

PRODUCT DISCLOSURE SHEET: GOTAKAFUL

(Read this Product Disclosure Sheet before you decide to take up GoTakaful. Be sure to also read the general terms and conditions in the master contract.)

1. What is this product about?

GoTakaful is a monthly renewable non-surplus sharing family takaful term plan that comprises main benefits and additional benefits with coverage up to age 50.

Main benefits provide a lump sum benefit in the event of death or total and permanent disability (TPD) of the person covered due to all causes.

Additional benefits consist of the following:

- Accidental death / accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah
- Funeral expenses

2. What are the applicable Shariah principles?

- Between certificate owners of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and certificate owners in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

3. What are the covers/benefits provided?

GoTakaful Basic plan covers:

| Main benefits | Sum covered (RM) |
|---|------------------|
| Death <ul style="list-style-type: none"> • Provides lump sum benefit in the event of death of the person covered due to all causes | 48,000 |
| Total and permanent disability (TPD) <ul style="list-style-type: none"> • Provides lump sum benefit in the event of TPD of the person covered due to all causes | 48,000 |
| Additional benefits | Sum covered (RM) |
| Accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah <ul style="list-style-type: none"> • Provides lump sum benefit in the event the accidental death of the person covered occurs while the person covered is at the Mosque/Surau for the purpose of performing solat (prayer) or while performing Hajj/Umrah | 144,000 |
| Accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah <ul style="list-style-type: none"> • Provides lump sum benefit in the event the accidental TPD of the person covered occurs while the person covered is at the Mosque/Surau for the purpose of performing solat (prayer) or while performing Hajj/Umrah | 144,000 |
| Funeral expenses <ul style="list-style-type: none"> • Provides lump sum benefit in the event of death of the person covered for funeral arrangement | 2,000 |

The certificate will be renewed every month before the person covered's 50th birthday. However, this renewal is subject to the contribution payment and the terms and conditions mentioned in the master contract documents.

4. How much contribution do I have to pay?

The monthly contribution amount is RM18.00.

The contribution that you have to pay is not guaranteed and may be revised, as explained in question 6 below under "Non-guaranteed contribution".

Contribution duration: up to age 50 of the person covered

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

| Type | Amount |
|---------------|--|
| • Wakalah fee | 60% of contribution payable |
| • Commission | 10% of contribution payable, which forms part of wakalah fee |

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

- **Importance of disclosure** – you must disclose all material facts fully and correctly such as health condition, full name as per National Registration Identity Card (NRIC), NRIC number, age or date of birth and other information as required during enrolment. If the certificate of takaful is intended wholly for your personal purposes, you must take reasonable care not to make a misrepresentation in disclosing the required information and to disclose any other facts that you know to be relevant to us. If it is proven there is a misrepresentation or suppression of material fact, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply in which it may result in avoidance of your certificate of takaful, refusal or reduction of your claim(s), change of terms or termination of your certificate of takaful. The obligation of continuous disclosure is your responsibility until the certificate of takaful is issued, varied or renewed.
- **Free look period** – you may cancel your certificate of takaful within 15 days from the delivery date of the first certificate of takaful. Any contribution paid by the certificate owner will be refunded if certificate owner cancels the takaful coverage during the free look period.
- **Limitation on TPD benefit** – the maximum aggregate amount payable on TPD benefit to the person covered under this certificate and all other individual and group contracts or certificate with us is limited to RM2,000,000.
- **Non-guaranteed contribution** – the contributions are not guaranteed and may be revised from time to time. At least 14 days written notice prior to the certificate monthly anniversary shall be given to you before implementing the revised contribution. As a result of any change of contribution, the wakalah fee and commission amount will change accordingly.
- **Product withdrawal condition** – we reserve the right to cancel the master contract and the certificate of takaful as a whole if we decide to discontinue managing this takaful product by giving you and the certificate owner at least 14 days prior written notice. The master contract and the certificate of takaful, subject to the contribution payment, will continue until the next contribution due date after the notice period.
- **Tax** – all taxes, including but not limited to any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of the certificate will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the certificate to take into account any such tax.
- **Nomination** – you may nominate a nominee and please ensure that your nominee is aware of the takaful plan that you have participated.
- **Waiting period** – not applicable.
- **Claim process** – you may download the claim form and view the claim process at www.sunlifemalaysia.com.

