

هوڠ ليونغ م.س.أ.ج. تكافل



HongLeong MSIG Takaful

HLM Takaful **i-AcciPlus**

Accident is unforeseeable,
get yourself protected at all times!



**EXCELLENCE IN INSURANCE
& TAKAFUL 2020**

**Global Halal
Excellence
Awards**

Recognizing the world's leading sustainable businesses

Visit any of our branches or call 03-7650-1800
Log on to www.hlmtakaful.com.my

Accident is unforeseeable, get yourself protected at all times!

Life can take an unexpected turn when accidents can happen anywhere, at any time and to anyone. HLM Takaful i-AcciPlus is a 20-year comprehensive accidental protection plan that covers you for coma, accidental death or accidental total and permanent disability (TPD), protecting you for the rainy days.

Furthermore, driving has become an integral part of our lives and being on the road is a part of our daily routines. Whether we are driving to work, dropping our kids off at school, “balik kampung” during the festive season or on a road trip for holidays, you can always be protected with HLM Takaful i-AcciPlus and allowing you to travel with peace of mind.

HLM Takaful i-AcciPlus

01

Comprehensive Accidental Protection for You



Be protected with the right plan! You can choose from 3 plan options that suits your needs.

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Coma Benefit ¹	20,000	50,000	100,000
Accidental Death/TPD	100,000	250,000	500,000
Accidental Death during first Hajj	200,000	500,000	1,000,000
Road Accidental Death/TPD within Malaysia in private vehicle or public transport: <ul style="list-style-type: none">• During Non-Festive Seasons• During Festive Seasons	200,000 400,000	500,000 1,000,000	1,000,000 2,000,000

In the event of Accidental Death, Accidental Death during first Hajj or Road Accidental Death, the Funeral Expenses Benefit provides an advance payment of 10% of the applicable Death Benefit and is payable after receiving the burial certificate.

02

100% Contribution Refund at Maturity

Receive 100% of the total contributions paid when your certificate matures, provided no claims are made during the coverage period.



03

No Medical Examination

Approval of your application with no medical check-up required.

¹ Upon a Coma claim, a period of 2 certificate years shall be extended to cover for death or TPD resulting from the same accident that causes the Coma. During this extended coverage period, contribution is not required to be paid. Please refer to the example in the "How does it work?" section for further details.

04

Flexible Contribution Term

You can select the contribution term of 10 or 20 years.



Contribution Term	Age	Plan 1	Plan 2	Plan 3
		Annual Contribution (RM)		
20	1 to 20	720	1,620	2,880
	21 to 40	900	2,040	3,600
	41 to 60	1,020	2,280	4,080
10	1 to 20	1,200	2,700	4,800
	21 to 40	1,500	3,420	6,000
	41 to 60	1,680	3,780	6,780

05

Value-Added Services

You may choose the services below where the amount will be deducted from the payable benefit under your certificate in the event of accidental death or TPD and paid to the service provider appointed by us.



Hajj by Proxy (for Muslims) – RM3,500²

Performing an obligatory Hajj (Pilgrimage to Mecca) on behalf of those who are unable to perform Hajj by themselves due to sickness, old age or death.



Qurban (for Muslims) – RM750²

Carrying out “Ibadah Qurban” inclusive of purchasing and slaughtering livestock such as goat, sheep, cattle or camel, on your behalf.



Waqf – RM500

A voluntary, permanent, irrevocable dedication of a portion of one’s wealth for religious or charitable purposes.

² Subject to prevailing market price in the year the service is carried out.

How does it work?



Ali participated in HLM Takaful i-AcciPlus Plan 1 with a contribution term of 20 years.



On the first day of Hari Raya Aidilfitri, Ali met with a road accident on his way back to his hometown and was diagnosed with a coma. His family receives the Coma Benefit of RM20,000 and does not require to pay any further contributions for the plan.



Scenario 1

Unfortunately, Ali passed away while he is still being in coma after 12 months due to the injuries from the same road accident. His family receives the Road Accidental Death Benefit less the Coma Benefit, which is equivalent to RM380,000. The certificate is then terminated.



