

Note: Please read this Product Disclosure Sheet before you decide to take up HospeeFamily. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad ("the Takaful Operator", "Us", "We", "Our")
 Name of Product : HospeeFamily
 Name of Customer : <Customer's Name> ("the Person Covered")
 Date : <dd/mm/yyyy>

1. What is this product about?

HospeeFamily is a single contribution group Takaful product with 3 months coverage period, which provides protection to the Person Covered in terms of daily hospitalisation benefit due to illness or injury, and lump sum accidental death benefit while traveling in private or public conveyance. The same benefits are also extended up to 2 immediate family members upon hospitalisation and death; due to an accident while travelling in a private or public conveyance.

2. What are the Shariah concepts applicable?

- **Tabarru'**: The amount of donation that the Person Covered willingly relinquish to help each other in the event of misfortunes.
- **Wakalah bi al-Ujrah**: The contract of agency where:
 - (i) Person Covered appoints Us to manage the Tabarru' Fund.
 - (ii) We will invest the monies in accordance with *Wakalah bi al-Istithmar* (investment agency) principle. We are 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 Person Covered and Us. Entitlement to Underwriting Surplus depends on completion of work and delivery of result. However, the portion distributable to the Person Covered will be channelled to any charitable organisation(s) approved by Our Shariah Committee due to the short-term nature of this product and the expected amount may be too small to be distributed to the Person Covered.
- **Mudharabah**: Profit sharing between Person Covered and Us on the investment return of Tabarru' Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year. The portion distributable to the Person Covered will be channelled to any charitable organisation(s) approved by Our Shariah Committee due to the short-term nature of this product and the expected amount may be too small to be distributed to the Person Covered.
- **Qard** (Loan): A loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business. For the purpose of Takaful, in the event of deficit in the Tabarru' Fund, We will arrange for *Qard*. The *Qard* is repayable from the future Underwriting Surplus of the Tabarru' Fund.

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

3. What are the covers/benefits provided?

This plan covers:

Benefits for Person Covered

- Hospital Cash Benefit : RM 50 per day
- Accidental Death Benefit* : RM 1,000

^Family Assistance Benefit (Benefits for Person Covered's Immediate Family Members)

- Hospital Cash Benefit Due to Accident* : RM 50 per day
- Accidental Death Benefit* : RM 1,000

Coverage Period : 3 months

Note:

- *The accidental benefit mentioned herein will be payable due to accidental causes while travelling in a private or public conveyance.
- ^The Family Assistance Benefit is applicable up to 2 different immediate family members - parents, spouse or children.
- Terms and conditions apply. Please refer to the Master Certificate for more details.

4. How much contribution do I have to pay?

The contribution that you have to pay is RM 40. The contribution amount stated herein is the single contribution amount of this product for 3 months coverage period which covers Person Covered and 2 additional immediate family members.

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

54.5% of Upfront Charge or RM 21.80 is deducted from the Tabarru' Fund to pay for distribution related expenses including management expenses and Shopee's transaction/processing fee (if any). The contribution quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable.

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

- **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 within 15 days from the delivery of your Certificate. We shall refund an amount that equals to the contribution paid.
- **Claims Procedures** - notification should be made immediately upon the occurrence of the accident or within the time frame stipulated in the terms and conditions of the Master Certificate. Claims forms can be obtained from Our website, where you must submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to types of claims. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit.
- **Eligibility** – you must be a Malaysian or permanent residents in Malaysia, between 18 and 50 years age next birthday. Entry age next birthday refers to the attained age next birthday of each Person Covered on the Risk Commencement Date.
- **Waiting Period** – the eligibility for benefits under the Certificate for Hospital Cash Benefit payable to the Person Covered; will only start 30 days after the effective date of the Certificate in the event of Hospitalisation due to a non-accidental cause.

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

7. What are the limitations and major exclusions under this Certificate?
Exclusion for Hospital Cash Benefit

No benefit will be payable if the illness is caused by the following events:

- suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
- from the Person Covered engaging in commando or bomb disposal duties/training;
- 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;
- 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;
- as a result of the Person Covered driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the Person Covered has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations;
- while under the influence of alcohol or drugs unless taken as prescribed by a Physician;
- Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Person Covered would or could earn income or remuneration from engaging in such activity;
- Alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, pregnancy, 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, Erectile dysfunction and tests or treatment related to impotence or sterilisation;
- Pre-existing Illness;
- psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases;
- any Accident caused by mosquito bites, worm infestations such as "Hookworms" and allergic reaction to insect bites during the Waiting Period;
- Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which

is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or

- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

Exclusion for Accidental Death Benefit/Family Assistance Benefit

No benefit will be payable if caused by the following events:

- while riding on vehicle types such motorcycles/e-motorcycles, scooters and/or bicycles/e-bicycles;
- while riding as a passenger in an elevator or in electric lift;
- any form of flying except as a passenger in an aircraft licensed to carry passengers; or
- while riding as a passenger in a cable car.

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

8. Can I cancel my Certificate?

You may email directly at GreatAssist@greateasterntakaful.com for the cancellation request of your coverage at any time. 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 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 all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful and Medical and Health Takaful, please refer to the relevant *insuranceinfo* booklet on Family Takaful and Medical and Health Takaful available at all of Our branches or visit the website www.insuranceinfo.com.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)

Head Office : Level 3, Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur
E-mail : GreatAssist@greateasterntakaful.com

Or you may contact:

SHOPEE MALAYSIA

Head Office : Level 25, South Point Tower
Lingkaran Syed Putra, Mid Valley City
59200 Kuala Lumpur

11. Other similar types of cover available

You may check with Our partner or contact Us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS AND THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL 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 as at [<dd/mm/yyyy>](#).