

STAMP DUTY PAID



Zurich Takaful Malaysia Berhad

Registration No. 200601012246 (731996-H)

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**Zurich Takaful Malaysia Berhad (Registration No. 200601012246 (731996-H)),
(Hereinafter called the Takaful Operator)**

HEREBY AGREES TO PAY in the manner hereinafter provided in the Master Certificate, Takaful benefits determined in accordance with the Takaful Schedule in effect under the Certificate of Takaful, immediately upon due proof of claims in the form required by the Takaful Operator of any Person Covered under

SIMPAN SSPN PLUS

CERTIFICATE NO.: 2680355

**PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)
AKTA566**

(Hereinafter called the Participant)

The Master Certificate is issued in consideration of the application of the Participant and the Certificate of Takaful is issued in consideration of the Contribution applicable.

Signed and witnessed for and on behalf of ZURICH TAKAFUL MALAYSIA BERHAD as of its date of issue.



CHIEF EXECUTIVE OFFICER

PART I – DEFINITIONS

Unless otherwise required by the context, the following definitions shall apply.

“Accumulated Cash Benefit Fund” or “ACB Fund” shall mean the Person Covered’s holding account for the Contribution after deducting Wakalah Fees and Tabarru’ for the purpose of investment, the distribution of investment profit, if any, and the surplus of the Group Family Risk Fund in accordance with the terms and condition herein contained. The ACB Fund value is not guaranteed and subject to the actual investment returns of the fund.

“Accident” shall mean a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place, which shall, independently of any other cause, be the sole cause of bodily injury.

“Activities of Daily Living” of this Certificate shall mean the following:

- a. Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means, without assistance from a third party.
- b. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances, without assistance from a third party
- c. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa, without assistance from a third party.
- d. Mobility - the ability to move indoors from room to room on level surfaces, without assistance from a third party.
- e. Contenance - the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene, without assistance from a third party.
- f. Feeding - the ability to feed oneself once food has been prepared and made available, without assistance from a third party.

“Age” shall mean the age of Person Covered at last birthday.

“All Causes” shall mean any conditions resulting from Natural Causes or Accident.

“Assessment Period” shall mean the period during which the Takaful Operator will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence has been submitted).

“Certificate of Takaful” shall mean the application form of the Person Covered and the individual Takaful Certificate issued by the Takaful Operator to the Person Covered.

“Certificate of Takaful’s Effective Date” shall mean the date where the Takaful coverage under the Certificate of Takaful commence.

“Certificate Year” shall mean the one (1) year period from and including the Effective Date of Master Certificate / Certificate of Takaful, or the one (1) year period from the anniversary date of the Master Certificate / Certificate of Takaful.

“Contribution” shall mean the Contribution made for the Person Covered’s Takaful coverage.

“Contribution Due Date” shall mean the due date to make the Contribution in respect of the Takaful coverage for each Person Covered in accordance with Schedule A.

“Day” shall mean the chargeable day as defined by the Hospital.

“Dependent” shall mean the Person Covered’s legal spouse or children. Spouse shall mean either husband or wives of a lawfully married pair, recognized by any countries’ legislation provided that such legislation is not contrary to Shariah principles. Child/Children shall mean biological or legally adopted child/children who are unmarried and unemployed.

“Disability” shall mean sickness, disease, illness or the entire injuries arising out of a single or continuous series of causes.

“Doctor” or “Physician” or “Surgeon” shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a Physician or medical practitioner or Doctor or Surgeon who is the Person Covered himself/herself.

“Eligible Person Covered” shall mean Members or Member’s Dependents who are entitled to participate in the Takaful plan under the Master Certificate as defined in the Participation clause.

“Endorsement” shall mean written evidence of an agreed change to the Master Certificate / Certificate of Takaful as may be issued by the Takaful Operator from time to time.

“Entry Age” shall mean age of the Person Covered at his/her last birthday at the point of application for the Person Covered’s Takaful coverage.

“Free Cover Limit” shall mean the maximum Sum Covered which the Takaful Operator are able to accept without evidence of health of the Person Covered as specified in Schedule A.

“Group Family Risk Fund (GFRF)” shall mean the members’ holding account where the Tabarru’ shall be credited. All benefits, as specified in the Certificate of Takaful shall be payable from this fund. If the aggregate GFRF is in deficit, Takaful Operator shall arrange for Qard to GFRF and the Qard shall be repaid by GFRF when the GFRF returns to surplus position and before any surplus is distributed.

“Hospital” shall mean only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as bed-paying patients, and which :-

- a. Has facilities for diagnosis and major surgery,
- b. Provides twenty-four (24) hours a day nursing services by registered and qualified nurses,
- c. Is under the supervision of a Physician,

- d. Is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, or a home for the aged or similar establishment.

“Hospital Confinement” shall mean the Person Covered being registered and admitted as an in-patient in a Hospital for more than twenty-four (24) consecutive hours.

“Hospitalisation” shall mean admission to a Hospital as a registered in-patient for a Medically Necessary treatments for a covered Disability upon recommendation of a Physician. Person Covered shall not be considered as an in-patient if the Person Covered does not physically stay in the hospital for the whole period of confinement.

“Hibah” shall mean a gift. In Takaful, contract of Hibah is applicable in surplus sharing. If there is a surplus sharing declared from the GFRF at the end of financial year, 50% of the surplus will be shared with the eligible Person Covered based on the Hibah (gift) contract.

“Injury” shall mean bodily injury caused solely by Accident.

“Irreversible” shall mean cannot be reasonably improved upon by medical treatment and/or surgical procedures consistent with the current standard of the medical services available in Malaysia.

“Ju’alah” shall mean a commission (reward) for good performance in managing the GFRF where the Takaful Operator shall be entitled to an incentive equal to 50% of any surplus sharing from the GFRF after the end of financial year.

“Lapse” shall mean the Certificate of Takaful no longer provides any benefit coverage to the Person Covered.

“Master Certificate” shall mean the Simpan SSPN Plus or Endorsement and any amendment signed by the Takaful Operator, the application of the Participant, constituting the entire Certificate between the parties.

“Master Certificate’s Effective Date” shall mean the date where the Takaful coverage under the Master Certificate commence.

“Medically Necessary” shall mean a medical service which is:

- a. Consistent with the diagnosis and customary medical treatment for a covered Disability;
- b. In accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
- c. Not for the convenience of the Person Covered or the Physician, and unable to be reasonably provided out of hospital;
- d. Not of an experimental, investigational or research nature, preventive or screening nature; and
- e. The charges are fair, reasonable and customary for the Disability.

“Member” shall mean eligible Member as defined in Schedule A who, in accordance with the provision of Individual Participation and Contribution (Part II), are participating in the Master Certificate.

“Natural Causes” shall mean sickness, medical conditions or any other conditions not resulting from Accident.

“Participant” shall mean the person/organization/company whose name and address are as specified in the Schedule A and include its successors-in-title and assigns.

“Permanent” shall mean expected to last throughout the Person Covered’s lifetime.

“Permanent Neurological Deficit with Persisting Clinical Symptoms” shall mean symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Person Covered. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

“Person Covered” shall mean Members or Dependents who are participating in the Takaful plan under the Master Certificate.

“Pre-existing Condition” shall be limited to conditions, illnesses or disabilities which existed before the Effective Date of Person Covered’s Takaful coverage and for which the Person Covered has reasonable knowledge of. A Person Covered may be considered to have reasonable knowledge of a pre-existing condition where the condition is one (1) for which:-

- i. the Person Covered had received or is receiving treatment; or
- ii. medical advice, consultation, diagnosis, care or treatment has been recommended; or
- iii. clear and distinct signs or symptoms are or were evident; or
- iv. its existence would have been apparent to a reasonable person in the circumstances.

