STAMP DUTY PAID

5th Floor, IKHLAS Point, Tower 11A, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi,
59200 Kuala Lumpur

IKHLAS IDAMAN

MASTER TAKAFUL CERTIFICATE

MASTER TAKAFUL CERTIFICATE NO: GFL00110CI

WHEREAS this Master Takaful Certificate has been enforced with **TAKAFUL IKHLAS FAMILY BERHAD** (hereinafter called "the Company") by **YAYASAN GURU MALAYSIA BERHAD** (hereinafter called the Master Takaful Participant) and the proposals and declarations submitted by the Master Takaful Participant and the Person(s) Covered shall be the basis of this Master Takaful Certificate and is deemed to be incorporated herein.

NOW THIS MASTER TAKAFUL CERTIFICATE WITNESS that in consideration of the Takaful Contribution received within the period mutually agreed between the Company and Master Takaful Participant, it is hereby agreed and declared subject to the terms and provisions herein, or the declarations stated in any Endorsements that the Company shall pay to the Master Takaful Participant the Takaful Benefits calculated as herein prescribed from the Risk Fund after the Master Takaful Participant shall have supplied the Company with proof to the reasonable satisfaction of the Company of the happenings of the events upon which such benefits are herein expressed shall become payable.

AND IT IS DECLARED that this Master Takaful Certificate is subject to the conditions stated in Schedules hereto or to any other conditions and provisions endorsed or written hereon or on the sheets attached and signed for the Company by its authorized representative(s) as being relative hereto or contained in the said Schedules.

This Master Takaful Certificate has been signed in Kuala Lumpur on the Master Takaful Certificate Issue Date stated in the First Schedule for and on behalf of the Company.

Authorised Signatory

CERTIFICATE INFORMATION STATEMENT

This Master Takaful Certificate is issued in consideration of the payment of Takaful Contribution as specified in the Master Takaful Certificate First Schedule and pursuant to the answers provided by you and/or the Person Covered in your application/proposal form or any subsequent questionnaires provided by us on any matters relating to your proposal and any disclosures made by you between the time of submission of your application/ proposal and the time this contract is entered into.

Such material information shall form part of this contract of Takaful between us and you. 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.

If you are required by us, before the Master Takaful Certificate is renewed or varied, to answer any questions or if you are required to confirm or amend any matter previously disclosed by you to us in relation to this Master Takaful Certificate, it is your duty to take reasonable care not to make any misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform us of any change to the information provided to us in your answers or in respect of any matter previously disclosed to us in relation to the Master Takaful Certificate if such changes had taken place after you have submitted the application for renewal/variation but before the Master Takaful Certificate is renewed or varied.

The following should be read in conjunction with the provisions in the Master Takaful Certificate document.

1. PROOF OF AGE

If the Person Covered's age has not been admitted on the Master Takaful Certificate, we need a proof of the Person Covered's Age before the Company pay a claim.

2. NOMINATION (IF APPLICABLE)

The Person Covered can choose who will receive the benefits upon Person Covered's death by filling in a nomination form.

The employee/member data form will state whether the Person Covered has already nominated a person to receive the benefits. If the Person Covered has not chosen anyone, please advise the Person Covered to complete the nomination form which can be obtained from the Company's representative and send it immediately to the Company.

The Person Covered needs to notify the Company by writing to the Company or completing the nomination form in the event of a change of nominee to facilitate the payment of the benefits.

3. CHANGE OF ADDRESS

You must notify us if there is any change to your correspondence address in order for us to keep you informed of important information. You also need to notify us the latest address of the nominee(s) in order to facilitate the payment of the benefits upon the Person Covered's death.

4. CHANGE OF OCCUPATION

It is important that you inform us on any change of the Person Covered's occupation.

5. COOLING-OFF PERIOD

If you decide not to continue with this Master Takaful Certificate, you can return the Master Takaful Certificate within fifteen (15) days from the date of delivery of this Master Takaful Certificate. We will then refund the Takaful Contribution paid less any medical expenses which we have paid.

6. PAYMENT OF TAKAFUL CONTRIBUTION

Takaful Contribution may be paid by Cash, Credit Card, Auto Debit, Standing Instruction, FPX, Biro Angkasa Deduction or Cheque.

If you are paying your Takaful Contribution by cash or cheque, you should make sure that you pay it within thirty (30) days even if you do not receive a notice. You should make the cheque payable to "Takaful Ikhlas Family Berhad" and crossed "A/C PAYEE ONLY". Please write your company/ corporation/ association name and Master Takaful Certificate number on the back of cheque.

It is important that you keep the receipt we send to you as proof of payment of Takaful Contribution for any future reference.

7. SURRENDER

You can surrender your Master Takaful Certificate at any time after the Cooling-Off Period and we will refund a proportion of your Takaful Contribution which is applicable for group with permissible Takaful interest. No refund will be paid for group without permissible Takaful interest.

Please consult the Company's Representative or call our Customer Relationship Management Department before you make a final decision.

8. CLAIM SUBMISSION

If you need to make a claim, you must send a written notification to us at our address below within thirty (30) days from the event date. In the event of accidental death, immediate notice must be given to us.

Once we have received the notification, we will provide the appropriate documents to be completed in order to process your claim. If you need further assistance, you may call us at +603-2723 9696 during office hours.

9. NOTICE TO US

All notices to us must be in writing and sent to us at the address below.

10. CUSTOMER RELATIONSHIP MANAGEMENT DEPARTMENT

If you have any questions, please call our Customer Relationship Management Department at +603-2723 9696 during office hours or contact our Representative. You can also contact our Customer Relationship Management Department at the address below if you are not satisfied with our services or you would like to appeal on the claim decision:

Takaful Ikhlas Family Berhad
Customer Relationship Management Department
IKHLAS Point, Tower 11A, Avenue 5, Bangsar South
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur.

Tel : +603-2723 9696
Fax : +603-2723 9998
Website : www.takaful-ikhlas.com.my
E-mail : complaints@takaful-ikhlas.com.my

11. OMBUDSMAN OF FINANCIAL SERVICES

If you are not satisfied with the rejection or offer of settlement of a claim, you may appeal to the Company. If you are still not satisfied with the decision of the Company, you may then refer the case to the Ombudsman of Financial Services within six (6) months from the final decision of the Company. The address is as below:

Ombudsman of Financial Services (664393P)
Level 14, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur.

Tel : +603-2272 2811
Fax : +603-2272 1577
E-mail : enquiry@ofs.org.my
Website : www.ofs.org.my

Contact Centre (BNMTELELINK)
Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur.

TELEPHONE / FACSIMILE / E-MAIL
Tel : 1-300-88-5465 (1-300-88-LINK)
(Overseas: +603-2174-1717)
Fax : +603-2174-1515
E-mail : bnmtelelink@bnm.gov.my

FIRST SCHEDULE
MASTER TAKAFUL CERTIFICATE NO: GFL00110CI

1. MASTER TAKAFUL CERTIFICATE DETAILS

<table>
<tr><th>No.</th><th>Items</th><th>Details</th></tr>
<tr><td>1.</td><td>Scheme</td><td>IKHLAS Idaman</td></tr>
<tr><td>2.</td><td>Master Takaful Certificate Issue Date</td><td>03/08/2021</td></tr>
<tr><td>3.</td><td>Master Takaful Participant</td><td>YAYASAN GURU MALAYSIA BERHAD
<u>Address</u>
NO 301 & 302, LORONG SELANGOR
PUSAT BANDAR TAMAN MELAWATI
53100 KUALA LUMPUR, W. PERSEKUTUAN</td></tr>
<tr><td>4.</td><td>Nature of Business</td><td>KEBAJIKAN GURU</td></tr>
<tr><td>5.</td><td>Occupational Class</td><td>Class 1</td></tr>
<tr><td>6.</td><td>Group Average Age</td><td>37 years old</td></tr>
<tr><td>7.</td><td>Master Takaful Certificate Commencement Date</td><td>01/06/2021</td></tr>
<tr><td>8.</td><td>Individual Commencement Date</td><td>As per the date stated in the Individual Takaful Certificate issued to Person Covered</td></tr>
<tr><td>9.</td><td>Individual Maturity Date</td><td>As per the date stated in the Individual Takaful Certificate issued to Person Covered</td></tr>
<tr><td>10.</td><td>Basis of Group</td><td>Group with permissible Takaful interest</td></tr>
<tr><td>11.</td><td>Basis of Participation</td><td>Voluntary</td></tr>
<tr><td>12.</td><td>Member’s Participation</td><td>Member, Spouse and Children</td></tr>
<tr><td>13.</td><td>Minimum Number of Participation</td><td>50</td></tr>
<tr><td>14.</td><td>Eligibility Requirement</td><td>Age Next Birthday Basis
<table>
<tr><th></th><th>Minimum Entry Age (years old)</th><th>Maximum Entry Age (years old)</th><th>Maximum Maturity Age (years old)</th></tr>
<tr><td>Member</td><td>18</td><td>79</td><td>80</td></tr>
<tr><td>Spouse</td><td>18</td><td>79</td><td>80*</td></tr>
<tr><td>Child</td><td>30 days</td><td>79</td><td>80*</td></tr>
</table>
<u>Notes</u>
1. *Subject to 80 years old or maximum entry age plus member’s covered term, whichever is lower.
2. If IDE is extended to child, the maximum age is up to 18 years old or can be extended as long as the child is a full time student.</td></tr>
<tr><td>15.</td><td>Basic Takaful Benefit</td><td>Refer to the Schedule of Benefits for the Sum Covered and the Schedules for the benefit details, terms and conditions.
<table>
<tr><th>Takaful Benefit</th><th>Schedule</th></tr>
<tr><td>Death Benefit - All Causes</td><td>Third Schedule</td></tr>
</table></td></tr>
<tr><td>16.</td><td>Supplementary Takaful Benefits</td><td>Refer to the Schedule of Benefits for the Sum Covered and the Schedules for the benefit details, terms and conditions.
<table>
<tr><th>Takaful Benefit</th><th>Schedule</th></tr>
</table></td></tr>
</table>

Death Benefit - Accidental Causes	Third Schedule
Total and Permanent Disability Benefit - All Causes Any Occupation	Fourth Schedule
Partial Permanent Disability Benefit - NA	Fifth Schedule
Critical Illness Benefit - Accelerated	Sixth Schedule
Hospital Benefit	Seventh Schedule
Immediate Death Expense Benefit Extended to spouse	Eighth Schedule
Outpatient Medical Reimbursement Benefit	Ninth Schedule
Major Accidental Death and Disability Benefit a. Double Indemnity upon death in public conveyance b. Ambulance Fee c. Snatch Theft d. Rape Trauma Compensation	Tenth Schedule

17.	Minimum Number Of Unit	1
18.	Maximum Number Of Unit	10
19.	Free Cover Limit	2 units
20.	Takaful Contribution	RM 10.00 per unit.
21.	Mode of Takaful Contribution	Monthly
22.	Wakalah Fee	30%
23.	Waiting Period	1. 30 days from commencement date of Takaful Certificate 2. 12 months - Pre-Existing Condition 3. 6 months - Total and Permanent Disability 4. Not applicable for Accidental Death 5. Critical Illness - Refer to Sixth Schedule
24.	Special Conditions	.

