

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Medi Care. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“the Takaful Operator”)  
 Name of Product : i-Great Medi Care  
 Date : <dd/mm/yyyy>

**1. What is this product about?**

i-Great Medi Care (“D MC”) is a regular step-up contribution, stand-alone medical Takaful plan that provides coverage for Hospitalisation and /or Surgical treatment due to accident or illness up to age eighty (80) years next birthday with no savings or investment element.

**2. What are the Shariah concepts applicable?**

- *Tabarru'*: The amount of the Participants willingly donate into the Tabarru' Fund for the purpose of solidarity and cooperation among the Participants that is used to help the Participants in the event of misfortunes.
- *Wakalah bi al-Ujrah*: The contract of agency where the Participant appoints the Takaful Operator to manage the Tabarru' Fund. The Takaful Operator is entitled to receive fees as pre-agreed at the beginning of the contract upon the services rendered.
- *Ju'alah*: Literally, it means compensation for a given service. Legally, it is a contract for performing a given task against a prescribed fee in a given period. *Ju'alah* concept is used in a situation where Underwriting Surplus is shared among the Participants and the Takaful Operator. Entitlement to Underwriting Surplus depends on completion of work and delivery of result.
- *Mudharabah*: Profit sharing between the Participant and the Takaful Operator on the investment return of Tabarru' Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year.
- *Qard Hasan* (Benevolent Loan): A loan which is returned at the end of the agreed period without any interest. For the purpose of takaful, in the event of deficit in the Tabarru' Fund, Takaful Operator will arrange for *Qard Hasan*. The *Qard Hasan* is repayable from the future Underwriting Surplus of the Tabarru' Fund.

**3. What are the covers/benefits provided?**

Item	Covered Benefits	Plan Type (RM)
		D MC 200 Plan 1
1	<b>Hospital Room and Board</b> (Limit per day, subject to a maximum of 180 days per certificate year for Items (1) and (2) in aggregate)	200 As charged, subject to the limit stated above.
2	<b>Intensive Care Unit</b> (Subject to a maximum of 180 days per certificate year for Items (1) and (2) in aggregate)	As charged.
3	<b>Hospital Supplies and Services</b>	As charged.  Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.
4	<b>Surgical Fees</b>	
5	<b>Operating Theatre</b>	
6	<b>Anaesthetist Fees</b>	
7	<b>In Hospital Physician Visit</b> (2 visits per day)	
8	<b>Pre-Hospitalisation Diagnostic Tests</b> (Within 60 days before hospitalisation)	
9	<b>Pre-Hospitalisation Specialist Consultation</b> (Within 60 days before hospitalisation)	
10	<b>Post-Hospitalisation Treatment</b> (Within 90 days after hospital discharge)	
11	<b>Ambulance Fees</b>	3,000 As charged, subject to the limit stated above.
12	<b>Day Surgery</b>	
13	<b>Emergency Accidental Outpatient Treatment</b> (Limit per certificate year, subject to a maximum of 30 days from the date of accident)	
14	<b>Overall Annual Limit for Items (1) to (13)</b> (Based on paid amount)	100,000
15	<b>Overall Lifetime Limit for Items (1) to (13)</b> (Based on paid amount)	No limit

Item	Covered Benefits	Plan Type (RM) D MC 200
		Plan 1
16	<b>Services Tax (if applicable)</b>	Any services tax incurred on Covered Benefits, for which a claim is payable; not subject to the Overall Annual Limit.

Duration of the cover: <Term of Plan> year(s) or upon termination, whichever occurs first.

Notes:

- (i) All benefits under this plan are payable from Tabarru' Fund.
- (ii) Subject to the terms and conditions of the Certificate.
- (iii) Please refer to the Certificate for detailed benefits under this plan.

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

- Please refer to Schedule of Contribution for the amount of contribution that you have to pay under your plan.
- Contribution shall be payable via credit card, on an annual, half-yearly, quarterly or monthly basis.
- Contribution payment duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (i) The contribution is not guaranteed. The Takaful Operator may vary the contribution rate on your certificate anniversary by giving at least thirty (30) days' advance written notice to you.
- (ii) The revision, if any, will aim to reflect the Takaful Operator's claim experience, cost medical treatment, advancement in medical technology or other justified circumstances.
- (iii) Contribution for this plan is a yearly step-up contribution where it may increase based on the attained age next birthday of the Person Covered on the first day of every Certificate Anniversary.
- (iv) Contributions paid, less the upfront charge, will be channelled directly to Tabarru' Fund.