“Qard” shall mean an interest-free loan provided by the Takaful Operator in the event of deficit in the GFRF.

“Sickness” or “Disease” or “Illness” shall mean a physical condition marked by a pathological deviation from the normal healthy state.

“Specified Illnesses” shall mean the following and its related complications:

- a. Hypertension, diabetes mellitus and cardiovascular Disease.
- b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
- c. All ear, nose (including sinuses) and throat conditions.
- d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele.
- e. Endometriosis including disease of the reproduction system.
- f. Vertebro-spinal disorders (including disc) and knee conditions.

“Tabarru” shall mean donation and in Takaful it shall take effect when the Person Covered, contributes a sum amount of money to the GFRF based on the donation contract.

“**Takaful**” shall mean an arrangement based on mutual assistance under which Person Covered agree to contribute to the Group Family Risk Fund (GFRF) providing for mutual financial benefits payable to the participating Person Covered on the occurrence of pre-agreed events.

“**Takaful Operator**” shall mean the Zurich Takaful Malaysia Berhad.

“**Tax**” shall mean any present or future, direct or indirect, tax, levy or duty, including consumption tax or any tax of similar nature, which is imposed on goods and services by government or tax authority.

“**Total and Permanent Disability**” or “**TPD**” shall mean either:-

- i. Disability such that there is neither at the time disability commences nor at any time thereafter, any work, occupation, or profession that the Person Covered can ever be capable of doing or following to earn or obtain any wages, compensation or profit; or
- ii. The occurrence of any of the following:
 - a. total and permanent loss of sight of both eyes; or
 - b. loss by physical severance (or total and permanent loss of use) of two limbs at or above wrist or ankle; or
 - c. total and permanent loss of sight of one eye and loss by physical severance (or total and permanent loss of use) of one limb at or above wrist or ankle.

NOTWITHSTANDING the above, for any Person Covered who at the time of disablement is below the age of 16 (juvenile) and retirees (age 61 and above) or non-working lives, the definition of ‘Total and Permanent Disability’ is as follows:-

- i. Clause (ii) of the above; or
- ii. The Person Covered’s inability to perform any three (3) of the following activities of daily living on his own, without assistance from a third party:
 - a. **Washing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
 - b. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
 - c. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa.
 - d. **Mobility** - the ability to move indoors from room to room on level surfaces.
 - e. **Continence** - the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene.
 - f. **Feeding** - the ability to feed oneself once food has been prepared and made available.

The disability as defined above must last for not less than six (6) months in duration and must, in the opinion of a suitable medical practitioner, appointed by the company, be deemed permanent, and if it is thereafter admitted as Total and Permanent Disability for the purpose of the Certificate of Takaful, the liability of the Takaful Operator shall accrue as from the date of commencement of such Total and Permanent Disability.

“**Waiting Period**” shall mean the period of time between the effective date of this Certificate and the beginning of a Person Covered’s symptoms of the Illness, after which the Person Covered is eligible for the benefit described herein.

“**Wakalah**” shall mean a Shariah concept where an agent is appointed to undertake and manage transactions on another person’s behalf. In this Takaful contract, it shall mean that the Takaful Operator, Zurich Takaful Malaysia Berhad is appointed as a representative to manage the Takaful business on behalf of the Participant by charging an agreed Wakalah Fee. In the event of Takaful Operator’s misconduct (ta`addi), negligence (taqsir), or breach of specified terms (mukhalafah al-shurut), the Takaful Operator shall be liable and shall compensate for loss or damage including any actual cost suffered by the Participant.

“**Wakalah Fee**” shall mean the fee charged by the Takaful Operator for managing the operations of the Takaful business. The Wakalah Fee will be determined as a percentage of the Contribution.

“**Wasi**” shall mean a nomination made by the Person Covered to appoint his nominee as an administrator to distribute the Takaful benefit in accordance with faraid laws upon his death.

In this Master Certificate where consistent with the contents, the singular shall include the plural and the plural shall include the singular, words importing the masculine gender shall include the feminine gender, unless otherwise required by the context. This document may be translated to Bahasa Malaysia and in the event of inconsistency between the English version and the Bahasa Malaysia translation, the English version shall prevail.

PART II – INDIVIDUAL PARTICIPATION AND CONTRIBUTION

Section 1 – Participation

a) Eligible Person Covered

- i. Eligible Person Covered must be at Entry Age as stated in Schedule A.
- ii. Person Covered will be eligible for Takaful coverage on the Certificate of Takaful's Effective Date.

In situation where a Personal Health Declaration or Medical Report is required by the Takaful Operator, the Certificate of Takaful's Effective Date shall be the date of underwriting acceptance by the Takaful Operator.

Section 2 – Underwriting

a) All Eligible Person Covered applying for Takaful coverage is subject to the following:

- i. Amount of coverage in excess of the Free Cover Limit as stated in Schedule A is subject to the provision of satisfactory evidence of good health by the Eligible Person Covered, in the form and manner determined by the Takaful Operator.
- ii. Takaful Operator reserve the right to require Eligible Person Covered to go through medical examinations for any increase in the amount of coverage which is in excess of the Free Cover Limit.

b) In the event the findings from the evidence of good health and/or any required medical examinations in respect of the Eligible Person Covered are not satisfactory to the Takaful Operator, the Takaful Operator reserves the right to reject the application.

c) All expenses and costs incurred for the initial medical examination and/or test of any Eligible Person Covered required by the Takaful Operator shall be borne by the Takaful Operator. Any further expenses and costs incurred to review the medical and/or test at the request of any Eligible Person Covered shall be borne by the said Eligible Person Covered.

Section 3 – Contribution

a) Contribution to be Made

Contributions are to be made by the Person Covered / Participant in the frequency as specified in Schedule A. The first Contribution shall be made on the Certificate of Takaful's Effective Date and after that on every Contribution Due Date.

b) Grace Period

A grace period of sixty (60) days following the Contribution Due Date shall be allowed for payment of each contribution after the first Contribution made. If any Contribution is not made before the expiration of the grace period, this Certificate shall be terminated.

In the event of claims being notified to the Takaful Operator within the Grace Period, the outstanding Contribution will be deducted from the claim proceeds before the claim is paid.

Section 4 – Wakalah Fees

The Wakalah Fees shall be deducted from the Contribution made. The fee structure is as a percentage of Contribution in the amount as stated in Schedule A. The Wakalah Fee amount is not guaranteed and may be revised upon anniversary of the Certificate of Takaful. The Takaful Operator shall notify the Participant / Person Covered in writing of such change at least sixty (60) days in advance before the anniversary of Certificate of Takaful.

Section 5 – Change of Contribution and Tabarru'

The Contribution and Tabarru' amounts are not guaranteed and may be revised upon anniversary of the Certificate of Takaful. The Takaful Operator reserves the right to revise the Contribution and Tabarru' on any Certificate of Takaful upon anniversary when the risks being covered under the Master Certificate have substantially increased, provided the Takaful Operator notify the Participant / Person Covered in writing accompanied with notification letter detailing the valid reason of such change at least sixty (60) days in advance before the anniversary of Certificate of Takaful.

Section 6 – Period of Cover and Renewal

a) Master Certificate

The Master Certificate is issued and shall become effective on the Master Certificate's Effective Date as stated in Schedule A or Endorsement, whichever is later. The Master Certificate shall be issued for a term of one (1) year and shall be automatically renewed on an annual basis under the prevailing terms and conditions determined by the Takaful Operator, unless terminated by either party in accordance with Part IV Section 2 of this Master Certificate.