2. SCHEDULE OF BENEFITS

Number Of Unit	Monthly Takaful Contribution	Death		TPD		PPD (Accidental)	HB	IDE			CI (Accelerated)	OMRB	MADD				Savings %
		Natural	Accidental	Natural	Accidental			Member	Spouse	Children			A	B	C	D	
		(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)	
1	10	25,000	50,000	25,000	50,000	NA	25	2,000	2,000	1,000	25,000	NA	NA	NA	NA	NA	3%
2	20	50,000	100,000	50,000	100,000	NA	50	2,000	2,000	1,000	50,000	NA	NA	NA	NA	NA	3%
3	30	75,000	150,000	75,000	150,000	NA	75	2,000	2,000	1,000	75,000	NA	NA	NA	NA	NA	3%
4	40	100,000	200,000	100,000	200,000	NA	100	2,000	2,000	1,000	100,000	NA	NA	NA	NA	NA	3%
5	50	125,000	250,000	125,000	250,000	NA	125	2,000	2,000	1,000	125,000	NA	NA	NA	NA	NA	3%
6	60	150,000	300,000	150,000	300,000	NA	150	2,000	2,000	1,000	150,000	NA	NA	NA	NA	NA	3%
7	70	175,000	350,000	175,000	350,000	NA	175	2,000	2,000	1,000	175,000	NA	NA	NA	NA	NA	3%
8	80	200,000	400,000	200,000	400,000	NA	200	2,000	2,000	1,000	200,000	NA	NA	NA	NA	NA	3%
9	90	225,000	450,000	225,000	450,000	NA	225	2,000	2,000	1,000	225,000	NA	NA	NA	NA	NA	3%
10	100	250,000	500,000	250,000	500,000	NA	250	2,000	2,000	1,000	250,000	NA	NA	NA	NA	NA	3%

Abbreviation:

(I) TPD : Total and Permanent Disability Benefit

(II) PPD : Partial and Permanent Disability Benefit

(III) HB : Hospital Benefit

(IV) IDE : Immediate Death Expense Benefit

(V) CI : Critical Illness Benefit

(VI) OMRB : Outpatient Medical Reimbursement Benefit

(VII) MADD : Major Accidental Death and Disability Benefit

(VIII) MADD (A) : Double Indemnity upon death in public conveyance

(IX) MADD (B) : Ambulance Fee

(X) MADD (C) : Snatch Theft

(XI) MADD (D) : Rape Trauma Compensation

(XI) NA : Not Available

SECOND SCHEDULE
MASTER TAKAFUL CERTIFICATE PROVISIONS

1. DEFINITONS

1.1. **“Accelerated Benefit”** refers to Takaful benefit which is identified as an Accelerated Benefit in the relevant schedule. Any payment made for the Accelerated Benefit will reduce the Sum Covered for the other Accelerated Benefits under this Master Takaful Certificate.

1.2. **“Additional Benefit”** refers to Takaful benefit which is identified as an Additional Benefit in the relevant schedule. Any payment made for the Additional Benefit will not reduce the Sum Covered for the other benefits under this Master Takaful Certificate.

1.3. **“Accident”** shall mean a sudden, unforeseen and unplanned event that results in bodily Injury.

1.4. **“Actively At Work”** shall mean that the Person Covered is currently engaged in full time occupation for regular salary or pay and is physically present during working hours; or is currently a registered member of the Master Takaful Participant. Absence due to normal holidays, study leave, training or sick leave (which include prolonged sick leave) shall also satisfy the requirements.

1.5. **“Commencement Date”** shall mean the date on which the Takaful coverage provided under this Master Takaful Certificate begins, as stated in the Master Takaful Certificate First Schedule.

1.6. **“Cooling-Off Period”** shall mean the period of time given to the Master Takaful Participant to return the Master Takaful Certificate to the Company.

1.7. **“Crime”** shall mean an act or omission which constitute an offence and punishable by law.

1.8. **“Dependant”** shall mean any of the following persons:
1.8.1. A legally married spouse;
1.8.2. Children of the Person Covered (member);
1.8.3. Unmarried children over thirty (30) days old but under eighteen (18) years of age or as long as the child still on full-time higher education. This is applicable if the child is covered under Immediate Death Expense Supplementary Benefit.

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

1.10. **“Emergency”** shall mean treatment needed in the event whereby immediate medical attention is required within twelve (12) hours for bodily Injury, illness or symptoms which are sudden and severe failing which will be life-threatening or lead to significant deterioration of health.

1.11. **“Endorsement”** shall mean the Endorsement, if any, signed by us modifying or varying any terms or conditions contained in this Master Takaful Certificate.

1.12. **“Financial Year”** shall mean the period extending from 1st April of any calendar year to 31st March of the subsequent calendar year.

1.13. **“Hibah”** shall mean gift which is given without any consideration.

1.14. **“Individual Takaful Certificate”** means the individual Takaful Certificate of the Scheme issued to the Person Covered pursuant to the Master Takaful Certificate setting out the Person Covered’s details (including but not limited to the Schedule of Benefits).

1.15. **“Injury”** shall mean damage to the body as a result of an Accident.

1.16. **“Master Takaful Certificate”** shall mean this agreement and any Endorsements herein any amendments thereto signed by the authorized representative of the Company, the proposal of the Master Takaful Participant and Person Covered (if applicable), all schedules annexed hereto from time to time and the medical examinations and declarations if any, of the Person Covered.

1.17. **“Inforce Under PIA”** shall mean the Individual Takaful Certificate is in-force by utilizing the balance of the Person Covered fund either from PIA or Investment Fund in the event Takaful Contribution is not received.

1.18. **“Master Takaful Participant, you or your”** means the person named (specified in First Schedule) in the Master Takaful Certificate as the owner. It can be an individual or a corporate body. The Master Takaful Participant controls the Master Takaful Certificate, unless the Master Takaful Certificate has been assigned.

1.19. **“Maturity Date”** shall mean the date where the Takaful Certificate expires, as stated in the Individual Takaful Certificate issued to individual Person Covered.

1.20. **“Personal Investment Account” (PIA)** shall mean the account where the Takaful Participant’s Takaful Contribution shall be credited for protection and investment type of product.

1.21. **“Person Covered”** shall mean the person who is named in the Master Takaful Certificate as the life being covered. The Person Covered is entitled to the benefits under this Master Takaful Certificate.

1.22. **“Physician”** shall mean a fully registered medical practitioner or specialist pursuant to Section 14 of the Medical Act 1971 (Act 50), or in the case of a medical practitioner or specialist practicing outside Malaysia, registered under the relevant legislation of the country of practice but excluding a medical practitioner who is the Master Takaful Participant or the Person Covered himself/herself, the spouse, relative, business partner, colleague, associate or employee of/or employer of the Master Takaful Participant or the Person Covered.

1.23. **“Qard”** shall mean interest free loan in the event of a deficit in the Risk Fund.

1.24. **“Risk Fund”** shall mean a pool of fund based on the concept of Tabarru' providing mutual protection and indemnity among the Takaful Participants.

1.25. **“Schedule of Benefits”** shall describe benefits available for covered, subject to the terms and conditions under this Master Takaful Certificate.

1.26. **“Scheme”** shall mean *IKHLAS* Idaman.

1.27. **“Tabarru”** shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of the Company, Tabarru’ will be allocated into the Risk Fund.

1.28. **“Takaful”** shall mean an arrangement based on mutual assistance under which Takaful Participants agree to contribute to a common fund providing for mutual financial benefits payable to the Takaful Participants or their beneficiaries on the occurrence of pre-agreed events.

1.29. **“Takaful Business”** means the business relating to the administration, management and operation of a Takaful Fund for its Takaful Participants which involve elements such as investments, savings and claims and Retakaful business and a reference to carrying on Takaful Business shall include all or any of the activities set out in paragraph 5(4)(a) of the Islamic Financial Services Act 2013.

1.30. **“Takaful Contribution”** shall mean the money payable by the Master Takaful Participant to the Company for the Takaful coverage provided under this Master Takaful Certificate which includes any remuneration for the functions and duties assumed by the Company in the amount as stated in the Master Takaful Certificate First Schedule.

1.31. **“the Company, we, us or our”** shall mean Takaful Ikhlas Family Berhad, its successors or assignees.

1.32. **“Waiting Period”** shall refers to the number of days as specified in the First Schedule. It shall start from the Commencement Date or the reinstatement date of the Individual/Master Takaful Certificate whichever is later.

1.33. **“Wakalah”** refers to a contract where a party, as principal *(muwakkil)* authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the Company, we are appointed as an agent (*wakil*) to carry out the Takaful Business and a Wakalah fee *(Ujrah)* to be paid to the Company.

2. ELIGIBILITY

2.1. Subject to our acceptance criteria, any eligible Person Covered:

2.1.1. who falls within the Eligibility Requirement and subject to Exclusions and Endorsements as stated in the First Schedule; and

2.1.2. Is a member who is Actively At Work or a Dependant of the member;

will be eligible for Takaful coverage under this Master Takaful Certificate.