Scenario 2

After 1 year, Ali recovers from the coma. Sadly, he then passes away within 60 days from the recovery date of the coma and it is due to injuries from the same road accident. His family receives the Road Accidental Death Benefit less the Coma Benefit, which is equivalent to RM380,000. The certificate is then terminated.



Scenario 3

After 1 year, Ali recovers from the coma. He is fully recovered and returns home after receiving treatment at the hospital. The Extended Coverage is no longer applicable after 2 years from the accident date and the certificate is terminated.



Extended Coverage period for death/TPD (within 2 years from the accident date)



FEES AND CHARGES

1. Wakalah Fee

Wakalah Fee is our administration fee that is deducted from the contributions to pay for the management expenses and direct distribution costs, including commission. The percentage of Wakalah Fee differs by contribution term and certificate year as shown below:

HLM Takaful i-AcciPlus

Sum Covered	Contribution Term	Certificate Year								
		1	2	3	4	5	6	7	8	≥ 9
20,000	10	60%	60%	50%	50%	40%	40%	20%	20%	-
	20	85%	85%	70%	70%	55%	55%	35%	35%	-
50,000	10	55%	55%	45%	45%	35%	35%	15%	15%	-
	20	80%	80%	65%	65%	50%	50%	30%	30%	-
100,000	10	50%	50%	40%	40%	30%	30%	10%	10%	-
	20	75%	75%	60%	60%	45%	45%	25%	25%	-

2. Tabarru' ³

A pre-determined Tabarru' based on the contribution payment term and certificate year will be deducted from the contribution. The Tabarru' rates are non-level and are not guaranteed. The amount of Tabarru' is equivalent to the contribution less Wakalah Fee.

3. Surrender Charge³

The following surrender charge is applicable for all the contribution term offered under this plan:

Certificate Year	% of Cash Surrender Value
1 - 3	30%
4 - 8	25%
9 - 19	15%
20	0%

³ We reserve the right to revise the fees and charges by giving you three (3) months written notice prior to the next certificate anniversary.

FREQUENTLY ASKED QUESTIONS

1. What is Takaful?

The term 'Takaful' refers to a scheme based on brotherhood, solidarity and mutual assistance which provides for mutual financial aid and assistance to the participants in case of need whereby the participants mutually agree to contribute for that purpose. Each participant agrees to contribute on the basis of Tabarru' (donation) which is pooled together to provide benefits in the event of misfortune suffered by any of its participants.

2. What is the minimum and maximum entry age for HLM Takaful i-AcciPlus?

The minimum entry age is 30 days old while the maximum entry age is 60 years old.

3. Can you tell me more about the fund under HLM Takaful i-AcciPlus?

There is only one fund under this product, namely the Participants' Risk Fund (PRF). The contribution paid after deducting the Wakalah Fee will flow into the PRF as Tabarru' (based on Iltizam Bi Al Tabarru'⁴ principle) to provide for the Takaful benefits under this product. All Takaful benefits i.e., Coma Benefit, Accidental Benefits, Funeral Expenses and Maturity Benefit are payable from the PRF. Any surplus from the PRF will be distributed in a ratio of 50:50 between the Takaful Operator (based on Ju'alah⁵ principle) and the eligible participants.

4. What are the festive seasons covered under HLM Takaful i-AcciPlus?

The major festive seasons are the following festivities:

- First day and second day of Chinese New Year;
- First day and second day of Hari Raya Aidilfitri;
- Deepavali;
- First day of Christmas;
- First day of Hari Gawai;
- First day of Harvest Festival; and
- Two days immediately before and after the aforementioned festivities.

5. What will I receive in the event of death due to non-accidental causes?

In the event of death due to non-accidental causes, we will pay a guaranteed cash surrender value (if any).

6. What is the rider available to enhance my protection?

There are no riders attachable to HLM Takaful i-AcciPlus.

⁴ Iltizam Bi Al-Tabarru' means the commitment to make Tabarru'.