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

- Upfront Charge (Wakalah Fee) is deducted based on contribution payment mode according to the percentage of contribution paid, to pay for the cost of managing this plan.
- The Upfront Charge payable under this plan is 10% of your contribution. Please refer to Schedule of Contribution for the actual upfront charge.
- The Tabarru' will be deducted based on the payment mode selected at the beginning of each contribution due. The Tabarru' may increase as you grow older. Details of Tabarru' and other charges for this plan are given in the Certificate.
- Stamp duty of RM10 is part of upfront charge deducted to legalise the Certificate.

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

- Importance of disclosure - you must disclose all material facts such as medical conditions, and state your age correctly.
- Free-look Period - you may cancel the Certificate by returning the Certificate within fifteen (15) days after the Certificate has been delivered to you. The Takaful Operator shall refund an amount that equals to the contribution paid.
- Waiting Period - the eligibility for covered benefits due to illness will only start thirty (30) days after the effective date or reinstatement date of this Certificate, whichever is later. For specified illness, one hundred twenty (120) days waiting period shall apply.
- Grace Period - a grace period of thirty (30) days from each contribution due date is given for you to make the subsequent contribution.
- Co-takaful - not applicable to this Certificate.
- Coordination of benefits - the Takaful Operator will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with the Takaful Operator or others, or if you are receiving compensation from other sources for injury or illness or disease.
- Residence Overseas - no benefit shall be payable for any medical treatment received by the Person Covered outside Malaysia, if the Person Covered resides or travels outside Malaysia for more than ninety (90) consecutive days.
- Overseas Treatment - if Person Covered chooses to, or is referred to be treated outside of Malaysia, benefits in respect of the treatment shall be limited to the reasonable and customary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.
- Claim Procedure - Claim forms can be obtained from the Takaful Operator's website: [www.greateastertakaful.com](http://www.greateastertakaful.com). Proof of claim must be accepted and approved by the Takaful Operator to facilitate payment of any benefit.

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

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

- Pre-existing illness.
- Specified Illnesses occurring within the first one hundred twenty (120) days from the effective date of this certificate.
- Any medical or physical conditions arising within the Waiting Period except for injury.
- Pregnancy and its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Plastic/cosmetic surgery, circumcision, eye examination, glasses, and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery, except as necessitated by injury to sound natural teeth occurring in any certificate year and performed by dentist.

Note: This list is non-exhaustive. Please refer to the certificate for the full list of limitations and exclusions under this plan.

**8. Can I cancel my Certificate?**

Yes, you can cancel your Certificate by giving written notice to the Takaful Operator. Upon cancellation, you are entitled to a certain amount of refund of the contribution provided that you have not made a claim under the certificate. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of thirty (30) days, your Certificate may lapse immediately which may result in loss of coverage.

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

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

**10. Where can I get further information?**

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at all Takaful Operator's branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact the Takaful Operator at:

**GREAT EASTERN TAKAFUL BERHAD (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**

You may contact the Takaful Operator directly for other similar types of cover currently available.

**IMPORTANT NOTICES:**

**YOU SHOULD BE CONVINCED THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS AND YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT THAT YOU CAN AFFORD. THE COVERAGE OF THIS PLAN WILL BEGIN ONCE THE CERTIFICATE HAS TURNED INFORCED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR 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 as at **<dd/mm/yyyy>**.

# ANNUAL CONTRIBUTION - MALE

## SCHEDULE OF CONTRIBUTION

### Annual Contribution and Upfront Charge for i-Great Medi Care (Male)

Attained Age Next Birthday	Occupation Class 1 & 2 R&B 200		Occupation Class 3 R&B 200		Occupation Class 4 R&B 200	
	C (RM)	UC (RM)	C (RM)	UC (RM)	C (RM)	UC (RM)
19 to 20	834.00	83.40	1,043.00	104.30	1,251.00	125.10
21 to 25	876.00	87.60	1,095.00	109.50	1,314.00	131.40
26 to 30	876.00	87.60	1,095.00	109.50	1,314.00	131.40
31 to 35	920.00	92.00	1,150.00	115.00	1,380.00	138.00
36 to 40	1,043.00	104.30	1,304.00	130.40	1,565.00	156.50
41 to 45	1,347.00	134.70	1,684.00	168.40	2,021.00	202.10
46 to 50	1,713.00	171.30	2,142.00	214.20	2,570.00	257.00
51 to 55*	1,928.00	192.80	2,410.00	241.00	2,892.00	289.20
56 to 60*	2,657.00	265.70	3,322.00	332.20	3,986.00	398.60
61 to 65*	3,987.00	398.70	4,984.00	498.40	5,981.00	598.10
66 to 70*	5,980.00	598.00	7,475.00	747.50	8,970.00	897.00
71 to 75*	8,971.00	897.10	11,214.00	1,121.40	13,457.00	1,345.70
76 to 79*	13,456.00	1,345.60	16,820.00	1,682.00	20,184.00	2,018.40

