

TAKAFUL MULIA

(This is a takaful product)

Financial planning that goes beyond this lifetime

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Sum covered plus universal account (UA) after deduction of 2.5% of UA as zakat payout

**Accidental Death/Total and Permanent Disability (TPD) Benefit*



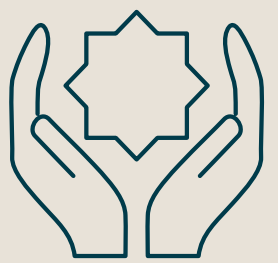
Additional 100% of sum covered

Waqf Benefit



- During lifetime - 3% of contribution amount
- Upon death/TPD - 10% of sum covered

Hajj/Umrah Benefit



RM 2,000 per contract and claimable once

Zakat Benefit



Upon death/TPD - 2.5% of UA

Final Benefit



Universal account after deduction of 2.5% of UA as zakat payout

Fidyah/Sadaqah Benefit



Upon death/TPD - RM 1,000

* The TPD coverage and the accidental death/TPD coverage will cease on the contract monthly anniversary immediately following the 65th birthday of the person covered.

**Occurs at mosque/surau or while performing Hajj/Umrah

Please refer to the contract documents for the complete terms and conditions of this plan.

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FREE LOOK PERIOD:

You have 15 calendar days from its delivery date to review your benefits

EXCLUSIONS

Death/Total and Permanent Disability (TPD) Benefit



Death:

- Pre-existing conditions*
- Suicide*

TPD:

- Pre-existing conditions*
- Any attempted suicide or self injury (while sane or insane)
- Air travel other than commercial flights
- Strike, riot, civil commotion
- Involvement in criminal act
- Hazardous sports
- Misuse of drugs
- AIDS

Accidental Death/Total and Permanent Disability (TPD) Benefit



Accidental Death:

- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- Any attempted suicide or self injury (while sane or insane)
- Death occurs at the Mosque/Surau that is not legally registered and approved by Islamic religious authorities
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Air travel other than commercial flights
- Pre-existing physical or mental defect
- Involvement in criminal act
- Strike, riot, civil commotion
- Pregnancy or childbirth
- Hazardous sports
- Misuse of drugs
- AIDS

Accidental TPD:

- Willful or negligent exposure to unnecessary risks or perils
- While engaging in professional sport activities of any kind
- TPD occurs at the Mosque/Surau that is not legally registered and approved by Islamic religious authorities
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Pre-existing physical or mental defect
- Pregnancy or childbirth
- Hazardous sports

Death/TPD occurs, while performing Hajj/Umrah:

- Before the person covered enters the international border when travelling to Saudi Arabia or after the person covered enters the international border of the destination after departing from Saudi Arabia. If there is any transit flight arranged, the total accumulated hours of transit should not be more than 24 hours
- The person covered performs ziarah or travels outside of Saudi Arabia during Hajj/Umrah
- It is not within the coverage period of 45 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter

* within 12 months from contract commencement date
Please refer to the contract documents for the complete terms and conditions of this plan.