Note: This list is non-exhaustive. Please refer to the master contract for the full list of terms and conditions under this plan.

7. What are the major exclusions under this plan?

Not applicable.

8. Can I give up (surrender) my certificate?

Participating in a family takaful plan is a long-term financial commitment. You may surrender your certificate by contacting our Client Careline or via the master contract holder careline, website, mobile application or any other formal communication method as advised by the master contract holder or us from time to time. The effective date of the surrender shall be the next contribution due date and there will be no cash value or pro-rated contribution payable upon surrender.

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

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

10. Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful', available at Sun Life Malaysia or you could log on to the Insurance Info website at www.insuranceinfo.com.my. For further information on claims procedures, please refer to Sun Life Malaysia's website at <https://www.sunlifemalaysia.com/client-care/make-a-claim>.

If you have any enquiries, please contact us at:

Sun Life Malaysia Takaful Berhad

Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the **Client Careline at 1300-88-5055**,
lodge an online enquiry via sunlifemalaysia.com,
email to us directly at wecare@sunlifemalaysia.com,
or fax to us at **(603) 2698 7035**.

11. Other similar types of plan available.

Please call our Client Careline for other similar types of plan available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT DOCUMENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at January 2020 onwards. This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013.

CERTIFICATE INFORMATION STATEMENT

This certificate information statement provides a summary of the main features of your plan, GoTakaful, from Sun Life Malaysia Takaful Berhad (referred to as “our”, “us” or “we”) for information purposes. This certificate information statement does not constitute a contract of takaful. It is very important that you, as a certificate owner, read through and fully understand the information contained. Alternatively, you may refer to the master contract for full details of the terms, conditions and exclusions of your plan that is available on our website at sunlifemalaysia.com.

1. Master contract holder

Master contract holder, as stated in the certificate of takaful or master contract schedule, is the organisation or institution named as the master contract holder.

2. Proof of age

Proof of age at the time of inception or prior to payment of benefits under this certificate is necessary. Your certificate document(s) would state whether the person covered's age has been admitted. If it has not been admitted, you are required to submit a photocopy of NRIC, passport or birth certificate of the person covered to us immediately as proof of age and for our record.

3. Your responsibility to pay contributions

You are responsible to pay the contributions on or before the contribution due date to ensure your takaful coverage is not interrupted.

4. Facilities for paying contributions

For your convenience, payment of contribution can be made via GoPayz e-wallet. No official receipt will be issued for contribution payment made via GoPayz e-wallet. In this case, the transaction history and statement in GoPayz e-wallet account will be recognised as proof of payment.

5. Conditional renewability

The certificate of takaful will be renewable monthly subject to the contribution payment and the terms and conditions in the master contract. However, the contribution rates are not guaranteed. We reserve the right to revise the contribution rates at the next certificate monthly anniversary date by giving 14 days written notice in advance to the master contract holder and you at your last known address. Such change of contribution rates, if any, would be applicable to all certificate owners irrespective of individual claim experience.

6. Free look period

If you decide not to take up this takaful coverage for whatever reason after it has been issued, you may cancel your coverage by contacting our Client Careline or via the master contract holder careline, website, mobile application or any other formal communication method as advised by the master contract holder or us within 15 days from the delivery date of the first certificate of takaful. Any contribution paid by the certificate owner will be refunded if the certificate owner cancels the takaful coverage during the free look period.

7. Choosing a nominee

If the takaful coverage is on your own life and you are 16 years old and above, you may nominate a person to receive the death benefit (if any) after the certificate has been issued. The nomination form will be sent together with the contract documents or you may download the nomination form from our website at sunlifemalaysia.com. Kindly complete and return the hardcopy of nomination form to us.

8. Change of address

All correspondences shall be sent to the correspondence address as stated upon enrolment. Please advise us in writing of any change in your or your nominee's (nominees') address. This is to ensure that all correspondences are received in a timely manner.

9. Surrender of certificate

You may at any time during the lifetime of the person covered and while the certificate of takaful is in force, surrender the certificate by contacting our Client Careline or via the master contract holder's careline, website, mobile application or any other formal communication method as advised by the master contract holder or us from time to time. All benefits and rights under the certificate of takaful will end upon next contribution due date after receiving the notification. As the certificate does not have any cash value, we will not pay any cash value or pro-rated contribution upon the surrender of the certificate.