2.2. You shall notify us within such time as agreed from time to time, if any of the member has ceased to be your member or employee, as the case may be, for any reason.

3. PARTICIPATION

3.1. We may require further information or documents to be submitted in respect of any eligible Person Covered before deciding whether to accept such person for Takaful coverage under this Master Takaful Certificate. We may at our sole and absolute discretion accept or reject any eligible Person Covered for Takaful coverage under this Master Takaful Certificate.

3.2. Takaful coverage for each Person Covered will commence on the Master Takaful Certificate Commencement Date or the applicable Individual Commencement Date, whichever is the later.

3.3. The Master Takaful Participant is the absolute owner of this Master Takaful Certificate for group with permissible Takaful interest and we will not recognise any claim by or interest of a party other than the Master Takaful Participant.

4. SHARIAH CONCEPT

This scheme applies the following Shariah concepts:

4.1. **Wakalah**

4.1.1. The Master Takaful Participant appointed the Company to manage the funds on behalf of the Master Takaful Participant and the Company shall charge a Wakalah Fee as stated in the First Schedule.

4.1.2. The Company appointed the representative to collect the Takaful Contribution from you. The representative is entitled to receive commission from the Company based on the Takaful Contribution paid.

4.2. **Tabarru’**
Takaful Contributions will be allocated to the Person Covered’s PIA and Wakalah Fee will be deducted from the PIA into the Shareholder’s Fund. Tabarru’ (donation) will be dripped from PIA into the Risk Fund on a monthly basis which will be used to help all Person Covered in times of misfortune.

4.3. **Qard**
An interest free financing from us in the event that the Risk Fund is in deficit.

5. TAKAFUL CONTRIBUTION AND WAKALAH FEE

5.1. We will prescribe the Takaful Contribution which is payable for the Takaful coverage for each Person Covered and the Takaful Contribution will be charged to you. Each Takaful Contribution is subjected to a Wakalah Fee at the rate as stated in the First Schedule.

5.2. Takaful Contributions are payable by you to us or our representatives in accordance with the Mode of Takaful Contribution as specified in the First Schedule. The Individual Takaful Certificate shall take effect on the Individual Takaful Certificate Commencement Date.

5.3. All subsequent Takaful Contributions must be paid within thirty (30) days (“Grace Period”) from each due date based on the Mode of Takaful Contribution as specified in the First Schedule.

5.4. After deducting Wakalah Fee, Takaful Contribution shall go to the Personal Investment Account (PIA) and the remainder shall be invested by the Company. The profit out of this investment, if any, shall be returned to the PIA after deducting an Investment Performance Fee (IPF) as stated in section 34.

5.5. We reserve the right to review and revise the Takaful Contributions payable or withdraw the product by giving to you three (3) months notice prior to Individual Takaful Certificate anniversary date.

5.6. **Top Up Takaful Contributions**

Top up Takaful Contribution is allowed from the commencement of the Individual Takaful Certificate. For each Individual Takaful Certificate, the amount allowed being topped up is subject to a minimum amount of one (1) time the monthly Takaful Contribution. The entire top up Takaful Contributions will be subjected to Wakalah Fee on Single and Regular Top Up as stated in section 34 and goes to the PIA.

5.7. **Upon Non Payment**

5.7.1. If at the expiration of the Grace Period and the payment of any Takaful Contribution is in default, then the Company reserves the right as agreed in the Aqad to advance an equivalent amount from PIA to pay for the Tabarru’. The Individual Takaful Certificate shall be continued “In Force Under PIA” until the amount of PIA is less than the amount needed to pay for the Tabarru’. During this period the Individual Takaful Certificate shall remain in force.

5.7.2. If the Takaful Contribution remains unpaid after the PIA amount become insufficient to be advanced any further, the Individual Takaful Certificate shall be lapsed and terminated.

5.8. **Payment Of Overdue Takaful Contributions**

If a Takaful Contribution is in default beyond the Grace Period and within the duration of “In Force Under PIA”, the amount from the respective account that has been advanced for the Tabarru’ during the period of non-payment shall be refunded back to the respective account upon payment of due Takaful Contribution.

6. TAKAFUL PARTICIPANTS RISK FUND AND SURPLUS DISTRIBUTION

6.1. The monthly Tabarru’ will be deducted from your PIA and will be allocated into the Risk Fund.

6.2. The Risk Fund is a pool of fund based on the concept of Tabarru' providing mutual protection and indemnity among the Takaful Participants.

6.3. We will pay the benefits for the relevant coverage under this Master Takaful Certificate from the Risk Fund.

6.4. We will manage the Risk Fund assets and have the absolute discretion to invest and manage the assets in accordance with principles of Shariah and will avoid investing the assets in securities or assets prohibited by Shariah. We will rectify any loss arising in the Risk Fund if such loss is proven to have been caused solely by our negligence in managing the Risk Fund.

6.5. All costs, expenses, charges and levies for maintaining and investing the assets of the Risk Fund and any other related expenses shall be borne and paid from the Risk Fund.

6.6. The assets and liabilities of the Risk Fund will be valued at the end of each Financial Year and actuarial principles will be applied to assess any surplus arising. Claims payment and provision, retakaful cost, technical reserve, stabilization reserve and any deficits brought forward will be taken into account when we calculate any surplus arising.

6.7. The Company will charge a Surplus Administration Charge (SAC), as stated in section 34, of the gross distributable surplus arising at the end of each Financial Year. The net distributable surplus arising (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Person Covered through PIA.

6.8. If there is deficit in the Risk Fund we will provide a Qard from the shareholder’s funds to rectify the deficit. Future surplus arising in the Risk Fund will be used to repay the Qard before any distribution of surplus.

6.9. We reserve the right to review and revise the Tabarru’ rate by giving to you three (3) month notices prior to Individual Takaful Certificate anniversary date.

7. PARTIAL CASH WITHDRAWAL

Partial cash withdrawal from the amount accumulated in the PIA is allowed when the Individual Takaful Certificate has reached the minimum term of three (3) years. For each Individual Takaful Certificate, only three (3) withdrawals are allowed during the lifetime of the Person Covered where the minimum interval imposed is three (3) years between each withdrawal. The amount allowed being withdrawn is subjected to a maximum of thirty percent (30%) from the PIA at such time. Each withdrawal will be subjected to Partial Cash Withdrawal Fee as stated in section 34.

8. COOLING-OFF PERIOD

8.1. You may cancel this Master Takaful Certificate by giving us notice in writing within fifteen (15) days from the date this Master Takaful Certificate is delivered to you. For this purpose we will consider that this Master Takaful Certificate has been delivered to you on the date you received the Master Takaful Certificate. The Master Takaful Certificate shall only be deemed to be returned to us on the date it is received by us.

8.2. If this Master Takaful Certificate is cancelled during Cooling-Off Period, we shall refund to you the Takaful Contribution paid less any expenses incurred by us for any medical underwriting required for the issuance of this Master Takaful Certificate.

9. FREE COVER LIMIT

9.1. Sum Covered amount in excess of the Free Cover Limit as stated in the First Schedule may be accepted subject to:
- 9.1.1. evidence of eligibility satisfactory to us; and/or
- 9.1.2. medical examination result of Person Covered satisfactory to us.

We will notify you if the Person Covered is required to undergo medical examination.

9.2. If the Sum Covered is less than the Free Cover Limit, the Person Covered is not required to undergo medical examination.

9.3. If the Person Covered does not undergo the required medical examination as requested by us, the Sum Covered of the Person Covered will be up to the Free Cover Limit only.

9.4. If we are not satisfied with the Person Covered’s medical examination result, we may at our sole and absolute discretion:
- 9.4.1. limit the Sum Covered up to the Free Cover Limit; or
- 9.4.2. maintain the existing Sum Covered but impose an increase in the Takaful Contribution;

subject to special conditions which we may deem fit.

9.5. In the absence of written acceptance by us, the Sum Covered shall be limited up to the Free Cover Limit and Takaful Contribution rate shall be based on this amount,

9.6. We reserve the right to charge an extra Takaful Contribution in respect of any Person Covered who engages in hazardous activities, such charges to be adjusted from the balance of the Personal Investment Account (PIA).

9.7. All medical examinations prescribed by us shall be conducted by medical practitioners approved by us. The cost of the medical examination will not be borne by us.

10. BASIS OF THIS MASTER TAKAFUL CERTIFICATE AND INCONTESTABILITY

10.1. This Master Takaful Certificate was issued based on and in reliance upon the information as stated in the proposal form together with all declarations, medical information and other documents/information which the Master Takaful Participant and the Person Covered have provided.

10.2. We will not pay any Takaful benefit if any such declaration, medical evidence and other documents/information is found to be false, untrue or incomplete and it was fraudulently made or omitted.

10.3. In carrying out the mandate conferred on it by the Takaful Participants, the Company, may find it necessary to avail itself the services of third parties, therefore the Takaful Participants hereby authorise the Company to engage with the third party for the purpose and benefit of participants and Takaful Business.

11. ASSIGNMENTS

The Takaful benefits under this Master Takaful Certificate shall not be subject to any assignment.

12. AMENDMENT OF THIS MASTER TAKAFUL CERTIFICATE

This Master Takaful Certificate may be amended or changed at any time by us by written notice to the Master Takaful Participant or upon written request made by the Master Takaful Participant and agreed by us, without requiring any consent of the Person Covered. Any amendment or changes to this Master Takaful Certificate shall be binding on all the Person Covered whether covered under this Master Takaful Certificate prior to, on or after the date such amendment or change becomes effective. We will forward the necessary Endorsements of the amendments or changes to the Master Takaful Participant and it is the responsibility of the Master Takaful Participant to inform all the Persons Covered of such amendments or changes.

13. MISSTATEMENT OF AGE AND GENDER

13.1. If the age or gender of the Person Covered has been misstated, any benefits payable will be pro-rated on the ratio of the actual Takaful Contribution paid to the correct Takaful Contribution which should have been paid based on the correct age and gender. We will refund any excess Takaful Contribution paid without interest.