The Anniversary Date of the Master Certificate is one (1) year from the Effective Date and every year thereafter. On each Anniversary Date, the Master Certificate and Certificate of Takaful may be automatically renewed, subject to the applicable terms, conditions and expiry on that Anniversary Date.

b) Certificate of Takaful

The Certificate of Takaful is issued to the Person Covered and shall become effective on the Certificate of Takaful's Effective Date as stated in the Certificate of Takaful or Endorsement, whichever is later. On each Anniversary Date, the Certificate of Takaful may be automatically renewed, subject to the applicable terms, conditions and expiry on that Anniversary Date.

PART III – BENEFIT PROVISIONS

Whilst this Certificate is in force, subject to satisfactory proof and subject to the provisions within this Certificate, We shall provide the following benefits:

Section 1 – Death (Natural) Benefit

In the event of death of the Person Covered due to Natural Causes, the Death (Natural) Sum Covered in respect of the Person Covered as stated in the Certificate of Takaful, less any amount due to the Takaful Operator, shall be payable.

This benefit is payable from the GFRF and is guaranteed.

Section 2 – Death (Accident) Benefit

In the event of death of the Person Covered due to Accident, the Death (Accident) Sum Covered in respect of the Person Covered as stated in the Certificate of Takaful, less any amount due to the Takaful Operator, shall be payable.

This benefit is payable from the GFRF and is guaranteed.

Section 3 – Total Permanent Disability (TPD) (Natural) Benefit

In the event of TPD of the Person Covered due to Natural Causes, the TPD (Natural) Sum Covered in respect of the Person Covered as stated in the Certificate of Takaful, less any amount due to the Takaful Operator, shall be payable.

This benefit is payable from the GFRF and is guaranteed.

Section 4 – Total Permanent Disability (TPD) (Accident) Benefit

In the event of TPD of the Person Covered due to Accident, the TPD (Accident) Sum Covered in respect of the Person Covered as stated in the Certificate of Takaful, less any amount due to the Takaful Operator, shall be payable.

This benefit is payable from the GFRF and is guaranteed.

Section 5 – Partial and Permanent Disablement (PPD) Benefit

In the event the Person Covered suffers any of the occurrence as stated in the Schedule of Indemnities due to All Causes, an indemnity in a percentage of Sum Covered in respect of the Person Covered is payable.

The Sum Covered of the PPD Benefit will then be reduced, by the amount of payment made under this PPD Benefit and the balance of this PPD Benefit, if any, will continue to be in force.

The same indemnity as stated in the Schedule of Indemnities is payable only once if it happens at the same limb or eye or ear. If the Injury sustained are on the same limb, only the largest percentage will be payable. Total claims payable under this PPD Benefit shall not exceed one hundred percent (100%) of the PPD Sum Covered as stated in Certificate of Takaful. The PPD Benefit accelerates the Death (Natural) Benefit, Death (Accident) Benefit, TPD (Natural) Benefit and TPD (Accident) Benefit. Upon payment of PPD Benefit, the Death Benefit Sum Covered and TPD Benefit Sum Covered under this Certificate of Takaful shall be reduced accordingly.

Please refer to Attachment 1 for the Schedule of Indemnities.

This PPD Benefit is not payable if PPD is diagnosed more than three (3) months after the date of Accident.

This benefit is payable from GFRF and is guaranteed.

Section 6 – Accelerated Critical Illness Benefit

In the event the Person Covered is diagnosed to be suffering from Critical Illness as defined in this Certificate of Takaful, the Accelerated Critical Illness Sum Covered in respect of the Person Covered is payable.

The Accelerated Critical Illness Benefit accelerates the Death (Natural) Benefit, Death (Accident) Benefit, TPD (Natural) Benefit and TPD (Accident) Benefit. Upon payment of Accelerated Critical Illness Benefit, the Death (Natural) Benefit, Death (Accident) Benefit, TPD (Natural) Benefit and TPD (Accident) Benefit Sum Covered under the Certificate of Takaful shall be reduced accordingly.

The diagnosis of the Critical Illness is to be done by a registered medical practitioner and supported by acceptable clinical, radiological, histological and laboratory evidence, to the satisfaction of the Takaful Operator.

Please refer to Attachment 2 for the definitions of the covered Critical Illnesses.

This benefit is payable from the GFRF and is guaranteed.

Section 7 – Hospital Income Benefit

In the event the Person Covered is confined in a Hospital on the recommendation of a Physician due to Illness or Injury, the Takaful Operator will pay a daily benefit as shown in the Certificate of Takaful for each Day of Hospital Confinement, subject to a maximum of fifty-two (52) weeks per disability. Two or more Hospital Confinements of the same or related causes shall be considered as one disability if such incidents are less than thirty (30) days apart.

A Waiting Period of thirty (30) days shall be applied, except for a covered Accident occurring after the effective date of the Certificate of Takaful.

This benefit is payable from the GFRF and is guaranteed.

Section 8 – Funeral Expense Benefit

Upon death of the Person Covered or Dependent (up to a maximum number of 1 Spouse and 3 Children), the Funeral Expense Benefit Sum Covered as stated in the Certificate of Takaful shall be payable subject to satisfactory proof of death of the Person Covered or Dependent. In the event of death of the Dependent, additional proof of relationship shall also be required.

This benefit will terminate following the Person Covered's or Spouse's attainment of sixty-five (65) years old or Child's attainment of twenty-nine (29) years old.

Payment of Funeral Expense Benefit will not reduce the Death Benefit Sum Covered under the Certificate of Takaful.

This benefit is payable from the GFRF and is guaranteed.

Section 9 – Payment of Benefit

The payment of benefits under the Certificate of Takaful will be made to the Person Covered or Person Covered's proper claimant. Person Covered's proper claimant shall refer to the nominated beneficiary or Wasi as stated in the nomination form.

Section 10 - Exclusions

a) Death (Natural)

Death (Natural) Benefit for Intan, Delima, Topas, Zamrud and Nilam

The Death Benefit shall not be payable in the event of death of a Person Covered, which is directly or indirectly caused by or in connection with:

- i. Suicide within one (1) year after the Effective Date whether attempted/inflicted while sane or insane. Takaful Operator's liability shall be limited to refund total contribution made; or
- ii. Death due to Pre-Existing Illness within twelve (12) months from the Effective Date. Takaful Operator's liability shall be limited to refund total contribution made; or
- iii. Death as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted disease.

Death (Natural) Benefit for Berlian Plan

The Death Benefit shall not be payable in the event of death of a Person Covered, which is directly or indirectly caused by or in connection with:

- i. Suicide within one (1) year after the Effective Date whether attempted/inflicted while sane or insane. Takaful Operator's liability shall be limited to refund total contribution made; or
- ii. Death due to Natural Causes occurred within three (3) months from the Certificate of Takaful's Effective Date. Takaful Operator's liability shall be limited to refund total contribution made; or
- iii. Death as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted disease.

b) TPD (Natural) / PPD (Natural)

The TPD / PPD Benefit shall not be payable if such TPD / PPD of the Person Covered is caused directly or indirectly, wholly or partly, by:

- i. Pre-existing Conditions, within the first twelve (12) months from the Certificate of Takaful's Effective Date. In addition, Berlian plan is subject to pre-contractual disclosure and the clause specified in Section 2 of Part V - General Provisions; or
- ii. Any self-inflicted injuries while sane or insane; or
- iii. Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; or
- iv. Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order; or
- v. War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war; or
- vi. Being involved in unlawful/illegal act; or
- vii. Being under the influence of any alcohol, narcotic and/or drug; or
- viii. Any nervous disorders or mental illness.

c) Death (Accident) / TPD (Accident) / PPD (Accident)

No accidental benefit shall be payable if such Accident of the Person Covered is caused directly or indirectly, wholly or partly, by:

- i. Any self-inflicted injuries while sane or insane; or
- ii. Being under the influence of any alcohol, narcotic and/or drug; or
- iii. Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order; or
- iv. War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war; or
- v. Any act of terrorism and any action taken in controlling, preventing, suppressing or any way relating to these activities; or
- vi. Violation or attempted violation of the law or resistance to arrest; or
- vii. Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or

- viii. Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport; or
- ix. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- x. Use of prototype engines; or
- xi. All kinds of diseases, pregnancy, childbirth or any form of miscarriage; or
- xii. Illness, injury or other losses occurring before the initial contribution is made, or while the Certificate of Takaful is in a state of lapse; or
- xiii. Any nervous disorder or mental illness.

d) Accelerated Critical Illness

No benefit shall be payable if such Critical Illness suffered by the Person Covered is caused directly or indirectly, wholly or partly, by:

- i. Pre-existing Condition within the first twelve (12) months from the Certificate of Takaful's Effective Date. In addition, Berlian plan is subject to pre-contractual disclosure and the clause specified in Section 2 of Part V - General Provisions; or
- ii. Other than the first incidence of the Critical Illness; or
- iii. Covered Event of which signs and symptoms have existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period:-
 - a. Within sixty (60) days from the effective date of this Certificate for
 - Cancer; or
 - Coronary Artery By-Pass Surgery; or
 - Heart Attack; or
 - Serious Coronary Artery Disease
 - b. Within thirty (30) days from the effective date of this Certificate, whichever is the later, for all other Covered Critical Illness; or
- iv. Any injury or illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, willful misuse of alcohol and / or the taking of drugs otherwise than under the direction of a registered medical practitioner; or
- v. Any Critical Illness was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Person Covered attained seventeen (17) years of age; or
- vi. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- vii. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- viii. Any Critical Illness that was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Takaful Operator reserve the right to require the Person Covered to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. The exception is when HIV infection is due to blood transfusion, as defined in this Certificate of Takaful. For the purpose of these benefit,
 - a. The definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition; and
 - b. Infection shall be deemed to have occurred where blood or other relevant test(s) indicate, either the presence of any Human Immunodeficiency Virus or antibodies to such virus.

e) Hospital Income Benefit

No Hospital Income benefit shall be payable if the hospitalisation of the Person Covered is caused directly or indirectly, wholly or partly, by:

- i. Pre-Existing Conditions, within the first twelve (12) months from the Certificate of Takaful's Effective Date. In addition, Berlian plan is subject to pre-contractual disclosure and the clause specified in Section 2 of Part V - General Provisions; or
- ii. Specified Illnesses occurring during the first one hundred twenty (120) days of continuous cover; or
- iii. Any medical or physical conditions arising within the first thirty (30) days of continuous cover except for accidental injuries; or
- iv. Plastic / cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; or
- v. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the coverage period of the Certificate; or
- vi. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law; or
- vii. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions; or
- viii. Pregnancy, childbirth (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 sterilization; or
- ix. Hospitalization 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
- x. Attempted suicide or intentionally self-inflicted Injury while sane or insane; or
- xi. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
- xii. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- xiii. Expenses incurred for donation of any body organ by the Person Covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or

- xiv. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aromatherapy or other alternative treatment; or
- xv. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations); or
- xvi. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit / pack and other ineligible non-medical items; or
- xvii. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- xviii. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- xix. Expenses incurred for sex changes.

f) Funeral Expense of Person Covered

The Funeral Expense Benefit shall not be payable in the event of death of a Person Covered, due to:

- i. Suicide, while sane or insane, within the first twelve (12) months from the Certificate of Takaful's Effective Date. Takaful Operator's liability shall be limited to refund total contribution made; or
- ii. Pre-existing Conditions, within the first twelve (12) months from the Certificate of Takaful's Effective Date. Takaful Operator's liability shall be limited to refund total contribution made. In addition, Berlian plan is subject to pre-contractual disclosure and the clause specified in Section 2 of Part V - General Provisions; or
- iii. Death as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted disease.

g) Funeral Expense of Dependent

The Funeral Expense Benefit shall not be payable in the event of death of a Dependent, due to:

- i. Suicide, while sane or insane, within the first twelve (12) months from the Certificate of Takaful's Effective Date; or
- ii. Death as a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted disease.

Section 11 – Claims

a) Claim Notice

Death Claim

Written notice of claim, together with the proof of death, must be submitted to the Takaful Operator within ninety (90) days from the date of death of the Person Covered.

TPD/PPD Claim

Written notice of claim, together with all required supporting documents, must be submitted to the Takaful Operator within ninety (90) days from the date of commencement of the TPD/PPD. The Takaful Operator reserves the right to request written proof of the occurrence, nature and extent of the disability in any form as prescribed by the Takaful Operator.

Critical Illness Claim

Written notice of claim, together with all required supporting documents, must be submitted to the Takaful Operator within ninety (90) days from the date of diagnosis of the Critical Illness. The Takaful Operator reserves the right to request written proof of the occurrence, nature and extent of the disability in any form as prescribed by the Takaful Operator.

Hospitalisation Claim

Written notice of claim, together with all required supporting documents, must be submitted to the Takaful Operator within ninety (90) days from the date of hospital discharge. The Takaful Operator reserves the right to request written proof of the occurrence, nature and extent of the disability in any form as prescribed by the Takaful Operator.

Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and the notice was given as soon as was reasonably possible.

b) Proof of Death

In the event of death, proof of death must be furnished to the Takaful Operator at the expense of the claimant.

c) Proof of TPD / PPD

Written proof of TPD/PPD must be furnished to the Takaful Operator in such forms as prescribed by the Takaful Operator at the expense of the claimant. The Takaful Operator reserves the right to require the Person Covered to be examined by Physicians nominated by the Takaful Operator.

d) Proof of Critical Illness

For proof of Critical Illness, the Person Covered must provide medical evidence as required by the Takaful Operator at his / her own expense. Every diagnosis of any Critical Illnesses must be supported by acceptable clinical, radiological, histological and laboratory evidence and confirmed by a registered medical practitioner. Though proof of Critical Illnesses may have been accepted by the Takaful Operator, the Takaful Operator reserves the right to require the Person Covered to be examined by Physicians nominated by the Takaful Operator.

e) Proof of Hospitalisation

Proof of Hospitalisation in such forms as the Takaful Operator prescribes must be furnished to the Takaful Operator at the expense of the Person Covered following discharge from the Hospital.

f) Other Documentation

The Takaful Operator may request for further documents that is deemed appropriate in respect of any claim under the Certificate of Takaful.

PART IV – SURRENDER AND TERMINATION

Section 1 – Surrender

Whilst the Certificate of Takaful is in force, the Person Covered may surrender the Certificate of Takaful by giving written notice to the Takaful Operator. The surrender value will be equal to the value of the Person Covered's ACB Fund, if any. Coverage will continue until the next Contribution Due Date.

Section 2 – Termination

a) Termination of Certificate of Takaful

The Takaful coverage in respect of any Person Covered shall automatically be terminated on the earliest of the following:

- i. At the end of the Certificate Year following the Person Covered attains sixty-five (65) years old; or
- ii. Upon death of the Person Covered; or
- iii. Once the Death Benefit is fully accelerated; or
- iv. When the TPD benefit has been paid; or
- v. Up to the next Contribution Due Date when the Certificate of Takaful is cancelled/terminated or not renewed; or
- vi. Up to the next Contribution Due Date of the Certificate of Takaful upon termination of the Master Certificate.

