

PRODUCT DISCLOSURE SHEET

Note: Please read this Product Disclosure Sheet before deciding to take up the Takaful coverage for MikroSayang. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“the Takaful Operator”, “Our”, “Us”, “We”)
Name of Product : MikroSayang
Date : 1 May 2024

1. What is this product about?

MikroSayang is a yearly renewable Group Term Takaful plan that provides protection for the Person Covered, and does not include any savings or investment elements. This product pays a lump sum benefit payment upon occurrence of these events:

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

There are 6 plans that Participant can choose from:

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

2. What are the Shariah concepts applicable?

- **Wakalah:** The contract of agency based on principle of *Wakalah bi al-ujrah* where the charge imposed upfront according to the percentage of Contribution paid as Participant appoints Us to manage *Tabarru'* Fund. The amount will be deducted from the *Tabarru'* Fund.
- **Mudharabah:** We act as an Entrepreneur (*Mudharib*) that manages the collected funds and Participant as Capital Provider (*Rabbul Mal*). We will share the profit on the investment return of *Tabarru'* Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any, while any investment loss are to be borne by the Participants. The portion distributable to the Person Covered will be credited into Person Covered's bank account.
- **Tabarru':** A portion of Contribution allocated into the *Tabarru'* Fund as donation that Participant willingly relinquish in order to help and provide assistance to fellow Participants in need.
- **Ju'alah:** Compensation for a given service, where the Participant/Person Covered will share the Underwriting Surplus with Us on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any. The portion distributable to the Person Covered will be credited into Person Covered's bank account.
- **Qard:** An interest-free loan provided by Us in the event of deficit in the *Tabarru'* Fund. The Qard is repayable from the future Underwriting Surplus of the *Tabarru'* Fund.

Note: Tabarru' Fund is a pool of funds established for the purpose of solidarity and cooperation among the Participant that is used to help all Participant in the event of misfortunes.

3. What are the benefits provided?

The following benefits will be payable from the *Tabarru'* Fund upon occurrence of the following event on the Person Covered, with 6 available plans to choose from:

Benefit	Benefit Description (RM)		
	Plan A/A ⁺	Plan B/B ⁺	Plan C/C ⁺
Hospitalisation Benefit 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 ¹ 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
Critical Illness Benefit This will be payable in the event of any one occurrence of the Critical Illnesses ("Covered Events") ² 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
Accidental Death Benefit (This is only available under Plan A/B/C) 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
Death/TPD Benefit (This is only available under Plan A⁺/B⁺/C⁺) 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

The duration of coverage is for 1 year and is renewable until 56 years age next birthday or upon termination of the coverage of Certificate, whichever occurs first.

Note: Terms and conditions apply. Please refer to the Takaful Certificate and Master Certificate for detailed benefits offered and on the terms and conditions.

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 Great Eastern Takaful Berhad or PIDM (visit www.pidm.gov.my).

4. How much is the Contribution?

The Contribution amount may vary depending on the plan chosen and the mode of Contribution Payment:

Mode of Contribution Payment	Contribution in RM by Plan					
	Plan A	Plan B	Plan C	Plan A ⁺	Plan B ⁺	Plan C ⁺
Monthly	4.20	4.20	7.50	6.25	6.25	10.00
Quarterly	12.50	12.50	22.50	18.75	18.75	30.00
Half-Yearly	25.00	25.00	45.00	37.50	37.50	60.00
Annually	50.00	50.00	90.00	75.00	75.00	120.00

Note: The Contribution paid will be allocated in the Tabarru' Fund. Please refer to the Takaful Certificate and/or Master Certificate for more details on the fees and charges under this plan.

5. What are the applicable fees and charges?

(a) **Upfront Charge** is the amount deducted upfront from the Tabarru' Fund (as a percentage of Contribution paid less Service Tax and/or other taxes), which consist of:

- (i) the distribution cost, and
- (ii) the management expenses for administration of your Certificate, including stamp duty of RM 10 per Master Certificate, which will be borne by Us.

