

SINAR KASIH

(This is a takaful product)

MAIN BENEFITS YOU WILL ENJOY

Death/Total and Permanent Disability* (TPD) Benefit



Basic sum covered

Accidental Death/ Total and Permanent Disability (TPD) Benefit



Additional of 100% of basic sum covered for accidental death/TPD

Disability Allowance Benefit



Additional 3% of the sum covered (Up to RM 30,000 per person) is payable in one lump sum upon TPD/accidental TPD of the person covered

**Note: TPD benefit will expire on the contract monthly anniversary immediately following the person covered's 65th birthday. Please refer to the contract documents for the complete terms and conditions of this plan.*



RT2

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Sun Life Malaysia Takaful Berhad

Registration No.: 200501012215 (689263-M)

Member of PIDM

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

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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:

- 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)
- 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
- Active duty in any law enforcement organisation
- Bodily infirmity, mental/functional disorder
- Pre-existing physical or mental defect
- Pregnancy or childbirth

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