The Certificate of Takaful may also be terminated if the Person Covered makes any claim which is fraudulent or exaggerated, or if the Person Covered makes any false declaration or statements in support of any claim. Upon termination, Person Covered's ACB Fund value, if any shall be payable.

b) Termination of Master Certificate

i. Termination of Master Certificate by the Takaful Operator:

The Takaful Operator may terminate the Master Certificate by giving sixty (60) days prior notice in writing accompanied with notification letter detailing the valid reason of termination to the Participant and Person Covered. Upon termination, Person Covered's ACB Fund value, if any shall be payable to the Person Covered. Person Covered's Takaful coverage shall continue until the next Contribution Due Date of the respective Person Covered's Certificate of Takaful.

The Takaful Operator shall cease to approve any new application for Person Covered's Takaful coverage under the Master Certificate and/or issue any new Person Covered's Takaful coverage (except for applications approved prior to the date of such notice of termination).

ii. Termination of Master Certificate by the Participant:

The Master Certificate may be terminated by the Participant by giving sixty (60) days prior notice in writing to the Takaful Operator. Upon termination, Person Covered's ACB Fund value, if any shall be payable to the Person Covered. Person Covered's Takaful coverage shall continue until the next Contribution Due Date of the respective Person Covered's Certificate of Takaful.

Termination of the Master Certificate will have no effect on any claim arising prior to such termination. The Contribution made or acceptance of any Contribution after termination of the Master Certificate shall not create any liability of the Takaful Operator. However, the Takaful Operator shall return any such Contribution.

This Wakalah contract shall be dissolved upon termination. However, the Takaful Operator are entitled to the Wakalah Fee for the services rendered.

PART V – GENERAL PROVISIONS

Section 1 - The Master Certificate

No agents or any other parties are authorized to alter or amend the Master Certificate, to accept Contributions in arrears, to waive any notice or proof of claim required by the Takaful Operator, or to extend the date before which any such notice or proof must be submitted. No change in the Master Certificate shall be valid unless approved by the Takaful Operator and evidenced by Endorsement hereon, or by amendment hereto signed by the Participant / Person Covered and the Takaful Operator.

Section 2 - The Certificate of Takaful

- a) The Certificate of Takaful is issued in consideration of the payment of contribution as specified in the Certificate of Takaful and pursuant to:
 - i. The answers provided by the Person Covered in the application / proposal form, or any subsequent questionnaires provided by Takaful Operator on any matters relating to the Person Covered's application / proposal and any disclosures made by the Person Covered between the time of submission of the Person Covered's application / proposal and the time the Certificate of Takaful is entered into; and
 - ii. Medical reports and any other reports and questionnaires. (Collectively referred to as 'the material information') and such material information shall form part of the Certificate of Takaful between Takaful Operator and the Person Covered. However, in the event of any pre-contractual misrepresentation made in relation to such material information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.
- b) It is the Person Covered's duty to take reasonable care not to make any misrepresentation when answering the questions or confirming or amending any matter previously disclosed.
- c) The Person Covered must inform the Takaful Operator of any change to the information provided to the Takaful Operator in the Person Covered's answer or in respect of any matter previously disclosed to the Takaful Operator in relation to the Certificate of Takaful.
- d) All Contributions and fees payable under the Certificate of Takaful may be subject to Tax. If Tax is imposed, it will be stated in the invoice and Takaful Operator reserves the right to claim or collect the Tax from the Participant / Person Covered in addition to the Contributions and/or fees payable under the Certificate of Takaful.

Section 3 – Accumulated Cash Benefit (ACB) Fund

The balance of Contribution, after deducting the Wakalah Fee and Tabarru' upfront, shall be allocated into the ACB Fund. Surplus from GFRF (if any) shall be distributed into ACB Fund. The Takaful Operator will manage and invest the allocated Contribution in a Shariah approved manners, according to the Wakalah principle. The ACB Fund value is not guaranteed and it shall be based on the actual performance of the ACB Fund. The ACB fund value, if any will be paid out upon surrender, maturity or termination of the Certificate of Takaful.

Section 4 - Group Family Risk Fund (GFRF)

The Tabarru' which is the portion of the contribution remaining after deducting the Wakalah Fee shall be allocated into the Group Family Risk Fund (GFRF) which will be used to pay the Takaful benefits covered under the Certificate of Takaful. A Tabarru' is a donation and in Takaful it shall take effect when the Person Covered / Participant, contributes a sum amount of money to the GFRF based on the donation contract.

The Takaful Operator will manage and invest the Tabarru' fund (GFRF) in accordance with Shariah principles approved by Takaful Operator's Shariah Committee. At the end of financial year, if there is a net surplus in GFRF, fifty percent (50%) of the surplus shall be paid to the Takaful Operator based on the contract of Ju'alah, and the remaining fifty percent (50%) of the surplus will be distributed to the Person Covered's ACB Fund as a Hibah from the GFRF, provided that the Person Covered has not incurred any claims and/or have not received any benefits payable under each type of cover in the Certificate of Takaful whilst it is in force and further provided that the Person Covered's share of surplus will be payable only upon the maturity/surrender of the Certificate of Takaful.

All benefits payable from GFRF are guaranteed. If there is insufficient balance in the GFRF to pay for the Takaful Benefits, the Takaful Operator will make good the balance in the GFRF under the principle of Qard (loan) provided that the insufficiency is not due to the negligence of the Takaful Operator. If the insufficiency of the GFRF is due to the negligence of the Takaful Operator, the Takaful Operator will make an outright transfer for the insufficiency of the fund. Future surplus shall be used to pay outstanding Qard in GFRF (if any) to Takaful Operator. Financial year means each 31st December of the year.

Section 5 – Misstatement of Age or Gender

- a) If the age or gender or other relevant facts relating to a Person Covered shall be found to have been misstated, Takaful Operator shall not void the Certificate of Takaful or refuse a claim under the Certificate of Takaful.
- b) In the event of misstatement of age or gender, the following may be adjusted according to the Certificate of Takaful which has been participated based on the true age and gender:-
 - i. Vary the amount of coverage or surplus or profits
 - ii. Vary the amount of Contribution
 - iii. Change the period of cover of the Person Covered

Section 6 – Misrepresentation and Incontestability

If the Certificate of Takaful has been in-force during the lifetime of the Person Covered for more than two (2) years from the Certificate of Takaful's Effective Date as stated in the Certificate of Takaful, the Certificate of Takaful shall not be contestable except for fraud.

If the Certificate of Takaful has been in-force during the lifetime of the Person Covered for two (2) years or less from the Certificate of Takaful's Effective Date as stated in the Certificate of Takaful, the Takaful Operator shall apply the remedies in Schedule 9 of the Islamic Financial Services Act 2013 accordingly in respect of the pre-contractual misrepresentation.

Section 7 – Applicable Law

The Master Certificate, and all rights, obligations and liabilities arising hereunder, shall be construed and determined and enforced in accordance with the laws of Malaysia and the parties shall submit to the exclusive jurisdiction of the courts of Malaysia.

Section 8 – Evidence of Age

We may call for Person Covered's proof of Age at any time. Where the Person Covered's Age has not been verified, proof of Age is required before any payment of benefits under the Certificate of Takaful is made.

Section 9 – Free Look Period

If the Master Certificate / Certificate of Takaful shall have been issued and for any reason whatsoever the Participant / Person Covered shall decide not to take up the Master Certificate / Certificate of Takaful, the Participant / Person Covered shall notify the Takaful Operator for cancellation provided such request for cancellation is delivered by the Participant / Person Covered to the Takaful Operator within fifteen (15) days from the date of delivery to him his Master Certificate / Certificate of Takaful.

The Takaful Operator may return the full Contribution made less deduction of any medical expenses incurred by the Takaful Operator in the issuance of the Certificate of Takaful. Upon refund of the Contribution, Takaful Operator's liability under the coverage for the Person Covered shall cease.