13.2. If we do not have the rates for the corrected age or gender and we are therefore unable to issue the Master Takaful Certificate, the Master Takaful Certificate will be void. We will refund the Takaful Contributions paid.

13.3. If the Takaful Contribution paid is say, RM800 but the correct Takaful Contribution is say, RM1,000. When a claim arises and the amount of eligible claims reimbursed is RM10,000, then We will pay (800/1,000) x 10,000 = RM8,000

14. RECORDS

14.1. The Company shall keep records of all information and relevant data concerning the Person Covered.

14.2. The Company by its duly authorized officer shall have the right at any reasonable times to inspect all books and records of Master Takaful Participant relating to the coverage effected here under.

14.3. The Master Takaful Participant shall inform the Company of any change in vital records including any change in address of the Master Takaful Participant, Person Covereds or named nominees.

15. PRE-EXISTING CONDITION

15.1. Pre-Existing Condition shall mean Disabilities that the Person Covered has reasonable knowledge of before the Commencement Date of Takaful. A Person Covered may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:-

15.1.1. The Person Covered had received or is receiving treatment; or
15.1.2. Medical advice, diagnosis, care or treatment has been recommended; or
15.1.3. Clear and distinct symptoms are or were evident; or
15.1.4. Its existence would have been apparent to a reasonable person in the circumstances.

15.2. Takaful Benefits shall be payable if death is due to Pre-Existing Conditions provided at the time of death:

15.2.1. the Person Covered has been covered for more than the number of months as specified in the First Schedule. It shall start from the Commencement Date of the Takaful coverage; and
15.2.2. the Person Covered has duly disclosed such Injury or illness.

16. MATURITY

Upon maturity of the Individual Takaful Certificate, the accumulated in the PIA, inclusive of investment income from the PIA and net distributable surplus from the Risk Fund, if any, shall be paid to the Master Takaful Participant to be delivered to Person Covered. This benefit is not guaranteed.

17. SURRENDER OF INDIVIDUAL TAKAFUL CERTIFICATE

The Person Covered may surrender his Individual Takaful Certificate any time by submitting a written request to the Company through the Master Takaful Participant. The accumulated amount in the PIA, inclusive of investment income from the PIA and net distributable surplus from the Risk Fund, if any, shall be paid to the Master Takaful Participant to be delivered to the Person Covered. The surrender amount to be paid is subjected to Surrender Fee as stated in section 34 and the amount is not guaranteed.

18. TERMINATION OF TAKAFUL COVERAGE FOR PERSONS COVERED

18.1. Takaful coverage for a Person Covered will end automatically and immediately:
18.1.1. after the Individual Takaful Certificate Maturity Date as stated in the First Schedule;
18.1.2. upon receipt by us of instructions from the Master Takaful Participant to terminate such coverage;
18.1.3. upon non-payment of Takaful Contribution which has resulted the Individual Takaful Certificate to be lapsed;
18.1.4. when it is terminated under any other provisions of this Master Takaful Certificate;
whichever occurs first.

18.2. The Takaful coverage for a Person Covered shall also terminate immediately on the date he ceases to meet the Eligibility Requirement in the First Schedule of this Master Takaful Certificate, unless the Person Covered has elected to continue the coverage in force as per the Continuation Option.

18.3. We shall not be liable for any Takaful benefit incurred by the Person Covered immediately after he ceases to meet the Eligibility Requirement in the First Schedule of this Master Takaful Certificate and all such Takaful benefit shall be borne by you

19. TERMINATION OF THE MASTER TAKAFUL CERTIFICATE

19.1. This Master Takaful Certificate will be terminated:-

19.1.1. thirty (30) days written notice of termination from either the Master Takaful Participant or us to the other party;

19.1.2. when it is terminated under any other provisions of this Master Takaful Certificate;

whichever occurs first.

19.2. When the Master Takaful Certificate is terminated under Section 19.1.1 above, the Takaful coverage for the Person Covered which has commenced prior to such termination will continue subject to the terms and conditions of this Master Takaful Certificate, until it expires / is terminated in accordance with the Special Conditions as stated in the First Schedule.

19.3. The termination of this Master Takaful Certificate will not affect any claims or rights that originated prior to such termination.

20. CONVERSION AND CONTINUATION OPTION

20.1. Upon the occurrence of a “Convertible Event” as defined for a Person Covered who is the member of the Master Takaful Participant, the Person Covered may elect to continue the coverage in force on his life or the life of his spouse or children, wherever applicable, by paying the relevant annual, semi-annual or quarterly Takaful Contribution on such coverage within thirty (30) calendar days of such Convertible Event, and giving written notice to the Company of his intention to exercise this option.

20.2. A Convertible Event for a Person Covered is defined as upon the resignation of the Person Covered who is a member of the Master Takaful Participant.

21. RECEIPT OF DISCHARGE

Payment of any amount paid or made by the Company shall be a valid discharge of liability to the Company and shall release the Company of all claims and demands whatsoever in respect thereof.

22. CLAIMS

We will not pay any claim under this Master Takaful Certificate unless the following is adhered to:

22.1. Notifications of any claim for benefits under this Master Takaful Certificate together with the documents and information required by us including but not limited to the medical reports by medical practitioner must be submitted to our head office in Kuala Lumpur within thirty (30) days from the date the covered event occurred.

23. NOMINEE

The nominee is as designated on the nomination form unless subsequently changed, is the person or persons named by the Person Covered to act as a trustee to execute the benefit payable of the Immediate Death Expense benefit. The Person Covered may by written notice to the Company revoke the appointment of the nominee named herein, and appoint other nominee or nominees with or without reserving the right of revocation or new appointment, and in such event the change will be deemed to be effective from the date of receipt of the notice by the Company.

24. HIBAH

The proposal of hibah recipient is as designated on the hibah proposal form unless subsequently changed as provided for under the change of proposal of Hibah recipient clause is the person or persons named by the Person Covered to received death benefit in the event of Person Covered death before Individual Takaful Certificate mature.

25. RETAKAFUL

We may procure and arrange for retakaful from any retakaful operator as we deem necessary and appropriate in respect of the Takaful coverage granted under this Master Takaful Certificate.

26. REINSTATEMENT OF INDIVIDUAL TAKAFUL CERTIFICATE

26.1. If the Takaful Contribution payable is not paid beyond the Grace Period, the Individual Takaful Certificate and/ or the coverage in respect of the Person Covered shall be terminated. Notwithstanding anything to the contrary, the Takaful Certificate and /or the coverage in respect of the Person Covered whichever applicable may be reinstated at the Company's discretion upon the following conditions:

26.1.1. A written application for reinstatement;
26.1.2. Production of evidence of eligibility of participation in the scheme to the satisfaction of the Company from Person Covered whom had failed to make any Takaful Contributions for more than six (6) months;
26.1.3. Payment of all overdue Takaful Contributions;
26.1.4. No claims have occurred between the Commencement Date of coverage and date of reinstatement, provided always that the reinstatement must take place within three (3) months from the termination date.

26.2. Evidence of eligibility of participation in the scheme shall include a complete health declaration form to the satisfaction of the Company. Any reinstatement shall be subjected to Reinstatement Fee as stated in section 34.

26.3. For any Individual Takaful Certificate successfully reinstated, the amount from the respective account that has been advanced to the Risk Fund during the period of non-payment shall be refunded back to the respective account.

26.4. No reinstatement is allowed after the period of twelve (12) months after the Takaful Certificate was terminated.

27. CONDITION PRECEDENT TO LIABILITY

You must observe and comply with the terms, provisions and conditions of this Master Takaful Certificate in order for us to be liable under this Master Takaful Certificate.

28. GOVERNING LAW

This Master Takaful Certificate shall be interpreted and governed by the laws of Malaysia. Any action or suit against us shall only be instituted in a Malaysian court.

29. ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM

If we discover or have justified suspicion that the coverage obtain under this Master Takaful Certificate is exploited for money laundering activities and/or to finance terrorism, we reserve the right to terminate the coverage immediately. We shall deal with all Takaful Contributions paid and all benefits/sums payable in respect of the coverage under this Master Takaful Certificate in any manner we deem appropriate, including but not limited to handing it over to the relevant authorities.

30. FRAUDULENT MISREPRESENTATION

If the Master Takaful Participant or Person Covered shall give any information, particulars or declaration or make any claim which is misleading, false or deceptive, whether fraudulently or otherwise, or fraudulently conceal a material fact, the Master Takaful Certificate or the coverage shall become void and of no effect.

31. CURRENCY OF PAYMENT

Any payment you make to us or we make to you, shall be in Ringgit Malaysia.

32. DISCLOSURE OF INFORMATION

You provide us consent to disclose, at our sole discretion, relevant information and documents relating to this Master Takaful Certificate to/for:

32.1. the next of kin/your nominees/administrator/executor/beneficiary/the solicitors acting for them for the purpose applying any court order in respect of your estate;
32.2. to any party or the solicitors acting for that party who had obtained court order in respect of this Master Takaful Certificate;
32.3. receivers and managers appointed by any debenture holder of a corporate Person Covered, liquidators, official assignees/official receivers of an bankrupt/insolvent Person Covered;
32.4. BNM/other regulators/enforcement authorities acting under powers granted under any applicable law;
32.5. the Takaful industry association/organization in which we are the member;
32.6. Takaful intermediaries, agents, loss adjusters appointed by us;
32.7. Takaful intermediaries, agents and brokers appointed by you;
32.8. the purposes of any legal proceedings in relation to this Master Takaful Certificate;
32.9. the police/other investigative authorities for:
32.9.1. lodging of relevant reports by us;
32.9.2. investigation into any crime (including any money laundering and terrorism financing activities);
32.9.3. prevention of crime;
32.10. the statutory bodies, government agencies and departments for the performance of their functions and duties;
32.11. our vendors, service providers, consultants, external professional advisors as may be required for the proper performance of their functions, duties and obligation to us;
32.12. any party which in the future may express intention to acquire any interest/shareholding in us/pursuant to any proposed arrangement, composition, merger, acquisition/restructuring between us and such parties;
32.13. any external party as may be required for any corporate exercises/due diligence activities undertaken by us;
32.14. MNRB Group companies for purposes of outsourcing of services by us and for shared/centralized services such as internal audit, risk management, legal, finance, information technology and compliance.

