

Applicant: Cert Holder Name  
Participant's to be: Participant Name

Date: DD/MM/YYYY  
Date of birth: DD/MM/YYYY  
Age: XX

## PRODUCT DISCLOSURE SHEET – ProtectSecure-i Murni

**Please read this Product Disclosure Sheet before you decide to participate in the ProtectSecure-i Murni. Please also read the terms and conditions in the Benefit Illustrations and certificate upon the acceptance of your approval.**

AmMetLife Takaful Berhad is a licensed family takaful operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

### 1. What is ProtectSecure-i Murni?

ProtectSecure-i Murni is an individual ordinary family takaful plan with regular contribution. It provides death and Total and Permanent Disability (TPD) benefits due to all causes. An additional 100% of sum covered is payable if participant dies or suffers TPD while performing Hajj or Umrah during the coverage period. This plan also allows special allowance payout at the end of third (3<sup>rd</sup>) certificate year and provides additional benefit for funeral benefit, Badal Hajj and Waqaf.

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

- **Wakalah** – This plan applies wakalah (agency) concept, where all certificate holders appoint AmMetLife Takaful Berhad (AmMetLife Takaful) to act on their behalf to invest and manage the Participant Investment Fund (PIF) and Participants Risk Fund (PRF). AmMetLife Takaful is entitled to a wakalah fee, as disclosed in the Benefit Illustration, for managing the takaful plan.
- **Tabarru'** – This plan applies tabarru' concept, where all certificate holders agree to donate a specified portion of the contribution paid from the PIF into the PRF for the purpose of mutual aid and assistance to all certificate holder in times of misfortune.
- **Qardh** – An interest-free loan from AmMetLife Takaful in the event that the PRF is in deficit. The loan will be paid from the future surplus arising from the PRF.
- **Hajj** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca in the months of Hajj pilgrimage to perform the specific rites according to the terms and conditions.
- **Umrah** – Visiting Baitullah Al Haram (the Holy Kaabah) in Mecca at any time to perform the specific rites according to the terms and conditions.
- **Badah Hajj** – Performing Hajj (pilgrimage to Mecca) on behalf of those who is unable to perform Hajj due to certain barriers such as sickness, death, old before fulfilling the Hajj obligation.
- **Waqaf** – A voluntary, permanent, irrevocable dedication of a person's wealth or a portion of it for religious, educational or charitable cause.

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

**The Basic Sum Covered for this plan is: RM XXX**

The benefits of this plan are:

Basic Plan Benefits	Amount Payable
Death Benefit	RM<Basic Sum Covered> + RM 5,000 Funeral Benefit + RM 3,000 Badal Hajj Benefit + RMXXX Waqaf Benefit + PIF value.
TPD Benefit	RM<Basic Sum Covered> + RM 3,000 Badal Hajj Benefit + RMXXX Waqaf Benefit + PIF value.
Double Indemnity if Death or TPD occurs while performing Hajj/Umrah	Additional RM<Basic Sum Covered>.
Special Allowance	RMXXX at the end of 3 <sup>rd</sup> certificate year payable from PIF.
Maturity Benefit	PIF value (if any).

**Certificate Term: XX years**

### Total and Permanent Disability (TPD)

TPD means the participant suffers one of the following impairments:

- a) Total and permanent loss of sight in both eyes; or
- b) Loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle; or
- c) Total and permanent loss of sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.

If the participant who is employed or engaged in any business in which the income, profits, commission or compensation is generated, at the commencement of TPD, then, the TPD includes any situation where the participant is rendered disable to such an extent that there is no occupation whatsoever which the participant is able to perform.

The participant shall also be regarded as being TPD if the participant is rendered disable to such an extent that the participant is unable to perform at least three of the six Activities of Daily Living (ADL) listed below:

Bathing/Washing	The ability to wash in the bath or shower (including getting in and out of the bath or shower) or wash by other means.
Continence	The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
Dressing	Putting on and taking off all necessary items of clothing without requiring assistance of another person.
Eating	All tasks of getting food into the body once it has been prepared.
Mobility	The ability to move from room to room without requiring any physical assistance.
Transfer	Getting in and out of a chair without requiring physical assistance.

*Note: Please refer to the Takaful Certificate for full definitions of TPD.*

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

The total contribution that you have to pay may vary depending on the contribution plan that you choose.

- The monthly contribution that you have to pay: RMXX
- Contribution duration: XX years.
- Payment method: credit card or auto-debit.

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

- **Wakalah Fee** – Wakalah fee as a percentage of the contribution will be charged to cover for management expenses and commissions. Please refer to total fee in the Benefit Illustration for the wakalah fee amount.
- **Tabarru'** – The tabarru' amount is deducted monthly from your PIF account and will be allocated into PRF. The tabarru' amount increase as you grow older. Details of tabarru' amount and other charges for this plan are illustrated in the Benefit Illustration.
- **Commission** – Commission amount is part of the wakalah fee. Please refer to the Benefit Illustration for the commission amount.
- **Surrender Fee** – A surrender fee that will be charged upon surrender of the certificate is RM100 or 10% of PIF value, whichever is lower.

#### 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 condition and state your age/ date of birth correctly.
- **Free Look Period** – You may cancel the certificate by giving AmMetLife Takaful a notice in writing within 15 days from the date you receive the certificate. Upon cancellation, AmMetLife Takaful will refund the full amount of contribution paid to you less any medical examination fee, if any, for the issuance of the certificate.
- **Limitation on TPD Benefit** – TPD benefit will expire on the Takaful Certificate anniversary date immediately after the participant's sixty-fifth (65th) birthday. The sum total of the TPD benefit in excess of PIF payable to the participant under this Takaful Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM 2,000,000.00.