Section 10 – Alteration

The Takaful Operator reserves the right to amend the terms and provisions of the Master Certificate / Certificate of Takaful by giving a sixty (60) days prior notice in writing accompanied with notification letter detailing the valid reason of change and shall be sent by post, electronic means or any other methods deemed practicable to the Participant. No alteration to the Master Certificate / Certificate of Takaful shall be valid unless authorized by the Takaful Operator and such approval is endorsed thereon.

Section 11 – Nomination

Nomination shall mean the process of appointing a person or persons to receive the Takaful benefits in the event of the death of the Participant at any time after this Certificate has been issued. Nomination is conditional and revocable by Participant at any point of the Takaful tenure and shall only take effect from the date we receive the written notice.

Nominee shall mean the person appointed to receive the Takaful benefits either as Beneficiary (intended recipient) or as Wasi (executor).

Nominee appointed as Beneficiary shall receive the Takaful benefits via Conditional Hibah contract, and the Takaful proceeds under this contract shall be excluded from applicable inheritance law.

Nominee appointed as Wasi must have attained the age of eighteen (18) years and shall receive the Takaful benefits as administrator. The Wasi is responsible to distribute the Takaful benefits in accordance with the Islamic Law of Inheritance (faraid) or the Distribution Act.

Payment of Takaful benefits will be made in accordance to the Islamic Financial Services Act 2013.

Section 12 – FATCA

INFORMATION AND TERMS AND CONDITIONS RELATING TO INTERNATIONAL AUTOMATIC EXCHANGE OF INFORMATION FOR TAX PURPOSES AND CUSTOMER TAX COMPLIANCE

In connection with legal and regulatory requirements regarding the international exchange of information for Tax purposes, including the U.S. Foreign Account Tax Compliance Act (FATCA) and laws and regulations related thereto, the Takaful Operator are required to apply certain due diligence procedures to identify the Tax residency or Tax residencies of certain persons related to the Master Certificate. In order to comply with this obligation, the Person Covered and any person entitled to access the cash value, change the beneficiary or perform certain other actions with respect to the Master Certificate as described by law (together in this Clause, to be referred to as "Person Covered") must at Takaful Operator's request, provide to the Takaful Operator with an accurate self-certification regarding the jurisdiction or jurisdictions in which the Person Covered is a Tax resident and, if applicable, respond to Takaful Operator's request for documentary evidence and a taxpayer identification number or equivalent as is requested under the relevant regulation.

In accordance with applicable law, the Takaful Operator will periodically report certain information about Person Covered, including name and address, date of birth, place of birth and financial details relating to the Certificate of Takaful to the appropriate Tax authority/ies or other authority/ies designated by law.

If the Person Covered moves to another country and/or if the Tax residency of any Person Covered changes or differs from the information provided in a self-certification of Tax residency or in documentation provided in connection with the Certificate of Takaful, the Person Covered providing that self-certification or documentation must give the Takaful Operator written notice prior to such change but no later than within thirty (30) DAYS OR SUCH LESSER NUMBER OF DAYS AS REQUIRED BY LAW of such change.

Please note that should the Person Covered move to another country, the Person Covered may no longer be eligible to make Contribution into Certificate of Takaful or to make any investment decision relating to Certificate of Takaful. The local laws and regulations of the jurisdiction to which Person Covered move may affect Takaful Operator's ability to continue to service Certificate of Takaful in accordance with its terms and conditions. Therefore, the Takaful Operator reserve all rights to take any steps that the Takaful Operator deem appropriate, including the right to cancel or terminate the Certificate of Takaful WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW.

If the Certificate of Takaful is transferred/assigned to a new Person Covered or a new Person Covered is added to the Certificate of Takaful, the original Person Covered must give the Takaful Operator prior written notice of such change to the Certificate of Takaful. Each new or additional Person Covered must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW respond to Takaful Operator's request for an accurate self-certification regarding the jurisdiction or jurisdictions in which the new/additional Person Covered is a Tax resident, and respond to Takaful Operator's request for documentary evidence and a taxpayer identification number or equivalent. In addition to the actions described herein, failure to provide the Takaful Operator with such notice or provide the Takaful Operator the full requested information may impair the rights of the Person Covered under the Certificate of Takaful or result in the termination of the Certificate of Takaful.

The Takaful Operator execute payments under the Certificate of Takaful such as payments due to maturity of the Certificate of Takaful, partial or full surrender, only to the Person Covered or beneficiary indicated in the relevant contractual document. These payments can only be made by wire transfer and to a bank account in the name of such Person Covered or beneficiary located in the same jurisdiction as the Person Covered's or, as applicable, the beneficiary's (Tax) residency. An exception to these restrictions may be granted at Takaful Operator's sole discretion and after evaluation of the facts and circumstances. Under no circumstances Takaful Operator will execute any Certificate of Takaful related cash payments to US residents.

At the Takaful Operator's request and based upon an indication that the most recent self-certification or Tax residency is required respectively may no longer be reliable or accurate, a Person Covered must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW provide a new self-certification and other supporting documentation as requested by the Takaful Operator.

The Takaful Operator reserve all rights to take any steps that Takaful Operator deem appropriate, including the right not to execute payment instructions until the Takaful Operator have received all information and documentation to Takaful Operator's satisfaction, or to cancel the Certificate of Takaful, WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW, in the event that the Takaful Operator discover that a Person Covered and/or beneficiary provided an incorrect self-certification, that any other information or documentation provided in connection with identification and due diligence procedures is inaccurate or incomplete or a Person Covered did not provide the Takaful Operator with a self-certification or other information as requested by the Takaful Operator within the response time set out in Takaful Operator's request.

Failure to fully respond to Takaful Operator's request within the time period allowed may result in the reporting of information about the Person Covered to the appropriate Tax authority or other authorities.

The Takaful Operator do not provide any Tax advice. Any information relating to applicable Tax laws and regulations is of a general nature only. The Certificate of Takaful is designed for Person Covered who are resident of Malaysia. If Person Covered decide to live outside of Malaysia after the Certificate of Takaful has been issued, and if Person Covered have questions or wish to receive additional information with respect to any of the provisions set forth above, the Takaful Operator recommend Person Covered obtain independent advice.

The Takaful Operator reject any responsibility or liability whatsoever for any adverse Tax consequences that may arise in respect of Certificate of Takaful and/or any payments made under Certificate of Takaful as a result of Person Covered changing the country of residency.

Person Covered's Takaful contract has been concluded based on the legal and regulatory requirements in-force and applicable at the time of conclusion. Should the mandatory legal and regulatory requirements applicable to the Certificate of Takaful change, in particular if Person Covered change Person Covered's country of residency, and as a consequence the Takaful Operator are not able to continue performing the contract without potential material adverse effect to the Takaful Operator, to meet the changed legal and regulatory requirements the Takaful Operator are entitled to modify the contractual terms and conditions as the Takaful Operator deem appropriate at Takaful Operator's own discretion and without Person Covered's consent, or to terminate the Certificate of Takaful.

The Takaful Operator will inform Person Covered whenever reasonably possible in advance about the changes in the contractual terms and conditions. In the case of termination of the Certificate of Takaful, the Takaful Operator will send Person Covered a termination notice and the contract will terminate in accordance with the termination notice.

The Takaful Operator reject any responsibility or liability whatsoever for any cost incurred by, or liability imposed on, a Person Covered as a result of Takaful Operator's good faith efforts to comply with requirements regarding the identification, due diligence or reporting of information relating to Person Covered for Tax purposes.

Section 13 – Sanctions

All financial transactions are subject to compliance with applicable trade or economic sanctions laws and regulations. The Takaful Operator will not provide the Person Covered with any services or benefits including but not limited to acceptance of Contribution made, claim payments and other reimbursements, if in doing so the Takaful Operator violate applicable trade sanctions laws and regulations.