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

² Refers to the list of Covered Events in Appendix.

The Upfront Charge varies by plan type and is deducted from the Contribution paid, the Upfront Charge percentage and the actual Upfront Charge deducted from the *Tabarru'* Fund are as follows:

	Upfront Charge in % by Plan					
	Plan A	Plan B	Plan C	Plan A ⁺	Plan B ⁺	Plan C ⁺
Percentage of Contribution paid	37.36%	44.92%	38.00%	34.99%	40.03%	38.97%
Mode of Contribution Payment	Upfront Charge in RM by Plan					
	Plan A	Plan B	Plan C	Plan A ⁺	Plan B ⁺	Plan C ⁺
Monthly	1.57	1.89	2.85	2.19	2.50	3.90
Quarterly	4.67	5.62	8.55	6.56	7.51	11.69
Half-Yearly	9.34	11.23	17.10	13.12	15.01	23.38
Annually	18.68	22.46	34.20	26.24	30.02	46.76

(b) *Tabarru'* is the amount left in the *Tabarru'* Fund after deduction of the Upfront Charge, for the purpose of providing protection and meeting claims on the events/risks covered under the Certificate. The actual *Tabarru'* left in the *Tabarru'* Fund are as follows:

Mode of Contribution Payment	Tabarru' in RM by Plan					
	Plan A	Plan B	Plan C	Plan A ⁺	Plan B ⁺	Plan C ⁺
Monthly	2.63	2.31	4.65	4.06	3.75	6.10
Quarterly	7.83	6.88	13.95	12.19	11.24	18.31
Half-Yearly	15.66	13.77	27.90	24.38	22.49	36.62
Annually	31.32	27.54	55.80	48.76	44.98	73.24

The *Tabarru'* and Contribution are non-guaranteed and may vary from time to time. We reserve the right to revise the *Tabarru'* and Contribution upon Certificate renewal by giving at least 30 days prior written notice, where the revision (if any) will aim to reflect Our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all Certificates regardless of the individual claim experience.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and/or Master Certificate for more details on the fees and charges under this plan.

6. What are some of the key terms and conditions?

- (a) **Importance of Disclosure:** You must disclose all material facts and information correctly; otherwise the Takaful Certificate issued may be invalidated.
- (b) **Free-Look Period:** You may cancel the Takaful Certificate by way of written notice to Us within 15 days after receiving the Enrolment Confirmation Email and a copy of the Takaful Certificate. We will refund the Contribution paid.
- (c) **Grace Period:** A Grace Period of 30 days from each modal Contribution or renewal Contribution due date is given to pay the Contributions. If the Contribution is not paid beyond the Grace Period, the Takaful Certificate will lapse.
- (d) **Reinstatement:** Reinstatement is not applicable upon lapse. You can participate in a new Takaful Certificate, which will be subject to new Waiting Period.
- (e) **Waiting Period:**
 - (i) The eligibility for **Death or TPD Benefit** will only start 30 days after the effective date for death or TPD due to non-accidental causes.
 - (ii) The eligibility for **Hospitalisation Benefit** will only start 30 days after the effective date for hospitalisation due to non-accidental causes.
 - (iii) The eligibility for **Critical Illness Benefit** will only start 30 days or 60 days (depending on the type of Covered Events) after the effective date.

The Waiting Period shall not be re-applied upon renewal of the same plan or upon participation of a different plan with the same benefit. For participation in a new plan with a different benefit which was not applicable in the previous plan participated, a fresh Waiting Period for that benefit will be applicable.
- (f) **TPD Continuation Period:** At least 6 consecutive months from the date of disability.
- (g) **Survival Period:** There is a 7 days Survival Period upon the Person Covered being diagnosed with any one of the Covered Events/listed Critical Illnesses. The Critical Illness Benefit claims will only be payable after the Person Covered survives the Survival Period.