10. Termination of the takaful coverage

The takaful coverage of the person covered will terminate on the occurrence of any of the following events:

- a) upon death of the person covered and payment of the death benefit;
- b) upon payment of the total and permanent disability (TPD) benefit where the TPD benefit is equal to the death benefit;
- c) upon non-payment of contribution;
- d) upon surrender of the certificate of takaful;
- e) upon cancellation of the certificate of takaful;
- f) upon termination of the person covered's GoPayz e-wallet account;
- g) on the coverage end date as shown in the certificate of takaful; or
- h) on the certificate monthly anniversary immediately after the person covered's 50th birthday.

11. Wakalah

- a) **Wakalah** means the contract where a party, as principal (Muwakkil) authorises another party as his agent (Wakil) to perform a particular task on matters that may be delegated. Under this takaful plan, the certificate owner appoints us to manage takaful fund based on Wakalah contract.
- b) **Wakalah fees** means the amount to be charged from the contribution in return of wakalah contract for us to cover the expenses of administration and commission (where applicable).
- c) We will deduct the wakalah fee from the contribution, for the services rendered. This will be a percentage (%) of contributions as prescribed in the following schedule of wakalah fees.

| Wakalah fee (as a % of contribution) |
|---|
| 60% |

- d) We reserve the right to revise this percentage from time to time by giving the master contract holder and you 14 days written notice in advance. The revision shall take effect on the next certificate monthly anniversary after the notice period.
- e) If there are any circumstances that would be deemed as mismanagement and negligence by us, we will take all actions necessary to correct and rectify such circumstances including revising the relevant procedures and if required, to refund any amount due to participants.
- f) In the event of dissolution of the certificate due to cancellation within the free look period, surrender of certificate or termination of certificate, a refund of the whole or a part of the wakalah fee, if any, would form part of the amount payable.

12. Participants' tabarru' fund

- a) **Tabarru'** means the voluntary contribution amount to be deducted for the takaful coverage.
- b) We will take the tabarru' which is the contribution payable less the wakalah fee, and allocate this amount into the participants' tabarru' fund, which is the holding fund from which we pay all takaful benefits prescribed under this certificate of takaful. The participants' tabarru' fund is collectively owned by the pool of takaful participants.
- c) The takaful coverage will take into effect when there is tabarru' allocated into the participants' tabarru' fund.
- d) The tabarru' amount is not guaranteed and may be revised from time to time by notifying in writing to the master contract holder and you at least 14 days in advance. The revision shall take effect on the next certificate monthly anniversary after the notice period.
- e) We will manage the assets of the participants' tabarru' fund and decide how to invest and manage the assets in line with Shariah. The investment profit (if any) will be retained in the participants' tabarru' fund.
- f) We will pay all costs, expenses and charges for maintaining and investing the assets of the participants' tabarru' fund and any other direct claims related expenses from the participants' tabarru' fund.
- g) Any surplus arising from the participants' tabarru' fund after Qard repayment (if any), will be retained and will not be distributed to participant or to us.
- h) We shall administer any declared yearly surplus arising from this fund in any of the following manner:
 - The surplus to remain in the participants' tabarru' fund; or
 - Donate the surplus to any charitable organisation approved by our Shariah committee.
- i) If there is insufficient fund in the participants' tabarru' fund to pay the takaful benefits, we will arrange for a Qard (interest-free loan) from our fund to cover the shortfall. The Qard will have to be repaid when the participants' tabarru' fund returns to surplus position.

13. Benefits

| Main benefits | |
|---|---|
| Death | <p>In the event of death of the person covered due to any causes, a lump sum death benefit will be payable according to the sum covered stipulated in the certificate of takaful, less any amount you owe us. This benefit will be payable from the participants' tabarru' fund.</p> <p>Upon payment of claim under this benefit, the certificate of takaful will be terminated and no other death/TPD benefit will be payable.</p> |
| Total and permanent disability (TPD) | <p>In the event the person covered suffers TPD due to any causes, a lump sum TPD benefit will be payable according to the sum covered stipulated in the certificate of takaful, less any amount you owe us. This benefit will be payable from the participants' tabarru' fund.</p> <p>The maximum aggregate amount of the TPD benefit payable with respect to the TPD of the person covered under this and all other individual and group</p> |