The Takaful Operator may terminate the Certificate of Takaful if the Takaful Operator consider Person Covered or Person Covered's directors or officers as sanctioned persons, or Person Covered conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

Section 14 – Dispute Resolution

If Participant and/or Person Covered is/are dissatisfied with the claim decision of the Takaful Operator or in the event of any dispute, the Participant and/or Person Covered may contact any of the following by giving details of the complaint, the name of Takaful Operator and Certificate of Takaful number or the Claim number to:-

- i) Financial Markets Ombudsman Service**
(Formerly known as Ombudsman for Financial Services)
Level 14, Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-22722811
www.fmos.org.my

ii) Contact Center (BNMLINK)

BNMLINK
Bank Negara Malaysia
4th Floor, Podium Bangunan AICB
No. 10, Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
bnm.gov.my/BNMLINK

iii) Zurich Takaful Malaysia Berhad

Registration No. 200601012246 (731996-H)
Level 23A, Mercu 3,
No.3, Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888
E-mail: callcentre@zurich.com.my

IMPORTANT NOTICE

The Financial Markets Ombudsman Service and BNMLINK provide alternative avenues for members of the public to seek redress against unfair market practices.

Attachment 1 – SCHEDULE OF INDEMNITIES

	Percentage of Sum Covered
1. Loss of arm	
at shoulder	100%
between shoulder and elbow	100%
at elbow	100%
between elbow and wrist	100%
2. Loss of hand at wrist	100%
3. Loss of leg	
at hip	100%
between knee and hip	100%
below knee	100%
4. Loss of eye	
whole eye	100%
Sight	100%
sight, except of perception of light	50%
Lens	50%
5. Total loss of speech	50%
6. Loss of hearing	
both ears	75%
one ear	25%
7. Loss of four fingers and thumb of one hand	50%
8. Loss of four fingers	40%
9. Loss of thumb	
both phalanges	25%
one phalanx	10%
10. Loss of index finger	
three phalanges	10%
two phalanges	8%
one phalanx	4%
11. Loss of middle finger	
three phalanges	6%
two phalanges	4%
one phalanx	2%
12. Loss of ring finger	
three phalanges	5%
two phalanges	4%

one phalanx	2%
13. Loss of little finger	
three phalanges	4%
two phalanges	3%
one phalanx	2%
14. Loss of metacarpals	
first or second (additional)	3%
third, fourth or fifth (additional)	2%
15. Loss of toes	
All	15%
great, both phalanges	5%
great, one phalanx	2%
other than great, if more than one toe lost each	1%

“Loss” as defined above is defined as permanent total loss of use due to All Causes.

Attachment 2 – DEFINITIONS OF CRITICAL ILLNESSES

1. ALZHEIMER'S DISEASE/SEVERE DEMENTIA

Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Person Covered. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- a. Non-organic brain disorders such as neurosis;
- b. Psychiatric illnesses;
- c. Drug or alcohol related brain damage.

2. ANGIOPLASTY AND OTHER INVASIVE TREATMENTS FOR CORONARY ARTERY DISEASE

The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one (1) or more coronary arteries as shown by angiographic evidence.

Intra-arterial investigative procedures are not covered. Payment under this clause is limited to ten percent (10%) of the Critical Illness benefit under this Certificate, subject to a maximum of twenty-five thousand Ringgit Malaysia (RM25,000). This benefit is claimable once only and shall be deducted from the Critical Illness benefit of this Certificate, thereby reducing the Critical Illness benefit of this Certificate which may be payable.

3. BACTERIAL MENINGITIS – RESULTING IN PERMANENT INABILITY TO PERFORM ACTIVITIES OF DAILY LIVING

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.

The diagnosis must be confirmed by:

- a. An appropriate specialist; and
- b. The presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.

For the above definition, other forms of meningitis, including viral meningitis are not covered.

4. BENIGN BRAIN TUMOUR – OF SPECIFIED SEVERITY

A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:

- a. It is life threatening;
- b. It has caused damage to the brain;
- c. It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
- d. Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.

The following are not covered:

- a. Cysts;
- b. Granulomas;
- c. Malformations in or of the arteries or veins of the brain;
- d. Hematomas;
- e. Tumours in the pituitary gland;
- f. Tumours in the spine;
- g. Tumours of the acoustic nerve.

5. BLINDNESS – PERMANENT AND IRREVERSIBLE

Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

6. BRAIN SURGERY

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed.

For the above definition, the following are not covered:

- a. Burr hole procedures;
- b. Transphenoidal procedures;
- c. Endoscopic assisted procedures or any other minimally invasive procedures;
- d. Brain surgery as a result of an Accident.

7. CANCER – OF SPECIFIED SEVERITY AND DOES NOT COVER VERY EARLY CANCERS

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- a. All cancers which are histologically classified as any of the following:
 - i. Pre-malignant;
 - ii. Non-invasive;
 - iii. Carcinoma in situ;
 - iv. Having borderline malignancy;
 - v. Having malignant potential;
- b. All tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- c. All tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- d. All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- e. Chronic Lymphocytic Leukemia less than RAI Stage 3;
- f. All cancers in the presence of HIV;
- g. Any skin cancer other than malignant melanoma.

8. CARDIOMYOPATHY – OF SPECIFIED SEVERITY

A definite diagnosis of cardiomyopathy by a cardiologist which results in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

- Class III : Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
 Class IV : Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

9. CHRONIC APLASTIC ANAEMIA – RESULTING IN PERMANENT BONE MARROW FAILURE

Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring at least two (2) of the following treatments:

- a. Regular blood product transfusion;
- b. Marrow stimulating agents;
- c. Immunosuppressive agents; or
- d. Bone marrow transplantation.

The diagnosis must be confirmed by a bone marrow biopsy.

10. COMA – RESULTING IN PERMANENT NEUROLOGICAL DEFICIT WITH PERSISTING CLINICAL SYMPTOMS

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be presented.

Coma resulting directly from alcohol or drug abuse is not covered.

11. CORONARY ARTERY BY – PASS SURGERY

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- a. Angioplasty;
- b. Other intra-arterial or catheter based techniques;
- c. Keyhole procedures;
- d. Laser procedures.

12. DEAFNESS – PERMANENT AND IRREVERSIBLE

Permanent and irreversible loss of hearing as a result of Accident or Illness to the extent that the loss is greater than eighty (80) decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.

13. ENCEPHALITIS – RESULTING IN PERMANENT INABILITY TO PERFORM ACTIVITIES OF DAILY LIVING

Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist. Encephalitis in the presence of HIV infection is not covered.

14. END – STAGE LIVER FAILURE

End-stage liver failure as evidenced by all of the following:

- a. Permanent jaundice;
- b. Ascites (excessive fluid in peritoneal cavity); and
- c. Hepatic encephalopathy.

Liver failure secondary to alcohol or drug abuse is not covered.

15. END – STAGE LUNG DISEASE

End-stage lung disease causing chronic respiratory failure.

All of the following criteria must be met:

- a. The need for regular oxygen treatment on a permanent basis;
- b. Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than one (1) litre during the first second;
- c. Shortness of breath at rest; and
- d. Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.

16. FULMINANT VIRAL HEPATITIS

A sub-massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:

- a. A rapidly decreasing liver size as confirmed by abdominal ultrasound;
- b. Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- c. Rapidly deteriorating liver functions tests; and
- d. Deepening jaundice.

Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

17. HEART ATTACK – OF SPECIFIED SEVERITY

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- a. A history of typical chest pain;
- b. New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- c. Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- a. Occurrence of an acute coronary syndrome including but not limited to unstable angina;
- b. A rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

18. HEART VALVE SURGERY

The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.