- (h) **Claim Procedure:** Claim forms can be obtained from MikroSayang website: www.mikrosayang.com. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit. For death claims, it is advisable to notify Us immediately.
- (i) **Termination:** The Takaful Certificate will be terminated and no benefit will be payable from the *Tabarru'* Fund upon:
- (i) Death of the Person Covered, whether the Accidental Death Benefit is paid or not,
 - (ii) Upon TPD of the Person Covered,
 - (iii) Cancellation or surrender of the Takaful Certificate, or
 - (iv) Termination of the Master Certificate.
- (j) **Tax Relief:** You will be eligible for personal tax relief when you participate in this product. For individuals outside the pensionable public servant category, maximum tax relief for Family Takaful is RM 3,000 while individuals in the pensionable public servant category are entitled to a maximum of RM 7,000 tax relief. For Education Takaful or Medical Takaful plan, tax relief allowed is RM 3,000. Tax benefits are subject to the Malaysian Income Tax Act 1967 and final decision of the Inland Revenue Board.
- (k) Unless renewed, the coverage will cease on expiry date and We are not liable for any claims that take place after the expiry date.
- (l) We reserve the right to revise the benefit structure upon Certificate renewal by giving You 30 days advance written notice.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and/or Master Certificate for the terms and conditions under this plan.

7. What are the limitations and major exclusions under this Certificate?

- Exclusion on Death Benefit
We shall not pay Death Benefit for any consequence whatsoever which is directly or indirectly caused by suicide whether sane or insane, within one (1) year from the effective date or reinstatement date, whichever is later.
- Exclusions on TPD Benefit
We shall not pay TPD Benefit for any consequence whatsoever which is directly or indirectly caused by any of the following:
 - (a) self-inflicted bodily injuries while sane or insane;
 - (b) caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route; or
 - (c) TPD that has existed prior to or on the effective date or reinstatement date of this Certificate, whichever is later.
- Exclusions on Accidental Death Benefit
We shall not pay Accidental Death Benefit for any consequence whatsoever which is directly or indirectly caused by any of the following:
 - (a) suicide, attempted suicide or self-inflicted injuries, while sane or insane;
 - (b) war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
 - (c) as a result of the Person Covered committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Person Covered or resistance to arrest; or
 - (d) while under the influence of alcohol or drugs unless taken as prescribed by a Medical Practitioner.
- Exclusions on Hospitalisation Benefit
We shall not pay Hospitalisation Benefit for any consequence whatsoever which is directly or indirectly caused by any of the following:
 - (a) any medical or physical conditions arising within the Waiting Period;
 - (b) any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
 - (c) pregnancy and its complication, child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical; or

(d) treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance, or suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

• **Exclusions on Critical Illness Benefit**

We shall not pay Critical Illness Benefit for any consequence whatsoever which is directly or indirectly caused by any of the following:

- (a) Critical Illness that has existed prior to or on the Effective Date or on the date of any reinstatement of his Takaful Certificate, whichever is the later;
- (b) any treatment or surgical operation for congenital anomalies;
- (c) is caused directly or indirectly by self-inflicted injuries while sane or insane (except in an attempt to save human life); or
- (d) is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of the law by the Person Covered.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and/or Master Certificate for the exclusions and terms and conditions under this plan.

8. Can the Takaful Certificate be cancelled?

Yes, the Takaful Certificate can be cancelled anytime by giving written notice to Us. However, you will not be entitled to a refund of Contribution for cancellation after the 15 days Free-Look Period. Despite the cancellation, the coverage will still continue until the end of the next Contribution due date.

9. What if there are changes to the contact details?

It is important to inform Us of any changes in the contact details to ensure all correspondences reach in a timely manner.

10. Where to get further information?

Should you require additional information about Family Takaful and Medical and Health Takaful, please refer to www.mycoverage.my.

If you have any enquiries, please contact Us at:

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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11. Other similar types of cover available

Please contact Us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD BE CONVINCED THAT THIS TAKAFUL CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THIS TAKAFUL CERTIFICATE IS THE AMOUNT THAT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND MASTER CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The information provided in this disclosure sheet is valid from 1 May 2024.

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