33. PRIVACY

You hereby irrevocably consent, represent, authorize and confirm to us that you have duly obtained the directors, authorized signatories and officers consent and authority, for us to:

33.1. provide the information required by us for use in accordance with this scheme;

33.2. provide the said directors, shareholders, authorized signatories, officers, with information on products and services from us which may be of interest to them. You agree to update us in writing should there be any change to the personal information relating to the said directors, authorized signatories and officers.

34. TAX

Any contributions, fees and/or monies payable under this Takaful Certificate are exclusive of any taxes, levies or charges imposed by the relevant authorities in Malaysia unless otherwise stated.

35. EXPENSES

The Company shall bear all its own operating expenses. Takaful Participants shall bear necessary expenses incurred for their benefits as allowed by the regulator.

36. FEES AND CHARGES

36.1. Wakalah Fee : The fee is as stated in the First Schedule.

36.2. Wakalah Fee on Single and Regular Top Up: 5.25% of the top up Takaful Contribution

36.2.1. Provision for expenses : 1.50% of top up Takaful Contribution
36.2.2. Provision for commission : 3.75% of top up Takaful Contribution

36.3. Surrender Fee* : RM 50

36.4. Reinstatement Fee* : RM 15

36.5. Stamp Duty : RM 10

36.6. Partial Cash Withdrawal Fee* : RM 15

36.7. Investment Performance Fee (IPF) : 30% of the investment income derived from the PIA

36.8. Surplus Administration Charge (SAC): 50% of the gross distributable surplus arising at the end of each Financial Year

*This fee may be subject to any taxes, levies or charges imposed by the relevant authorities in Malaysia at the prevailing rate unless otherwise stated.

THIRD SCHEDULE
DEATH BENEFIT

1. DEATH BENEFIT

1.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Basic Takaful Benefit in the First Schedule of the Master Takaful Certificate.

1.2. Death benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

1.3. Death benefit payable for each Person Covered is equivalent to the Death benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

1.4. In the event the Person Covered dies due to causes as specified in the First Schedule, subject to the terms and conditions of the Master Takaful Certificate, we will pay the Death benefit and the balance in PIA in one (1) lump sum less any amount paid for other Accelerated Benefits, if any, and any outstanding amount that is due to us.

1.5. We will pay the Death benefit payable to:
- 1.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
- 1.5.2. The Person Covered’s proper claimant for Scheme without permissible Takaful interest.

2. CLAIM PROCEDURES

2.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim. In the event of accidental death, immediate notice thereof must be given to the Company.

2.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

2.3. The Company, upon receipt of notice of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the Company from requiring further documentation in respect of the loss as deemed fit by the Company. Proof of claim must be furnished by the claimant within ninety (90) days.

3. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate should the Person Covered dies directly or indirectly by any of the following events:

3.1. **Natural Causes** (*if applicable*)
- 3.1.1. Commit suicide, whether sane or insane; or
- 3.1.2. As a result of Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases; or
- 3.1.3. Pre-Existing Conditions.

3.2. **Accidental Causes** (*if applicable*)
- 3.2.1. The Person Covered committing, attempting or provoking an assault or a felony or any violation of the law by the Person Covered;
- 3.2.2. Riot and civil commotion, strikes or terrorist activities;
- 3.2.3. Suicide or any attempt threat or self-inflicted Injury while sane or insane;
- 3.2.4. War, declared or undeclared, revolution or any warlike operations;
- 3.2.5. Military or naval service in time of declared or undeclared war or while under orders or warlike operations or restoration of public order;
- 3.2.6. Making an arrest as an officer of the law;
- 3.2.7. Violation or attempted violation of the law or resistance to arrest;
- 3.2.8. Racing other than on foot;
- 3.2.9. Accident occurring while or because the Person Covered is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner;
- 3.2.10. Illness or disease of any kind due to ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- 3.2.11. Inhalation of poison, gas or fumes (voluntarily or involuntarily taken);
- 3.2.12. Entering, operating, or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hand-gliding and ballooning or any other aerial device, contraption, 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;
- 3.2.13. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear.

FOURTH SCHEDULE
TOTAL AND PERMANENT DISABILITY BENEFIT

1. "ACTIVITIES OF DAILY LIVING" SHALL MEAN:

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

2. DEFINITION OF TOTAL AND PERMANENT DISABILITY (TPD) – "Any Occupation"

2.1. For Person Covered aged sixty (60) and below (next birthday):

2.1.1. If the Person Covered is gainfully employed, TPD is defined as disability caused by accidental bodily Injury, sickness or disease, and result in the complete and continuous inability of the Person Covered at the time of disability and at any time thereafter to engage in any business, occupation, work or profession of any or every kind for profit, compensation, wage or remuneration. It is further provided that such disability must last for not less than six (6) continuous months in duration.

2.1.2. If the Person Covered is not gainfully employed, then TPD is defined as being totally unable by reason of accident or illness to perform independently at least three (3) of the six (6) Activities of Daily Living for a continuous period of at least six (6) months, without the frequent attention of a third party, and in the opinion of the Company such disability will remain permanent..

2.1.3. The following disabilities will also be regarded as satisfying the definition of TPD;
a) total and irrecoverable loss of sight of both eyes; or
b) loss by severance of two (2) limbs at or above wrist or ankle; or
c) total and irrecoverable loss of sight in one (1) eye and the loss by severance of one (1) limb at or above the wrist or ankle.

2.1.4. Any condition that the Company has reasonable grounds to expect can be reversed or improved by surgery or other treatment will not be considered to be a disablement covered by the TPD definition.

2.2. For Person Covered older than age sixty (60) next birthday:

2.2.1. The Person Covered is totally unable by reasons of accident or sickness to perform independently at least three (3) of the Activities of Daily Living, either with or without the use of medical equipment, special devices or other aids and adaptations in use for disabled persons.

2.3. Notwithstanding anything to the contrary in this Master Takaful Certificate, the maximum amount of the TPD Sum Covered payable from all Individual Takaful Certificates written with the Company on the life of the same Person Covered shall not exceed Ringgit Malaysia Two Million (RM2,000,000).

3. DEFINITION OF TOTAL AND PERMANENT DISABILITY (TPD) – "Own or Suited Occupation"

3.1. For Person Covered aged sixty (60) and below (next birthday):

3.1.1. Whenever the Person Covered has become totally incapacitated by illness or directly by accident or as a victim from act of Crime and, as a result of that incapacity, is completely and permanently unable to engage in own occupation and any other occupation to which the Person Covered is suited by education, training, or experience.

3.1.2. If the Person Covered is unemployed or not engaged in any gainful work, occupation or business or had permanently retired at any time in six (6) months preceding the disability, the Person Covered will be deemed as totally and permanently disabled, provided that the Person Covered is unable to perform at least three (3) of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

3.1.3. In all cases, such disability must be permanent and must have lasted for a period of at least six (6) consecutive months before Takaful benefit will be payable.

3.1.4. The following disabilities will also be regarded as satisfying the definition of TPD;
a) total and irrecoverable loss of sight of both eyes; or
b) loss by severance of two (2) limbs at or above wrist or ankle; or
c) total and irrecoverable loss of sight in one (1) eye and the loss by severance of one (1) limb at or above the wrist or ankle.

3.1.5. Any condition that the Company has reasonable grounds to expect can be reversed or improved by surgery or other treatment will not be considered to be a disablement covered by the TPD definition.

3.2. Notwithstanding anything to the contrary in this Master Takaful Certificate, the maximum amount of the TPD Sum Covered payable from all Individual Takaful Certificates written with the Company on the life of the same Person Covered shall not exceed Ringgit Malaysia Two Million (RM2,000,000).

4. TPD BENEFIT

4.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Supplementary Takaful Benefits in the First Schedule of the Master Takaful Certificate.

4.2. TPD benefit under this schedule is an Accelerated Benefit. TPD benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

4.3. TPD benefit payable for each Person Covered is equivalent to the TPD benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

4.4. In the event of TPD of the Person Covered due to causes as specified in the First Schedule, subject to the terms and conditions of the Master Takaful Certificate, we will pay the TPD benefit in one (1) lump sum less any amount paid for other Accelerated Benefits, if any, and any amount outstanding that is due to us.

4.5. We will pay the TPD benefit payable to:
- 4.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
- 4.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

4.6. We have the right, at reasonable intervals, to request the proof of continuance of the TPD. You are required to submit the proof at your or Person Covered's own expense.

5. TERMINATION OF TPD BENEFIT

This provision for TPD benefits in respect of any Person Covered shall automatically terminate:-

5.1. on the Maturity Date shown in the First Schedule; or
5.2. upon death of the Person Covered; or
5.3. upon surrender of the Individual Takaful Certificate; or
5.4. upon payment of the TPD benefit to the Person Covered; or
5.5. when the Person Covered attained age seventy (70) years (*applicable for Any Occupation definition*); or
5.6. when the Person Covered attained age sixty (60) years (*applicable for Own or Suited Occupation definition*);
whichever is earlier.

6. CLAIM PROCEDURES

6.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim.

6.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

6.3. No benefit shall become due in respect of TPD unless or until the Company shall have been notified as aforesaid and all necessary documents and information have been submitted to the Company. If required by the Company, the Person Covered shall undergo a medical examination by a duly qualified and registered panel Physician so approved by the Company and to such medical and surgical treatment as the panel Physician so approved may consider necessary.

6.4. **Waiting Period for TPD**

- 6.4.1. Waiting period of six (6) months is applied to TPD claims.
- 6.4.2. In the event of reinstatement, the Waiting Period shall take effect from the latest reinstatement date.

7. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate should the Person Covered suffers TPD directly or indirectly by any of the following events:

7.1. **Natural Causes** (*if applicable*)
- 7.1.1. Self-inflicted Injury or any attempt while sane or insane;
- 7.1.2. Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order;
- 7.1.3. 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 when the Person Covered is a passenger of a fully licensed aircraft or helicopter services operating in areas not serviced by a regular scheduled passenger aircraft;
- 7.1.4. If the Person Covered is found to be infected by any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases;
- 7.1.5. If the Person Covered is under the influence of alcohol or drugs other than in accordance with the direction of a Physician;

7.1.6. If the Person Covered participates in a riot, or commits a criminal offence;

7.1.7. If the Person Covered is found to be involved in the act of terrorism where an act of terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear;

7.1.8. All Pre-Existing Conditions, and/or related or evocative conditions except those which have been fully disclosed to and accepted in writing by the Company prior to the inception of the coverage.

7.2. **Accidental Causes** (*if applicable*)

7.2.1. The Person Covered committing, attempting or provoking an assault or a felony or any violation of the law by the Person Covered;

7.2.2. Riot and civil commotion, strikes or terrorist activities;

7.2.3. Suicide or any attempt threat or self-inflicted Injury while sane or insane;

7.2.4. War, declared or undeclared, revolution or any warlike operations;

7.2.5. Military or naval service in time of declared or undeclared war or while under orders or warlike operations or restoration of public order;

7.2.6. Making an arrest as an officer of the law;

7.2.7. Violation or attempted violation of the law or resistance to arrest;

7.2.8. Racing other than on foot;

7.2.9. Accident occurring while or because the Person Covered is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner;

7.2.10. Illness or disease of any kind due to ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);

7.2.11. Inhalation of poison, gas or fumes (voluntarily or involuntarily taken);

7.2.12. Entering, operating, or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hand-gliding and ballooning or any other aerial device, contraption, 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;

7.2.13. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear.

FIFTH SCHEDULE
PARTIAL PERMANENT DISABILITY BENEFIT

1. PARTIAL PERMANENT (PPD) BENEFIT

1.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

1.2. PPD benefit under this schedule is an Accelerated Benefit. PPD benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

1.3. PPD benefit payable for each Person Covered is equivalent to the PPD benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you subject to the following Schedule of Indemnity. This benefit is guaranteed.

1.3.1. Schedule of Indemnity

Description of Injury	Percentage of Indemnity
Total and irrecoverable loss of sight of both eyes	100%
Loss of both hands at or above the wrist	100%
Loss of both feet at or above the ankle	100%
Loss of one hand at or above the wrist and sight of one eye	100%
Loss of one foot at or above the ankle and sight of one eye	100%
Loss of one hand at or above the wrist and one foot at or above the ankle	100%
Loss of one hand at or above the wrist	50%
Loss of one foot at or above the ankle	50%
Loss of sight of one eye	50%
Complete and irrecoverable loss of hearing in both ears	50%
Complete and irrecoverable loss of hearing in one ear	10%
Complete and irrecoverable loss of speech	50%
Loss of:-	
a) Four fingers and thumb of one hand at or above the metacarpophalangeal joints	50%
b) Four fingers of one hand at or above the metacarpophalangeal joints	40%
c) Thumb:	
i) both phalanges	25%
ii) one phalanx	10%
d) Index finger:	
i) three phalanges	10%
ii) two phalanges	8%
iii) one phalanx	4%
e) Middle finger:	
i) three phalanges	6%
ii) two phalanges	4%
iii) one phalanx	2%
f) Ring finger:	
i) three phalanges	5%
ii) two phalanges	4%
iii) one phalanx	2%
g) Little finger:	
i) three phalanges	4%
ii) two phalanges	3%
iii) one phalanx	2%
h) Metacarpi:	
i) first or second	3%
ii) third, fourth or fifth	2%
i) Toes:	
i) all of one foot	15%
ii) great, both phalanges	5%
iii) great, one phalanx	2%
iv) other than great if more than one toe lost each	1%

1.4. In the event of PPD of the Person Covered due to causes as specified in the First Schedule, subject to the terms and conditions of the Master Takaful Certificate, we will pay the PPD benefit according to the Schedule of Indemnity, less any amount paid for other Accelerated benefits, if any, and any outstanding amount that is due to us.

1.5. The aggregate payment of PPD benefit shall not be more than one hundred percent (100%) of the PPD Sum Covered in the Schedule of Benefits for Injury, illness or disease of the same source.

1.6. We will pay the PPD benefit payable to:
  1.6.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
  1.6.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

1.7. We have the right, at reasonable intervals, to request the proof of continuance of the PPD. You are required to submit the proof at your or Person Covered's own expense.

2. TERMINATION OF PPD BENEFIT

This provision for PPD benefits in respect of any Person Covered shall automatically terminate: -

2.1. on the Maturity Date shown in the First Schedule; or
2.2. upon death of the Person Covered; or
2.3. upon surrender of the Individual Takaful Certificate; or
2.4. upon full 100% payment of the PPD benefit to the Person Covered; or
2.5. when the Person Covered attained age sixty-five (65) years;
whichever is earlier.

3. CLAIM PROCEDURES

3.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim.

3.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

3.3. No benefit shall become due in respect of PPD unless or until the Company shall have been notified as aforesaid and all necessary documents and information have been submitted to the Company. If required by the Company, the Person Covered shall undergo a medical examination by a duly qualified and registered panel Physician so approved by the Company and to such medical and surgical treatment as the panel Physician so approved may consider necessary.

4. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate should the Person Covered suffers PPD directly or indirectly by any of the following events:

4.1. **Natural Causes** (*if applicable*)
  4.1.1. Self-inflicted Injury or any attempt while sane or insane;
  4.1.2. Military or naval service in time of declared or undeclared war or while under orders for war like operations or restoration of public order;
  4.1.3. 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 when the Person Covered is a passenger of a fully licensed aircraft or helicopter services operating in areas not serviced by a regular scheduled passenger aircraft;
  4.1.4. If the Person Covered is found to be infected by any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases;
  4.1.5. If the Person Covered is under the influence of alcohol or drugs other than in accordance with the direction of a Physician;
  4.1.6. If the Person Covered participates in a riot, or commits a criminal offence;
  4.1.7. If the Person Covered is found to be involved in the act of terrorism where an act of terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear;
  4.1.8. All Pre-Existing Conditions, and/or related or evocative conditions except those which have been fully disclosed to and accepted in writing by the Company prior to the inception of the coverage.

4.2. **Accidental Causes** (*if applicable*)
  4.2.1. The Person Covered committing, attempting or provoking an assault or a felony or any violation of the law by the Person Covered;
  4.2.2. Riot and civil commotion, strikes or terrorist activities;
  4.2.3. Suicide or any attempt threat or self-inflicted Injury while sane or insane;
  4.2.4. War, declared or undeclared, revolution or any warlike operations;
  4.2.5. Military or naval service in time of declared or undeclared war or while under orders or warlike operations or restoration of public order;
  4.2.6. Making an arrest as an officer of the law;
  4.2.7. Violation or attempted violation of the law or resistance to arrest;
  4.2.8. Racing other than on foot;
  4.2.9. Accident occurring while or because the Person Covered is affected by the consumption of alcohol beyond the permitted limit or drug unless taken as prescribed by a qualified medical practitioner;
  4.2.10. Illness or disease of any kind due to ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);

4.2.11. Inhalation of poison, gas or fumes (voluntarily or involuntarily taken);

4.2.12. Entering, operating, or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hand-gliding and ballooning or any other aerial device, contraption, 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;

4.2.13. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear.

SIXTH SCHEDULE
CRITICAL ILLNESS BENEFIT

1. DEFINITION OF CRITICAL ILLNESS (CI)

1.1. 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:
i) Transient ischemic attacks
ii) Cerebral symptoms due to migraine
iii) Traumatic Injury to brain tissue or blood vessels
iv) Vascular disease affecting the eye or optic nerve or vestibular functions

1.2. 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:

i) A history of typical chest pain;
ii) 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
iii) Elevation of the cardiac biomarkers, inclusive of CPK-MB above generally accepted normal laboratory levels or Troponins 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:
i) occurrence of an acute coronary syndrome including but limited to unstable angina.
ii) a rise in cardiac biomarkers resulting from a procedure for coronary artery disease

1.3. 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.

1.4. 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:
i) All cancers which are histologically classified as any of the following:
    a) pre-malignant
    b) non-invasive
    c) carcinoma in situ
    d) having borderline malignancy
    e) having malignant potential
ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
v) Chronic Lymphocytic Leukemia less than RAI Stage 3
vi) All cancers in the presence of HIV
vii) Any skin cancer other than malignant melanoma

1.5. 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:
i) angioplasty;
ii) other intra-arterial or catheter based techniques;
iii) keyhole procedures;
iv) laser procedures.

1.6. 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.

1.7. 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 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 coverage under this certificate subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of this Contract, thereby reducing the amount of the Lump Sum Payment which may be payable.

1.8. End-Stage Liver Failure

End-stage liver failure as evidenced by all of the following:
i) Permanent jaundice;
ii) Ascites (excessive fluid in peritoneal cavity); and
iii) Hepatic encephalopathy.

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

1.9. 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:

i) A rapidly decreasing liver size as confirmed by abdominal ultrasound;
ii) Necrosis involving entire lobules, leaving only a collapsed reticular framework;
iii) Rapidly deteriorating liver functions tests; and
iv) 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.

1.10. 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 present.

The following is not covered:

i) Coma resulting directly from alcohol or drug abuse

1.11. Benign Brain Tumor – of specified severity

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

i) It is life threatening;
ii) It has caused damage to the brain;
iii) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
iv) 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:

i) Cysts
ii) Granulomas
iii) Malformations in or of the arteries or veins of the brain
iv) Hematomas
v) Tumours in the pituitary gland
vi) Tumours in the spine
vii) Tumours of the acoustic nerve

1.12. Paralysis of limbs

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

1.13. **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.

1.14. **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 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.

1.15. **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.

1.16. **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:

i) The blood transfusion was medically necessary or given as part of a medical treatment;
ii) The blood transfusion was received in Malaysia or Singapore after the commencement of the certificate;
iii) 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;
iv) The Participant does not suffer from haemophilia; and
v) The Participant is not a member of any high risk groups including but not limited to intravenous drug users.