| | |
|---|--|
| | <p>contract or certificates issued by us shall not exceed RM 2,000,000.</p> <p>If the TPD benefit payable is less than the sum covered for death benefit, the certificate of takaful shall continue to be in force and the sum covered for the death benefit will be reduced by the TPD claim amount.</p> <p>If the TPD benefit payable is equal to the sum covered for death benefit, the certificate of takaful will be terminated upon payment of claim under this benefit and no other death/TPD benefit will be payable.</p> |
| Additional benefits | |
| Accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah | <p>In the event the accidental death of the person covered occurs while the person covered is at the Mosque/Surau for the purpose of performing solat (prayer) or while performing Hajj/Umrah, a lump sum accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah benefit will be payable according to the sum covered stipulated in the certificate of takaful, less any amount you owe us. This benefit will be payable from the participants' tabarru' fund.</p> <p>The accidental death that occurs while performing Hajj/Umrah shall be payable provided:</p> <ul style="list-style-type: none"> (a) the occurrence of accidental death is within the coverage period of 45 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter; (b) the accidental death occurs after the person covered enters the international border when travelling to Saudi Arabia or before 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; and (c) the accidental death occurs while the person covered is not on ziarah or not travelling outside of Saudi Arabia during Hajj/Umrah. <p>Upon payment of claim under this benefit, the certificate of takaful will be terminated and no other death/TPD benefit will be payable.</p> |
| Accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah | <p>In the event the accidental TPD of the person covered occurs while the person covered is at the Mosque/Surau for the purpose of performing solat (prayer) or while performing Hajj/Umrah, a lump sum accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah benefit will be payable according to the sum covered stipulated in the certificate of takaful, less any amount you owe us. This benefit will be payable from the participants' tabarru' fund.</p> <p>The accidental TPD that occurs while performing Hajj/Umrah shall be payable provided:</p> <ul style="list-style-type: none"> (a) the occurrence of accidental TPD is within the coverage period of 45 days for Hajj and 15 days for Umrah, or the actual travel duration, whichever is shorter; (b) the accidental TPD occurs after the person covered enters the international border when travelling to Saudi Arabia or before 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; and |

| | |
|-------------------------|---|
| | <p>(c) the accidental TPD occurs while the person covered is not on ziarah or not travelling outside of Saudi Arabia during Hajj/Umrah.</p> <p>The maximum aggregate amount of the TPD benefit payable with respect to the TPD of the person covered under this and all other individual and group contract or certificates issued by us shall not exceed RM 2,000,000.</p> <p>If the TPD benefit payable is less than the sum covered for death benefit, the certificate of takaful shall continue to be enforced and the sum covered for the death benefit will be reduced by the TPD claim amount.</p> <p>If the TPD benefit payable is equal to the sum covered for death benefit, the certificate of takaful will be terminated upon payment of claim under this benefit and no other death/TPD benefit will be payable.</p> |
| Funeral expenses | <p>In the event of death of the person covered, a lump sum funeral expenses benefit will be payable according to the sum covered stipulated in the certificate of takaful, less any amount you owe us.</p> <p>This benefit will be payable from the participants' tabarru' fund.</p> <p>This benefit will be payable regardless of whether the death benefit, accidental death benefit or accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah benefit is payable or not.</p> |

Definition:

- **Accidental** means a sudden unintentional, unexpected, unusual and specific event caused by violent, external and visible means that occurs at an identifiable time and place which will, independently of any other cause, be the sole cause of bodily injury or resulted in death of the person covered.
- **Accidental death** means:
 - a) death from bodily injury, occurring whilst this takaful coverage is in force for the person covered, resulting solely, directly and independently of all other causes, from external, violent and accidental means with visible contusion or wound on the exterior of the body or internal injury revealed by autopsy; or
 - b) death from drowning revealed by autopsy
- **GoPayz e-wallet** means the e-wallet service provided by U Mobile Sdn Bhd.
- **Hajj** means visiting Baitullah Al Haram (the Holy Kaabah) in Mecca in the months of Hajj pilgrimage to perform the specific rites according to its terms and conditions.
- **Mosque/Surau** means a place of worship for Muslims to do their prayers. The location of the Mosque/Surau must be legally registered and approved by Islamic religious authorities.

