5,000
<b>Hospitalisation Benefit</b> A daily benefit will be payable, up to a maximum of 14 days per year or RM 700 per year, upon hospitalisation of the Person Covered in a Panel Hospital <sup>1</sup> during the coverage period. The hospitalisation must be at least overnight, where the date of discharge must not be the same and must be later than the date of admission.	50 daily benefit	-	50 daily benefit
<b>Critical Illness Benefit</b> This will be payable in the event of any one occurrence of the critical illnesses ("Covered Events") <sup>2</sup> to the Person Covered during coverage period. Diagnosis of Covered Events must be certified by a Doctor from a Panel Hospital where treatment is sought. This benefit is only payable once over the lifetime of the Person Covered, where the Critical Illness Benefit shall cease upon payment of the Covered Event claim and the Person Covered can no longer participate in a new Critical Illness coverage under this plan. However, the same Person Covered can still participate in Plan A or A*.	-	5,000	5,000

### B. PARTICIPATING IN TAKAFUL

#### 1. How do I become eligible for this coverage?

This product is available in **MikroSayang** website and can be participated by those who have fulfilled the eligibility requirements as follows:

- entry age next birthday between nineteen (19) years to fifty five (55) years;
- a person who holds a Malaysian citizenship; and
- successfully completed the registration for this coverage via the designated **MikroSayang** website.

#### 2. How can I participate in MikroSayang?

You must fulfil the eligibility requirements and complete the registration for the **MikroSayang** coverage via the designated website.

<sup>1</sup> Panel Hospital refers to all registered government hospitals including University and Army hospitals. Claims for admission in private hospitals will be declined.

<sup>2</sup> Refers to the listed Covered Events as specified in Appendix.

3. **Do I need to undergo for any medical check-up before I can participate in MikroSayang?**  
No medical check-up is required from you.
4. **Can I get this coverage without registering for the MikroSayang coverage in the website?**  
No, this product can only be participated via **MikroSayang** website.
5. **Can I cancel the MikroSayang coverage?**  
You may cancel the certificate within fifteen (15) days from the delivery of your certificate. We shall refund an amount that equals to the contribution paid, provided that no claim has been admitted under your coverage. You can email us directly at [MikroSayang@greateastertakaful.com](mailto:MikroSayang@greateastertakaful.com) for cancellation of your coverage.  
However, you will not be entitled to a refund of contribution for cancellation after the fifteen (15) days Free-Look Period. Despite the cancellation after the free look period, the coverage will still continue until the end of the next contribution due date.
6. **What are the contact details if I have any general and/or certificate related enquiries?**  
For general or certificate related enquiries related to this product, you can email us at [MikroSayang@greateastertakaful.com](mailto:MikroSayang@greateastertakaful.com).
7. **How will my personal data be processed?**  
Upon your agreement to participate in this product, your information will be sent through a secured channel to Great Eastern Takaful Berhad for further processing in accordance with the regulation of Personal Data Protection Act. For more information on the Personal Data Protection Notice, kindly visit our website at [www.MikroSayang.com](http://www.MikroSayang.com).
8. **Can I participate in this product through an agent?**  
This product can only be participated via **MikroSayang** website.
9. **Can I make changes to my certificate effective date for my coverage after I have participated?**  
The certificate effective date may not be changed after you have participated in this product.

### C. COVERAGE

1. **How long is the coverage period?**  
**MikroSayang** provides coverage for twelve (12) months.
2. **When will my MikroSayang coverage commence?**  
Your coverage will commence on the date as notified in the confirmation email that will be communicated to you upon successful participation.
3. **Will I be informed once my coverage has commenced?**  
Yes, we will be informing you once you have completed the enrolment for this **MikroSayang** by sending a confirmation notification email to you with your coverage details.
4. **Will I be allowed to have more than one (1) MikroSayang coverage at one time?**  
Each Person Covered is allowed to participate up to maximum of two (2) **MikroSayang** plans at a time where only one (1) plan is allowed per person covered under each category below:
  - Category 1 – Plan A or C or A+ or C+; and
  - Category 2 – Plan B or B+.
 Below is the summary of total amount of benefits and total annual contribution amount under combined plans available for participation:

Available Plans	Accidental Death Benefit	Death/ TPD Benefit	Hospitalisation Benefit	Critical Illness Benefit	Annual Contribution
Plan A & B	RM 10,000	-	RM 50 daily benefit	RM 5,000	RM 100.00
Plan C & B	RM 10,000	-	RM 50 daily benefit	RM 10,000	RM 140.00
Plan A+ & B	RM 5,000	RM 5,000	RM 50 daily benefit	RM 5,000	RM 125.00
Plan C+ & B	RM 5,000	RM 5,000	RM 50 daily benefit	RM 10,000	RM 170.00
Plan A & B+	RM 5,000	RM 5,000	RM 50 daily benefit	RM 5,000	RM 125.00
Plan C & B+	RM 5,000	RM 5,000	RM 50 daily benefit	RM 10,000	RM 165.00
Plan A+ & B+	-	RM 10,000	RM 50 daily benefit	RM 5,000	RM 150.00
Plan C+ & B+	-	RM 10,000	RM 50 daily benefit	RM 10,000	RM 195.00

### D. CONTRIBUTION

**1. How much contribution do I have to pay?**

You are required to pay the contribution in accordance with the **MikroSayang** plan that you have chosen. Please refer to the Schedule of Contribution, for the contribution payable for each plan option as set out below.

Contribution by Plan (RM)	Plan A	Plan B	Plan C	Plan A <sup>+</sup>	Plan B <sup>+</sup>	Plan C <sup>+</sup>
<b>Monthly</b>	4.20	4.20	7.50	6.25	6.25	10.00
<b>Quarterly</b>	12.50	12.50	22.50	18.75	18.75	30.00
<b>Half-Yearly</b>	25.00	25.00	45.00	37.50	37.50	60.00
<b>Annually</b>	50.00	50.00	90.00	75.00	75.00	120.00

Please ensure you pay the contribution in timely manner. You are allowed up to thirty (30) days grace period from each of the Contribution due dates to pay for subsequent Contributions. Upon expiry of the Grace Period, the coverage will lapse.

**2. How can I pay for the contribution for MikroSayang coverage?**

You may pay your contribution via online credit/debit card, FPX or cash through Mydin or KK Mart.

**3. Are there additional fees or charges for this coverage?**

There are no additional charges incurred under this coverage on top of the contribution amount stated above.

### E. EXCLUSIONS

**1. What are the circumstances of events excluded under MikroSayang coverage?**

You may refer to the list of exclusions for Death/TPD, Accidental Death, Hospitalisation and Critical Illness Benefits in the Product Disclosure Sheet. You may also refer to the Master Certificate or Takaful Certificate for more information.

### F. CERTIFICATE SERVICING

**1. How do I check the status of my application?**

Once you have completed the registration for the **MikroSayang** coverage, you will receive an email confirmation together with your coverage details including Takaful Certificate, Product Disclosure Sheet and Frequently Asked Questions to your registered email address for your further reference.

**2. If I were to cancel my MikroSayang coverage, will I be entitled to any cash surrender value?**

**MikroSayang** is a pure protection coverage and does not provide any cash surrender value.

**3. How can I contact Great Eastern Takaful Berhad if I have any queries?**

For general and certificate related enquiries, you can email us directly at [MikroSayang@greateastertakaful.com](mailto:MikroSayang@greateastertakaful.com).

**4. What do I need to do if there are changes to my contact details/personal details after I have participated in MikroSayang coverage?**

Kindly ensure that all your personal details are complete and accurate prior to your participation. You will need to update us if there are any changes to your personal details after you have participated in **MikroSayang** coverage.