1.17. **End-Stage Lung Disease**

End-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:

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

1.18. **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.

1.19. **Major Organ / Bone Marrow Transplant**

The receipt of a transplant of:

i) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
ii) 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.

1.20. **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 specialist.

All psychiatric related causes are not covered.

1.21. **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:

i) Burr hole procedures
ii) Transphenoidal procedures
iii) Endoscopic assisted procedures or any other minimally invasive procedures
iv) Brain surgery as a result of an accident

1.22. **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:

i) Repair via intra-arterial procedure
ii) Repair via key-hole surgery or any other similar techniques

1.23. **Loss of Independent Existence**

Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.

1.24. **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:

i) an appropriate specialist; and
ii) 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.

1.25. **Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living**

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.

1.26. **Chronic Aplastic Anemia - 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:

i) Regular blood product transfusion;
ii) Marrow stimulating agents;
iii) Immunosuppressive agents; or
iv) Bone marrow transplantation.

The diagnosis must be confirmed by a bone marrow biopsy.

1.27. **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.

1.28. **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:

i) Cannot be controlled with medication;
ii) Shows signs of progressive impairment; and
iii) 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.

1.29. **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:

i) Non organic brain disorders such as neurosis;
ii) Psychiatric illnesses;
iii) Drug or alcohol related brain damage

1.30. **Muscular Dystrophy**

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

i) Clinical presentation of progressive muscle weakness;
ii) No central / peripheral nerve involvement as evidenced by absence of sensory disturbance;
iii) 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.

1.31. **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:

i) angioplasty;
ii) other intra-arterial or catheter based techniques;
iii) other keyhole procedures;
iv) laser procedures.

1.32. **Multiple Sclerosis**

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

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

1.33. **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:

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

1.34. **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 anaemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.

1.35. **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's 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:

i) Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
ii) 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.

1.36. **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

2. CI BENEFIT (applicable to Accelerated Benefit)

2.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

2.2. CI benefit under this schedule is on the basis as stated in the First Schedule. CI benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

2.3. CI benefit payable for each Person Covered is equivalent to the CI benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

2.4. Subject to terms and conditions of the Master Takaful Certificate, we will pay CI benefit in one (1) lump sum less any amount paid for other Accelerated Benefit, if any, and any outstanding amount that is due to us if the if the Person Covered suffers any of the thirty-six (36) CI provided always that no payment shall be made in respect of more than one (1) CI under this schedule.

2.5. We will pay the CI benefit payable to:
2.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
2.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

2.6. We have the right, at reasonable intervals, to request the proof of continuance of the CI. You are required to submit the proof at your or Person Covered's own expense.

3. CI BENEFIT (applicable to Additional Benefit)

3.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

3.2. CI benefit under this schedule is an Additional Benefit. CI benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

3.3. CI benefit payable for each Person Covered is equivalent to the CI benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

3.4. Subject to the terms and conditions of the Master Takaful Certificate, we will pay CI benefit in one (1) lump sum less any outstanding amount that is due to us if the Person Covered suffers any of the thirty-six (36) CI provided always that no payment shall be made in respect of more than one (1) CI under this schedule.

3.5. We will pay the CI benefit payable to:
3.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
3.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

3.6. We have the right, at reasonable intervals, to request the proof of continuance of the CI. You are required to submit the proof at your or Person Covered's own expense.

4. TERMINATION OF CI BENEFIT

This provision for CI benefits in respect of any Person Covered shall automatically terminate: -

4.1. on the Maturity Date shown in the First Schedule; or
4.2. upon death of the Person Covered; or
4.3. upon surrender of the Individual Takaful Certificate; or
4.4. upon payment of the CI benefit to the Person Covered; or
4.5. when the Person Covered attained age seventy (70) years;
whichever is earlier.

5. CLAIM PROCEDURES

5.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim.

5.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

5.3. No benefit shall become due in respect of CI unless or until the Company shall have been notified as aforesaid and all necessary documents and information have been submitted to the Company. If required by the Company, the Person Covered shall undergo a medical examination by a duly qualified and registered panel Physician so approved by the Company and to such medical and surgical treatment as the panel Physician so approved may consider necessary.

5.4. **Waiting Period for Critical Illness**

5.4.1. Sixty (60) days Waiting Period shall apply in respect of the following conditions:

a) Angioplasty and other invasive treatments for coronary artery disease
b) Coronary Artery By-Pass Surgery
c) Cancer – of specified severity and does not cover very early cancers
d) Serious Coronary Artery Disease
e) Heart Attack – of specified severity

5.4.2. For all other conditions caused by sickness, thirty (30) days Waiting Period shall apply.
5.4.3. In the event of reinstatement, the Waiting Period shall take effect from the latest reinstatement date;

6. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate should the Person Covered suffers CI directly or indirectly by any of the following events:

6.1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war; or
6.2. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
6.3. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear; or
6.4. Cause by or consequent upon suicide or attempted suicide or willful self-Injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or
6.5. Disability sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning 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
6.6. Any breach of the law by the Person Covered or any assault provoked by him; or
6.7. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination; or
6.8. Any Pre-Existing Conditions arising prior to inception of coverage; or
6.9. If the disease is diagnosed within thirty (30) days from the issue date of the Individual Takaful Certificate or date of reinstatement, whichever is later, except for Accidental causes; or
6.10. For Person Covered who is a juvenile, any congenital defects/damages are specifically excluded.

SEVENTH SCHEDULE
HOSPITAL BENEFIT

1. DEFINITION

1.1. **"Malaysian Government Hospital"** shall mean a Hospital established, maintained, operated or provided by the Malaysian Government but excludes privatised or corporatized Malaysian Government Hospitals.

1.2. **"Hospital"** shall mean a registered institution established for the purpose of providing treatment and care of bed-paying sick or injured patients, and has facilities for:

i) 24-hour nursing services by registered and graduate nurses;
ii) Diagnostic and major surgery; and
iii) Under the supervision of a physician

A Hospital is expressly NOT:

i) Primarily a clinic;
ii) A convalescent, nursing or rest home;
iii) A rehabilitation centre for alcoholics or drug addicts; or
iv) A home for the elderly or infirmed.

1.3. **"Hospitalisation"** shall mean admission to a Hospital as a registered inpatient for Medically Necessary treatments for a covered Disability upon recommendation of a physician. A patient shall not be considered as an inpatient if the patient does not physically stay in the Hospital for the whole period of confinement.

1.4. **"Injury"** shall mean damage to the body as a result of an accident.

2. HOSPITAL BENEFIT (HB)

2.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

2.2. HB under this schedule is an Additional Benefit. HB benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

2.3. HB benefit payable for each Person Covered is equivalent to the HB benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

2.4. In the event the Person Covered is hospitalised in any Malaysian Government Hospital or the Company's approved medical centre or hospital, the daily Hospital benefits is payable for a minimum confinement period of six (6) consecutive hours (excluding confinement due to day care treatment) for which the hospital makes a daily room and board charge.

The maximum number of days are:
i) 180 days per event of Hospitalisation
ii) 365 days in aggregate arising from all causes of Hospitalisation, after which this benefit will be terminated. This aggregate limit applies for the lifetime of the Person Covered.

2.5. We will pay the HB benefit payable to:
2.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
2.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

3. TERMINATION OF HB BENEFIT

This provision for HB benefits in respect of any Person Covered shall automatically terminate: -

3.1. on the Maturity Date shown in the First Schedule; or
3.2. upon death of the Person Covered; or
3.3. upon surrender of the Individual Takaful Certificate; or
3.4. upon payment of the HB benefit to the Person Covered; or
3.5. when the Person Covered attained age sixty (60) years;
whichever is earlier.

4. CLAIM PROCEDURES

4.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim.

4.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

5. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate should the Person Covered hospitalised directly or indirectly by any of the following events:

5.1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war; or

5.2. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or

5.3. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear; or

5.4. Cause by or consequent upon attempted suicide or willful self-Injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease; or

5.5. Injury sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or any other activities relating to and including sky diving, parachuting, bungee jumping, hang-gliding or ballooning or any other aerial device, contraption, 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

5.6. Disability arising prior to inception of coverage; or

5.7. Any breach of the law by the Person Covered or any assault provoked by him; or

5.8. Involvement in any underwater activity necessitating the use of artificial breathing apparatus; or

5.9. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination; or

5.10. Any treatment or test in connection with AIDS or presence of any Human Immunodeficiency Virus infection and all sexually transmitted diseases; or

5.11. Day care treatment, cosmetic or plastic surgery, dental care and treatment, gender transformation and exploratory or experimental surgery; or

5.12. Relating to pregnancy or childbirth; or

5.13. Tests or treatment related to infertility, contraception, sterilization, circumcision or any abortion performed due to psychological or social reasons, and consequence thereof; or

5.14. Pre-Existing Conditions, as defined in the Second Schedule, and/or related or evocative conditions except those which have been fully disclosed to and accepted in writing by the Company prior to the inception of the coverage; or

5.15. This benefit shall not cover hospital confinements within thirty (30) days from the date of issue or any reinstatement date of Individual Takaful Certificate unless the Hospitalisation is due to Accidental Injury.

EIGHTH SCHEDULE
IMMEDIATE DEATH EXPENSE BENEFIT

1. IMMEDIATE DEATH EXPENSE (IDE) BENEFIT

1.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

1.2. IDE benefit under this schedule is an Additional Benefit. IDE benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

1.3. IDE benefit payable for each Person Covered is equivalent to the IDE benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

1.4. In the event of death of Person Covered, upon presentation of sufficient proof of death of the Person Covered due to accident or illness, within forty-eight (48) hours, the Company shall pay compassionate allowance, less any outstanding amount that is due to us.

1.5. We will pay the IDE benefit payable to:
1.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
1.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

2. CLAIM PROCEDURES

2.1. **Making a Claim**

2.1.1. **Giving notice of a claim**
Notification of a death claim must be given to us. Any failure to do so will not affect the claim as long as the notice was given as soon as was reasonably possible.