⁵ 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.

7. What are the contribution payment mode and method?

You can pay your contributions on an annual, semi-annual, quarterly or monthly basis via cash, credit/debit card, auto debit, direct debit, standing instruction, Biro Perkhidmatan Angkasa (BPA) or e-Wallet payment.

8. What are the exclusions for HLM Takaful i-AcciPlus?

- The Coma Benefit is not payable if the signs or symptoms of Coma is manifested within thirty (30) days from the Certificate Issue Date or any Reinstatement Date of this Certificate (whichever is the latest) or Pre-existing Illness or 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.
- If Coma is due to non-accidental causes during the first 2 certificate years, only the Total Contribution Paid shall be payable.
- The Accidental Death or TPD Benefits and Road Accidental Death or TPD Benefits is not payable for accidental death or TPD caused directly or indirectly by self-inflicted injury while sane or insane, declared or undeclared war, revolution, any warlike operations, riot and civil commotion, strikes or terrorist activities.
- The Road Accidental Death or TPD Benefits is not payable for accidental death caused of where the Person Covered rides a motorcycle or as a passenger on a motorcycle; or drives or rides on a Motor Vehicle with three (3) wheels and below or as a passenger on a Motor Vehicle with three (3) wheels and below; or is a pedestrian; or is a professional or commercial driver during the execution of his professional or commercial duties' or the Road Accident that does not happen on the Road or happens outside of Malaysia.
- The Accidental Death during First Hajj Benefit is not payable for accidental death results while Person Covered performs ziarah or travel outside of Saudi Arabia during Hajj within the coverage period of forty-five (45) days for Hajj, or the actual travel duration, whichever is shorter.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions of the basic plan.

9. What happens if I terminate my Takaful certificate early?

You may surrender your certificate by giving a written notice to HLM Takaful. The cash surrender value from the PRF (if any) less surrender charge will be payable. You will lose the benefits under your Takaful certificate and the amount payable to you may be less than the total contributions that you have paid.

10. Are the contributions paid for HLM Takaful i-AcciPlus eligible for income tax relief?

Yes. You may qualify for a personal tax relief for the contributions paid under "Life Insurance/Takaful" up to RM3,000, subject to the final decision of the Inland Revenue Board of Malaysia.

IMPORTANT NOTES

1. This brochure provides a summary of the main features of the Takaful plan and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet and Benefit Illustration for more information and the Takaful certificate for the complete terms and conditions of this Takaful plan.
2. You should satisfy yourself that this Takaful plan will best serve your needs and that the contribution payable under the Takaful plan is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of Takaful plan to meet your needs and circumstances can be given to you.
4. You may cancel your Takaful certificate by returning the Takaful certificate within a free-look period of 15 days after it has been delivered to you. The contribution that you have paid will be refunded to you, less any medical expenses which may have been incurred.
5. You are given a grace period of 30 days from the contribution payment due date. Non-payment of contribution after the grace period may lead to early termination of your coverage. Please refer to the Takaful certificate for more details.
6. Participating in a regular contribution Family Takaful certificate is a long-term commitment. It is not advisable to hold this Takaful plan for a short period of time in view of the high initial costs.
7. The Takaful certificate will not provide any payments from the PRF upon early termination of the certificate except for the cash surrender value less any surrender charge.
8. All ages mentioned in this brochure are based on next birthday basis.
9. Should you require additional information about Family Takaful, please refer to the insuranceinfo booklet on "Family Takaful" at any of our branches, or visit www.hlmtakaful.com.my.
10. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, kindly contact our friendly HLM Takaful agent today!



Underwritten by:

Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the Takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of the Takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM's website (www.pidm.gov.my) or call PIDM's toll free line (1-800-88-1266).

MEMBER



Head Office

Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Section 51A,
46100 Petaling Jaya,
Selangor, Malaysia.
Tel: 03-7650 1800 Fax: 03-7620 6730

For more information, please visit www.hlmtakaful.com.my or
fb.com/HongLeong.MSIG.Takaful