**G. NOMINATION****1. How can I nominate a nominee or beneficiary?**

Where applicable, You or the Person Covered may nominate one or more individuals to receive the Takaful benefits payable upon Your/Person Covered's death,

- as an Executor, or
- as a beneficiary under Conditional Hibah,

according to the percentage assigned.

The Nomination Form which You can download from our website: [www.MikroSayang.com](http://www.MikroSayang.com) and e-mail Us the completed form to [MikroSayang@greateastertakaful.com](mailto:MikroSayang@greateastertakaful.com).

If there is no nomination, or the nominee(s) that was/were nominated passes away before You / Person Covered and there is no new nomination made, the Takaful benefits will be part of Your/Person Covered's estate, and shall be distributed according to the applicable distribution law.

**2. What do I need to do if there are changes to my/my nominee(s) contact details?**

It is important that you inform us of any change in your/your nominee(s) contact details to ensure that all correspondences reach you/your nominee(s) in a timely manner.

**H. CLAIM****1. How do I make a claim?**

You can submit your completed Claim Form and documents via the **MikroSayang** website: [www.MikroSayang.com](http://www.MikroSayang.com).

To make a claim, please follow the following steps for each type of benefit:

- If you are claiming for **Critical Illness benefit**, please select "Critical Illness Claim" under the drop down list and provide all the documents required for this type of claim;
- If you are claiming for **Hospitalisation benefit**, please select "Hospitalisation Claim" under the drop down list and provide all the documents required for this type of claim;
- If you are claiming for **Total and Permanent Disability benefit**, please select "Total and Permanent Disability Claim" under the drop down list and provide all the documents required for this type of claim; or
- If you are claiming for **Death or Accidental Death benefit**, please contact us at [MikroSayang@greateastertakaful.com](mailto:MikroSayang@greateastertakaful.com) to obtain the Claim Form and required documents. We will try our best to get back to you as soon as possible.

If there is any discrepancy in this document, the benefits, terms and conditions stated in the Master Certificate and Takaful Certificate shall prevail.

**APPENDIX**

(1)	Alzheimer's Disease / Severe Dementia	(26)	Kidney Failure – requiring dialysis or kidney transplant
(2)	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	(27)	Loss of Independent Existence
(3)	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))	(28)	Loss of Speech
(4)	Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living	(29)	Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
(5)	Benign Brain Tumour – of specified severity	(30)	Major Organ / Bone Marrow Transplant
(6)	Blindness – Permanent and Irreversible	(31)	Medullary Cystic Disease
(7)	Brain Surgery	(32)	Meningeal Tuberculosis
(8)	Cancer – of specified severity and does not cover very early cancers	(33)	Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
(9)	Cardiomyopathy – of specified severity	(34)	Multiple Sclerosis
(10)	Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure	(35)	Muscular Dystrophy
(11)	Chronic Relapsing Pancreatitis	(36)	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
(12)	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	(37)	Paralysis of Limbs
(13)	Coronary Artery By-Pass Surgery	(38)	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
(14)	Creutzfeldt-Jakob Disease (Mad Cow Disease)	(39)	Poliomyelitis
(15)	Deafness – Permanent and Irreversible	(40)	Primary Pulmonary Arterial Hypertension – of specified severity
(16)	Ebola Haemorrhagic Fever	(41)	Progressive Scleroderma
(17)	Elephantiasis	(42)	Rabies
(18)	Encephalitis – resulting in permanent inability to perform Activities of Daily Living	(43)	Serious Coronary Artery Disease
(19)	End-Stage Liver Failure	(44)	Severe Eisenmenger's Syndrome
(20)	End-Stage Lung Disease	(45)	Severe Haemophilia
(21)	Full-Blown AIDS	(46)	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
(22)	Fulminant Viral Hepatitis	(47)	Surgery to Aorta
(23)	Heart Attack – of specified severity	(48)	Systemic Lupus Erythematosus with Severe Kidney Complications
(24)	Heart Valve Surgery	(49)	Terminal Illness
(25)	HIV Infection Due To Blood Transfusion	(50)	Third Degree Burns – of specified severity