2.1.2. **Proof of claim**
Proof of the event of death must be given to us. We require the following documents:
a) Original/ Certified True Copy of the Death Certificate, or
b) Original/ Certified True Copy of the burial/ funeral permit, and
c) Original/ Certified True Copy of the Identity Card of the Person Covered.

NINTH SCHEDULE
OUTPATIENT AND MEDICAL REIMBURSEMENT BENEFIT

1. OUPATIENT MEDICAL REIMBURSEMENT BENEFIT (OMRB)

1.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

1.2. OMRB benefit under this schedule is an Additional Benefit. OMRB benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

1.3. OMRB benefit payable for each Person Covered is equivalent to the OMRB benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

1.4. We will reimburse of the actual medical expenses incurred for treatment of a bodily Injury due to an accident up to the specified amount less any outstanding amount that is due to us. Compensation under this benefit shall be payable only for a period of treatment of up to six (6) months from the date of the accident provided that such medical treatment is administered on the Person Covered by a qualified medical practitioner and provided further that the first medical treatment is administered within the first 24 hours from the date of accident.

1.5. We will pay the OMRB benefit payable to:
- 1.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
- 1.5.2. The Person Covered's proper claimant for Scheme without permissible Takaful interest.

2. TERMINATION OF OMRB BENEFIT

This provision for OMRB benefits in respect of any Person Covered shall automatically terminate: -

2.1. on the Maturity Date shown in the First Schedule; or
2.2. upon death of the Person Covered; or
2.3. upon surrender of the Individual Takaful Certificate; or
2.4. upon full 100% payment of the OMRB benefit to the Person Covered; or
2.5. when the Person Covered attained age sixty (60) years;
whichever is earlier.

3. CLAIM PROCEDURES

3.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim.

3.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

4. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate by any of the following events:

4.1. Any bodily Injury which shall result from hernia;
4.2. Claims at common law for damages obtained by passengers against drivers for the driver's negligence, recklessness or default.
4.3. If the Person Covered does not have a valid driving license to drive an automobile or is not qualified to hold a valid driver's license when driving resulting in the Accident.
4.4. Deliberate exposure to exceptional danger (except in an attempt to save human life), or the Person Covered's own criminal act.
4.5. If the Person Covered shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than disclosed in connection with this Master Takaful Certificate without the Master Takaful Participant first notifying the Company and obtaining the Company's written consent to the amendment to this Master Takaful Certificate (subject to the payment of such additional contribution as the Company may reasonably require as consideration for such agreement), then no claim shall be payable in respect of any accident arising therefrom.
4.6. Claims engage in following occupations:
- 4.6.1. military, civil defense, law enforcement, fire fighter or security guard/officer, or
- 4.6.2. air crew, ship crew, oil rig crew, diver or fisherman, or
- 4.6.3. mining, logging, sawmilling, woodworking or underground works, demolition, blasting or quarry, or which dealing with explosives, poisonous or hazardous gases, liquids or substances (except under the circumstances whilst the Person Covered is off-duty at the time of the Accident and the bodily Injury does not arise in the course of the Person Covered employment or any activity related to the Person Covered employment), or
- 4.6.4. activities or work involving scaffolding, gondolas, ropes or cables.

4.7. Arising from offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
4.8. Consequential loss or damage of any kind.

TENTH SCHEDULE
MAJOR ACCIDENTAL DEATH AND DISABILITY BENEFIT

1. MAJOR ACCIDENTAL DEATH AND DISABILITY (MADD) BENEFIT

1.1. This schedule is subject to the provisions of the Master Takaful Certificate unless we indicate otherwise. This schedule shall apply if it is identified under the section of Benefits in the First Schedule of the Master Takaful Certificate.

1.2. MADD benefit under this schedule is an Additional Benefit. MADD benefit applies to the Person Covered of the Master Takaful Certificate as stated in the First Schedule while the Master Takaful Certificate and this schedule are in force.

1.3. MADD benefit payable for each Person Covered is equivalent to the MADD benefit Sum Covered for each Person Covered as stated in the Schedule of Benefits issued by us to you. This benefit is guaranteed.

1.4. **Description of benefit**

1.4.1. **Double Indemnity upon death in public conveyance**
This coverage provides for an additional amount of natural death benefit in the event of death of the Person Covered due to an accident whilst travelling in a licensed public transport as a fare paying passenger.

1.4.2. **Ambulance Fee**
A reimbursement of the actual fee of ambulance services, up to the specified amount, will be payable in the event of an accident.

1.4.3. **Snatch Theft**
A snatch theft means loss of wallet, purse or other bags in the possession of the Person Covered together with the contents therein or loss of any valuables worn by the Person Covered, at the material time, as a result of the same being snatched away by an unknown person including attempt thereof.

In the event of a snatch theft, a lump sum amount will be payable, provided always that a police report of the event is submitted to the Company. The lump sum amount is per year basis.

1.4.4. **Rape Trauma Compensation**
In the event where a Person Covered experienced a rape incident, “trauma” compensation is payable, provided always that the relevant medical and police reports are submitted to the Company. The compensation amount is per year basis.

1.5. We will pay the MADD benefit payable to:
1.5.1. The Master Takaful Participant for Scheme with permissible Takaful interest; or
1.5.2. The Person Covered’s proper claimant for Scheme without permissible Takaful interest.

2. CLAIM PROCEDURES

2.1. Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any events that result in claim. In the event of accidental death, immediate notice thereof must be given to the Company.

2.2. Failure to furnish notice within the time specified shall not invalidate the claim if there is sufficient evidence not to have been reasonably practicable to furnish such notice and that such notice was furnished as soon as reasonably practicable.

3. EXCLUSIONS

No benefit shall be payable under this Master Takaful Certificate in the event of MADD occur by any of the following:

3.1. Death any other loss caused directly or indirectly by:-
3.1.1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
3.1.2. Any act of terrorism;
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
3.1.3. Insanity, suicide (whether sane or insane) or any attempt thereat by the Person Covered;
3.1.4. Pre-existing physical or mental defect or infirmity to the Person Covered;
3.1.5. Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Master Takaful Certificate and performed within the time provided in the Master Takaful Certificate) to the Person Covered;
3.1.6. Pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily Injury as a direct result of an accident;
3.1.7. Provoked murder or assault on the Person Covered;
3.1.8. Any breach of Civil or Shariah Law and principles by the Master Takaful Participant and / or Person Covered;
3.1.9. From misuse or abuse of substance, alcohol and/or drugs by the Person Covered; unless the drug is taken in accordance with an authorized medical prescription;
3.1.10. From the committing of any criminal acts or any other causes prohibited by Shariah Law and principles.

3.2. Death or any other loss sustained by the Person Covered:-
   3.2.1. While operating or riding a two-wheeled motor vehicle as a sport or for any other purposes;
   3.2.2. While using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private purposes without reward;
   3.2.3. While flying or engaging in other aerial activity except as a fare-paying passenger in an aircraft licensed for passenger service. (the word ‘passenger’ does not include any member of the aircrew or any person involved in any technical operation or navigation in or upon an aircraft);
   3.2.4. While committing or attempting to commit any unlawful act.

3.3. Death or Disablement or any other loss consequent upon the Person Covered engaging in hunting, mountaineering, rock climbing, hiking/trekking in remote areas unless with licensed guides, ice-hockey, polo-playing, steeple chasing, winter sports, yachting, water-ski jumping, high diving, hot air balloon, parachuting, bungee jumping or any sky-diving activities, under-water activities involving the use of breathing apparatus or compressed air or gas, or using wood-working machinery driven by mechanical power, racing (other than on foot) pacesetting or participating in any speed tests, reliability or other trials, or professional sports or games.

3.4. Death or Disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

3.5. Death directly or indirectly caused by or contributed to by arising from:-
   3.5.1. Ionisation radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission;
   3.5.2. Nuclear weapons material.

3.6. Losses caused directly or indirectly, wholly or partly by:
   3.6.1. Any any other kind of disease;
   3.6.2. By medical or surgical treatment (except such as may be necessary as a result of injuries covered by this Master Takaful Certificate and performed within the time provided in this Master Takaful Certificate);
   3.6.3. While the Person Covered is under the influence of alcohol or drug abuse while driving;
   3.6.4. While the vehicle is used for illegal purposes (including where used as an unlicensed common carrier or for any unlawful purposes).

3.7. Any bodily Injury which shall result from hernia;

3.8. Claims at common law for damages obtained by passengers against drivers for the driver’s negligence, recklessness or default.

3.9. If the Person Covered does not have a valid driving license to drive an automobile or is not qualified to hold a valid driver’s license when driving resulting in the Accident.

3.10. Deliberate exposure to exceptional danger (except in an attempt to save human life), or the Person Covered’s own criminal act.

3.11. If the Person Covered shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than disclosed in connection with this Master Takaful Certificate without the Master Takaful Participant first notifying the Company and obtaining the Company’s written consent to the amendment to this Master Takaful Certificate (subject to the payment of such additional contribution as the Company may reasonably require as consideration for such agreement), then no claim shall be payable in respect of any accident arising therefrom.

3.12. Death or Disablement directly or indirectly caused by or contributed to by arising from:-

   3.12.1. Any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
   3.12.2. Loss of or damage to hired or leased equipment; testing any kind of conveyance.

3.13. Claims engage in following occupations:

   3.13.1. Military, civil defense, law enforcement, fire fighter or security guard/officer, or
   3.13.2. Air crew, ship crew, oil rig crew, diver or fisherman, or
   3.13.3. mining, logging, sawmilling, woodworking or underground works, demolition, blasting or quarry, or which dealing with explosives, poisonous or hazardous gases, liquids or substances (except under the circumstances whilst the Person Covered is off-duty at the time of the Accident and the bodily Injury does not arise in the course of the Person Covered employment or any activity related to the Person Covered employment), or
   3.13.4. Activities or work involving scaffolding, gondolas, ropes or cables.

3.14. Arising from offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.

3.15. Consequential loss or damage of any kind.