For the above definition, the following are not covered:

- a. Repair via intra-arterial procedure;
- b. Repair via key-hole surgery or any other similar techniques.

19. HIV INFECTION DUE TO BLOOD TRANSFUSION

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- a. The blood transfusion was medically necessary or given as part of a medical treatment;
- b. The blood transfusion was received in Malaysia or Singapore after the effective date of this Certificate;
- c. The source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- d. The Person Covered does not suffer from haemophilia; and
- e. The Person Covered is not a member of any high risk groups including but not limited to intravenous drug users.

20. KIDNEY FAILURE – REQUIRING DIALYSIS OR KIDNEY TRANSPLANT

End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.

21. LOSS OF SPEECH

Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat (ENT) specialist.

All psychiatric related causes are not covered.

22. MAJOR HEAD TRAUMA

Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.

23. MAJOR ORGAN/BONE MARROW TRANSPLANT

The receipt of a transplant of:

- a. Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- b. One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

Other stem cell transplants are not covered.

24. MEDULLARY CYSTIC DISEASE

A progressive hereditary disease of the kidney characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.

25. MOTOR NEURON DISEASE – PERMANENT NEUROLOGICAL DEFICIT WITH PERSISTING CLINICAL SYMPTOMS

A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.

26. MULTIPLE SCLEROSIS

A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:

- a. Investigations which confirm the diagnosis to be Multiple Sclerosis;
- b. Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least six (6) months; and
- c. Well documented history of exacerbations and remissions of said symptoms or neurological deficits.

27. MUSCULAR DYSTROPHY

The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:

- a. Clinical presentation of progressive muscle weakness;
- b. No central / peripheral nerve involvement as evidenced by absence of sensory disturbance;
- c. Characteristic electromyogram and muscle biopsy findings.

No benefit will be payable under this Covered Event before the Person Covered has reached the age of twelve (12) years next birthday.

28. PARALYSIS OF LIMBS

Total, permanent and irreversible loss of use of both arms or both legs, or of one (1) arm and one (1) leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.

29. PARKINSON'S DISEASE – RESULTING IN PERMANENT INABILITY TO PERFORM ACTIVITIES OF DAILY LIVING

A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

- a. Cannot be controlled with medication;
- b. Shows signs of progressive impairment; and
- c. Confirmation of the permanent inability of the Person Covered to perform without assistance three (3) or more of the Activities of Daily Living.

Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.

30. PRIMARY PULMONARY ARTERIAL HYPERTENSION – OF SPECIFIED SEVERITY

A definite diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

- Class III : Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
 Class IV : Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

31. SERIOUS CORONARY ARTERY DISEASE

The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.

32. STROKE – RESULTING IN PERMANENT NEUROLOGICAL DEFICIT WITH PERSISTING CLINICAL SYMPTOMS

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- a. Transient ischemic attacks;
- b. Cerebral symptoms due to migraine;
- c. Traumatic injury to brain tissue or blood vessels;
- d. Vascular disease affecting the eye or optic nerve or vestibular functions.

33. SURGERY TO AORTA

The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- a. Angioplasty;
- b. Other intra-arterial or catheter based techniques;
- c. Other keyhole procedures;
- d. Laser procedures.

34. SYSTEMIC LUPUS ERYTHEMATOSUS WITH SEVERE KIDNEY COMPLICATIONS

A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.

For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only haematological or joint involvement are not covered.

WHO Lupus Classification:

Type III : Focal Segmental glomerulonephritis

Type IV : Diffuse glomerulonephritis

Type V : Membranous glomerulonephritis

35. TERMINAL ILLNESS

The conclusive diagnosis of a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by the Takaful Operator's appointed doctor.

36. THIRD DEGREE BURNS – OF SPECIFIED SEVERITY

Third degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.

JADUAL A / SCHEDULE A

Dilampirkan kepada dan menjadi sebahagian daripada Sijil Simpan SSPN Plus No. **2680355**
 Attaching to and forming a part of the Simpan SSPN Plus Certificate No: **2680355**

Nama/Alamat Peserta <i>Name/Address of Participant</i>	: PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL Tingkat Bawah, Menara PTPTN, Blok D Megan Avenue II, No, 12 Jalan Yap Kwan Seng 50450 Kuala Lumpur
Tarikh Berkuat Kuasa Sijil Induk <i>Master Certificate's Effective Date</i>	: 1 July 2026
Tarikh Matang Sijil Takaful <i>Certificate of Takaful's Maturity Date</i>	: At the end of Certificate Year following the Person Covered attains sixty-five (65) years old.
Ahli-ahli <i>Members</i>	: Depositors of PTPTN's Simpan SSPN Plus
Umur Kemasukan (hari jadi yang lepas) <i>Entry Age (last birthday)</i>	: Fifteen (15) years to sixty-four (64) years
Bilangan Tanggungan Maksimum bagi Manfaat Khairat Kematian <i>Maximum No. of Dependents for Funeral Expense Benefit</i>	: Spouse : 1 Children : Up to 3
Had Perlindungan Bebas <i>Free Cover Limit</i>	: Intan, Delima, Topas Plans – RM30,000 Zamrud Plan - RM60,000 Nilam Plan – RM90,000 Berlian Plan – Free Cover Limit is not applicable
Jumlah Perlindungan <i>Sum Covered</i>	: As per Schedule B
Perlindungan Manfaat <i>Benefits Coverage</i>	: As per Schedule B
Caruman setiap bulan <i>Contribution per month</i>	: As per Schedule B
Yuran Wakalah <i>Wakalah Fee</i>	: 30% of Contribution
Kekerapan Caruman <i>Frequency of Contribution</i>	: Monthly
Tarikh Caruman Perlu Dibuat <i>Contribution Due Date</i>	: The first Contribution shall be due and payable prior to issuance of the Certificate of Takaful on the Certificate of Takaful's Effective Date. Subsequent Contributions shall be due every monthly thereafter.
Mata Wang <i>Currency</i>	: Ringgit Malaysia.

Negara Dikeluarkan <i>Country of Issue</i>	:	Malaysia
Tarikh Sijil Induk Dikeluarkan Master Certificate's Date of Issue	:	25 June 2026
Pengendali Takaful <i>Takaful Operator</i>	:	Zurich Takaful Malaysia Berhad Level 23A, Mercu 3, No.3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

JADUAL B / SCHEDULE B

JADUAL MANFAAT DAN CARUMAN BULANAN / SCHEDULE OF BENEFITS AND MONTHLY CONTRIBUTION

Benefits	INTAN (RM)	DELIMA (RM)	TOPAS (RM)	ZAMRUD (RM)	NILAM (RM)	BERLIAN (RM)
Death						
Death (Natural)	30,000	30,000	30,000	60,000	90,000	600,000
Death (Accidental)	60,000	60,000	60,000	120,000	180,000	1,200,000
TPD						
TPD (Natural)	30,000	30,000	30,000	60,000	90,000	600,000
TPD (Accident Causes)	60,000	60,000	60,000	120,000	180,000	1,200,000
PPD (All Causes)	10,000	10,000	10,000	20,000	30,000	100,000
CI						
Sum Covered	12,000	12,000	12,000	24,000	36,000	120,000
No of CI	36	36	36	36	36	36
Hospital Income Benefit						
Amount / per day	25	25	25	50	75	250
No of weeks	52	52	52	52	52	52
Funeral Expense						
Depositer (Member)	3,000	3,000	3,000	3,000	3,000	20,000
Spouse	3,000	3,000	3,000	3,000	3,000	10,000
Child						
- Sum Covered	1,500	1,500	1,500	1,500	1,500	3,000
- No of Children	3	3	3	3	3	3
CONTRIBUTION						
Monthly Takaful Contribution (RM)	10	10	10	20	30	300