- **Limitation on Double Indemnity Benefit**

Payment of double indemnity benefit will be paid subject to the following condition:

- The certificate has been in force for one (1) year waiting period from commencement date. However, the waiting period is not applicable for accidental causes.
- The coverage for Hajj and Umrah is up to fifty (50) and fifteen (15) days respectively from the date of departure from Malaysia, or the actual travel duration, whichever is shorter.
- No coverage is provided if the participant performs ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.
- The benefit is only applicable for Muslim participant.

This benefit is not guaranteed and subject to the sufficient amount in the PIF. If the PIF is insufficient, no benefit will be paid and your PIF amount shall not being affected.

- **Limitation on Special Allowance Benefit**

Payment of special allowance benefit will be paid based on the following condition:

- The certificate is in-force; and
- The Contribution is fully paid up to the end of 3<sup>rd</sup> certificate year; and
- Balance in the PIF after Special Allowance paid out must be at RM100.

This benefit is not guaranteed and subject to the sufficient amount in the PIF. If the PIF is insufficient, no benefit will be paid and your PIF amount shall not being affected.

- **Lapse of Certificate**

The Takaful Certificate will lapse when the PIF value is insufficient to be deducted for the tabarru' amount and other charges.

## 7. What are the major exclusions?

Benefit	Exclusions
<b>Death Benefit</b>	AmMetLife Takaful shall not pay the death benefit when the participant dies due to the following: <ol style="list-style-type: none"> <li>suicide (whether while sane or insane) within one (1) year from the commencement date; or</li> <li>while under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner; or</li> <li>if the death is proven to be due to a pre-existing condition within first 12 months of the certificate.</li> </ol> In such an event, we will only pay the PIF value (if any).
<b>TPD Benefit</b>	AmMetLife Takaful shall not pay the TPD benefit for any TPD caused directly or indirectly, wholly or partly by any of the following: <ol style="list-style-type: none"> <li>attempted suicide or self-inflicted bodily injuries while sane or insane; or</li> <li>while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or</li> <li>disability which was existed prior to the commencement date; or</li> <li>pre-existing condition.</li> </ol>
<b>Double Indemnity Benefit</b>	AmMetLife Takaful shall not pay the double indemnity benefit while performing Hajj or Umrah if the Participant dies or TPD from any of the following events: <ol style="list-style-type: none"> <li>before the Participant enters the international border when travelling to Saudi Arabia or after the Participant enters the international border of the destination after departing from Saudi Arabia. If there is any transit flight arranged, the total accumulation hours of transit should not be more than twenty four (24) hours; or</li> <li>while the Participant performs ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period; or</li> <li>it is not within the coverage period of forty five (45) days for Hajj and fifteen (15) days for Umrah, or the actual travel duration, whichever is shorter.</li> </ol>
<b>Badal Hajj &amp; Waqaf Benefit</b>	The Badal Hajj and Waqaf benefit are subject to exclusion on death and TPD benefit.
<b>Funeral Benefit</b>	No exclusion is applicable for this benefit.

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full terms and conditions.*

### 8. Can I cancel my certificate?

Yes, you may cancel your Takaful Certificate by giving a written notice to us. However, participating in a regular contribution family takaful plan is a long-term financial commitment. If you do not pay your contributions, we will continue to deduct tabarru' and monthly service fee from your PIF. If your PIF is insufficient to deduct for the above, your certificate may lapse. The cash amount that we will pay you when you cancel the certificate before the maturity period will be much lesser than the total amount of contribution that you have paid.

### 9. What do I need to do if there are changes to my contact details?

You must inform AmMetLife Takaful of any change in your contact details in writing to ensure that all correspondences reach you in a timely manner.

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

Should you require additional information about Family Takaful, please refer to the insurance info booklet on "Family Takaful", available at our office or you can obtain a copy from the AmMetLife Takaful representative or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my). If you have any queries, please contact us at the following address.

#### **AmMetLife Takaful Berhad (201101002936)**

Level 23, Menara 1 Sentrum,  
No. 201, Jalan Tun Sambanthan,  
50470, Kuala Lumpur.

#### **Customer Care Centre**

Level 6, Menara 1 Sentrum,  
No. 201, Jalan Tun Sambanthan,  
50470, Kuala Lumpur.  
Tel: 1 300 22 9777 Fax: (603) 2272 3229  
E-mail: [customercare@ammetylifetakaful.com](mailto:customercare@ammetylifetakaful.com)  
Website: [ammetylifetakaful.com](http://ammetylifetakaful.com)

If you need to make a claim, you must send a written notification to AmMetLife Takaful. For medical and accident claim, it should be within thirty (30) days from the event date while for other claim within sixty (60) days from the event date.

Once we received the notification, we will inform you regarding the appropriate documents to complete and furnish us to process your claim.

**11. Other similar types of Family Takaful cover available.**

Please contact AmMetLife Takaful for other similar types of plans offered by AmMetLife Takaful.

**IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

1. Please note that this document is for reference only and is not to be construed as a takaful contract and/or professional advice. The full terms and conditions of the plan are specified in the certificate.
2. This document should be read together with the Benefit Illustration provided by AmMetLife Takaful representative.
3. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this certificate is an amount you can afford.
4. The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact AmMetLife Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).