

<b>PRODUCT DISCLOSURE SHEET</b> <i>Read this Product Disclosure Sheet before you decide to participate in the HLM Takaful i-Hospital Care. Be sure to read the general terms and conditions.</i>	Hong Leong MSIG Takaful Berhad ("HLM Takaful") HLM Takaful i-Hospital Care <<date>>
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**1. What is this product about?**

This is a standalone hospital income benefit Takaful product which pays a daily cash allowance upon hospitalisation. If the admission is due to Cancer, the daily cash allowance will be doubled. This plan is guaranteed renewable for a term of 10 years.

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

- (a) Tabarru' means donation from the portion of the contribution that will be allocated to the Participants' Risk Fund (PRF), which will be used for mutual aid and assistance among the fellow participants.
- (b) Iltizam Bi Al-Tabarru' means the commitment to make Tabarru'.
- (c) Wakalah means essentially an agent-principal relationship, where the Takaful Operator act as an agent on behalf of the participants to manage the PRF and the Takaful Operator earns Wakalah Fee for services rendered.
- (d) Ju'alah means an agreement in which the participant agrees to reward the Takaful Operator for its achievement or good performance in managing the PRF that leads to Surplus of the fund.
- (e) Qardh means an interest-free loan provided by the Takaful Operator in the event of a deficit in the PRF.

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

Benefit	Benefit Description	Coverage Period
Hospital Cash Benefit (other than Cancer)	If the Person Covered is hospitalised for reasons other than Cancer, a guaranteed* daily cash allowance of RM<<XX>> will be payable.	10 years
Hospital Cash Benefit due to Cancer	If the Person Covered is hospitalised due to Cancer, a guaranteed* 2 times daily cash allowance of RM<<XX>> will be payable. Upon claim under this benefit, Hospital Cash Benefit (other than Cancer) will not be payable.	10 years

\* The payment of this benefit is subject to the terms and conditions stated in the Takaful certificate.

Notes:

- The benefit payable shall be limited to 730 days for every confinement.
- Cancer means 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. Please refer to the Takaful certificate for the terms and conditions.

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

- The estimated total contribution (inclusive of SST, if any) that you have to pay: Refer to the quotation
- Contribution duration: 10 years

The contribution is not guaranteed. We reserve the right to vary the contribution rates by giving the Participant 90 days written notice prior to the next certificate anniversary. Claim experience is one of the possible reasons for contribution adjustment. Please note that past trends of increase in the contribution rates do not necessarily reflect the future trend.

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

Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses including marketing costs.

Certificate Year	1	2 to 7 (every year)	8	9 to 10 (every year)
% of Contribution	43%	36%	30%	21%
Amount (RM)				

Tabarru'

The contribution less Wakalah Fee will be allocated into the PRF as Tabarru'. The Tabarru' rates are non-level and are not guaranteed. We reserve the right to vary the tabarru' rates by giving the Participant 90 days written notice prior to the next certificate anniversary.

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

- (a) Importance of Disclosure  
Precontractual duty of disclosure - You have a duty to disclose all material facts, including but not limited to medical condition and state your age correctly. You have a duty to disclose any relevant information that you know or are expected to know to the best of your knowledge and in good faith.
- (b) Free-Look Period  
You may cancel your certificate by returning the certificate within 15 calendar days after the certificate has been delivered to you. The contributions that you have paid will be refunded to you.
- (c) Duty of Participant  
You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- (d) Iltizam bi Al-Tabarru'  
Your contribution after deducting Wakalah Fee shall be allocated into PRF based on Iltizam bi Al-Tabarru' concept.
- (e) Sharing of Surplus arising from PRF  
Any surplus from PRF shall be distributed between you and us in the ratio of 50:50. We are entitled to the surplus based on the Shariah principle of Ju'alah.
- (f) Record of Payment  
Please keep a copy of the transaction record as proof of contribution payment.
- (g) Switching Takaful Certificate  
It may not be advantageous to switch from one takaful certificate to another or from one takaful operator to another, as you may be subject to the new terms and conditions of the new takaful certificate or takaful operator.

- (h) **Grace Period**  
You are given a grace period of 30 days from the contribution payment due date. If Contribution remains unpaid at the end of this grace period, the certificate may lapse.
- (i) **Option to renew without underwriting**  
Upon expiry of the certificate, you may opt to renew the certificate for another 10 years of coverage without any underwriting requirement, subject to the maximum entry age at renewal and the contribution will be revised according to your age at renewal. This option can be exercised up to 2 times.
- (j) **Waiting Period**  
The eligibility for benefits under the certificate will only start 30 days after the effective date of the certificate, except for accidental injury. For Specified Illnesses, the coverage will only start 120 days after the effective date of the certificate.
- (k) **Claim Procedure**  
You shall within 30 days from the date of discharge of the hospitalisation for which the claim is being made, give written notice to us stating full particulars of the hospitalisation and provide the necessary documents as required by us. Please refer to the Takaful certificate for more details.
- (l) This is a pure protection product and it does not have any cash value.

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

**7. What are the major exclusions under this certificate?**

No Hospital Cash Benefit shall be paid if the hospitalisation results directly or indirectly from any one (1) of the following occurrences:

- (a) Pre-Existing Illness;
- (b) Specified Illnesses within 120 days from the certificate commencement date or any reinstatement date of the certificate, whichever is later;
- (c) Any disability (except for injury due to accident) and its signs or symptoms that appear within 30 days from the certificate commencement date or any reinstatement date of the certificate, whichever is later;
- (d) Cosmetic surgery of any kind except as a result of an injury;
- (e) Treatment arising as a result of birth defects, hereditary, congenital anomalies or related conditions;
- (f) Convalescent care, rest care, hospice care, rehabilitation or similar treatment;
- (g) Childbirth, pregnancy, miscarriage and their sequelae.

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certificate.*

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

Yes. You may cancel your certificate by giving a written notice to us. Please note that upon cancellation, no surrender value will be payable and you will lose the benefits under the certificate.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

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

Should you require additional information about medical and health takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful' on [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**If you have any enquiries, please contact us at:**

Hong Leong MSIG Takaful Berhad (738090-M)

Address : Head Office, Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor, Malaysia.

Telephone : +603-7650 1800

Facsimile : +603-7620 6730

E-mail : [ReachUs@takaful.hongleong.com.my](mailto:ReachUs@takaful.hongleong.com.my)

**11. Other similar types of medical and health takaful cover available.**

Please refer to our customer service staff for other similar types of plans offered.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

Underwritten by Hong Leong MSIG Takaful Berhad (738090-M)  
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

The information provided in this disclosure sheet is valid as at <<date>>.

**Declaration**

The above essential material/information of the applicable product have been provided and satisfactorily explained to me.

Signature of Proposed Participant	
Name of Proposed Participant	
NRIC of Proposed Participant	
Date	