\*Renewal only

#### How to calculate your contribution:

**Age Next Birthday:** 25 (Male, Occupation Class 1)

**Annual Contribution:** RM 876.00

**Half-yearly contribution:** Annual Contribution x 0.5

**Quarterly contribution:** Annual Contribution x 0.25

**Monthly contribution:** Annual Contribution x 0.083333

The actual calculated contribution may be rounded up to two decimal places.

#### Note:

The contribution and upfront charge are not guaranteed. Final rates are subject to the Takaful Operator's discretion. Takaful Operator may vary the rates on certificate anniversary by giving at least thirty (30) days' advance written notice to you.

C = Contribution  
UC = Upfront Charge

RM = Ringgit Malaysia

# ANNUAL CONTRIBUTION - FEMALE

## SCHEDULE OF CONTRIBUTION

### Annual Contribution and Upfront Charge for i-Great Medi Care (Female)

Attained Age Next Birthday	Occupation Class 1 & 2 R&B 200		Occupation Class 3 R&B 200		Occupation Class 4 R&B 200	
	C (RM)	UC (RM)	C (RM)	UC (RM)	C (RM)	UC (RM)
19 to 20	834.00	83.40	1,043.00	104.30	1,251.00	125.10
21 to 25	902.00	90.20	1,128.00	112.80	1,353.00	135.30
26 to 30	906.00	90.60	1,133.00	113.30	1,359.00	135.90
31 to 35	952.00	95.20	1,190.00	119.00	1,428.00	142.80
36 to 40	1,076.00	107.60	1,345.00	134.50	1,614.00	161.40
41 to 45	1,336.00	133.60	1,670.00	167.00	2,004.00	200.40
46 to 50	1,752.00	175.20	2,190.00	219.00	2,628.00	262.80
51 to 55*	2,168.00	216.80	2,710.00	271.00	3,252.00	325.20
56 to 60*	2,680.00	268.00	3,350.00	335.00	4,020.00	402.00
61 to 65*	3,946.00	394.60	4,933.00	493.30	5,919.00	591.90
66 to 70*	5,920.00	592.00	7,400.00	740.00	8,880.00	888.00
71 to 75*	8,881.00	888.10	11,102.00	1,110.20	13,322.00	1,332.20
76 to 79*	13,322.00	1,332.20	16,653.00	1,665.30	19,983.00	1,998.30

\*Renewal only

#### How to calculate your contribution:

**Age Next Birthday:** 25 (Female, Occupation Class 1)

**Annual Contribution:** **RM 902.00**

**Half-yearly contribution:** Annual Contribution x 0.5

**Quarterly contribution:** Annual Contribution x 0.25

**Monthly contribution:** Annual Contribution x 0.083333

The actual calculated contribution may be rounded up to two decimal places.

#### Note:

The contribution and upfront charge are not guaranteed. Final rates are subject to the Takaful Operator's discretion. Takaful Operator may vary the rates on certificate anniversary by giving at least thirty (30) days' advance written notice to you.

C = Contribution  
UC = Upfront Charge

RM = Ringgit Malaysia

Notes:

Occupation class is classification of risk of an occupation. We have 4 classes as described below, the higher the class number, the more dangerous and risky it is considered, the higher the contribution rates for the plans.

Occupation Class 1: This covers administrative, management or executive duties of sedentary type.

Occupation Class 2: This covers occupations of a supervisory nature with the exact nature of work more confined to the field or sales type of work without engagement in manual work.

Occupation Class 3: This covers occupations involving non-heavy manual engagement but with the use of tools or machinery in their course of work.

Occupation Class 4: This covers occupations involving heavy manual work and the use of tools/ equipment or machinery in their course of duties.