- **Total and permanent disability (TPD)** means the following:

If the person covered is working or operating their own business

If the person covered is between the age of 18 and 50, and working for money or operating their own business, they will be considered totally and permanently disabled if they are totally and permanently unable to do any work, occupation or profession to earn any wages, compensation or profit. The disability must last for at least 6 consecutive months.

If the person covered is unemployed or not operating their own business

If the person covered is between the age of 18 and 50, and at the time of suffering the disability is not in paid work or operating their own business or is a housewife, we will consider TPD to be the inability to carry out at least 3 of the 6 activities of daily living (as stated below) without the help of another person. The disability must last for at least 6 consecutive months.

- a) Transfer – Getting in and out of a chair without requiring physical assistance;
- b) Mobility – The ability to move from room to room without requiring any physical assistance;
- c) Contenance – The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene;
- d) Dressing – Putting on and taking off all necessary items of clothing without requiring assistance of another person;
- e) 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; or
- f) Eating – All tasks of getting food into the body once it has been prepared.

The occurrence of any of the following will also be considered as TPD:

- a) Total and permanent loss of sight of both eyes;
- b) Loss by severance of 2 limbs at or above wrist or ankle;
- c) Total and permanent loss of sight of 1 eye and loss by severance of 1 limb at or above wrist or ankle; or
- d) Permanent total paralysis.

2 of our appointed medical examiners must be satisfied that the person covered's disability meets the definition of TPD.

- **Umrah** means visiting Baitullah Al Haram (the Holy Kaabah) in Mecca at any time to perform the specific rites according to its terms and conditions.

14. Exclusions

Not applicable

15. Misstatement of age and/or gender

This certificate is issued for the age and/or gender of the person covered as shown in the certificate of takaful, based on the date of birth and/or gender declared in the application. We will need proof of the person covered's age before we pay any benefits.

If the age and/or gender of the person covered has been misstated, we will make one of the following adjustment:

- (a) If the contribution based on the correct age and/or gender of the person covered is higher than the contribution paid, then we shall prorate the benefits payable based on the ratio of the actual contribution paid to the correct contribution which should have been paid for the person covered's correct date of birth and/or gender. The end date stated in the certificate of takaful shall be adjusted based on the correct age (if applicable); or
- (b) If the contribution based on the correct age and/or gender of the person covered is lower than the contribution paid, then we shall refund the difference in wakalah fee and tabarru' from the operator fund and participants' tabarru' fund. The end date stated in the certificate of takaful shall be adjusted based on the correct age (if applicable).

16. Change of certificate

We reserve the right to amend the terms and provisions of this certificate in order to comply with Malaysian Law and regulations. We will provide prior written notice by ordinary post to your last known address in our records or other alternative modes of communication.

Your request for any alteration or endorsement to this certificate will not be valid unless authorised by us and such approval is endorsed on this certificate.

17. Claims procedure

Notice of claim

If you or your legal representative makes a claim, the claimant must give us written notice of the claim within 30 days from the date the covered event happened.

Proof of claim

You or your legal representative must send us proof of the claim within 30 days from the date of giving us notice. The claimant must also pay any costs involved in doing this. We can also ask for more medical reports or evidence. The claimant shall produce the documents required by us within the reasonable time and shall co-operate with us in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

a) Death / Accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah benefit claim

Document requirements:

- Duly completed death claim form;
- Death medical report to be completed by attending doctor;
- Certified true copy of death certificate;
- Copy of deceased's identity card/passport;
- Certified true copy of the claimant's identity card;
- Certified true copy of burial certificate;

- Certified copy of proof of relationship between claimant and deceased:
 - Spouse : Marriage certificate
 - Parents : Birth certificate of deceased
 - Children : Birth certificates of children;
- Original certificate/policy contract;
- Any other documents, if required by us.

Additional documents required for accidental death:

- Certified true copy of police report;
- Certified true copy of post mortem report;
- Certified true copy of toxicology report;
- Newspaper cutting (if any).

Additional documents for accidental death occurs at the Mosque/Surau or while performing Hajj/Umrah:

- Certified true copy of police report;
- Certified true copy of post mortem report;
- Certified true copy of toxicology report;
- Newspaper cutting (if any);
- Official documentation on the registration of Surau/Mosque;
- Documentation from Tabung Haji/service provider that the person covered was going for Hajj/Umrah.

Additional documents required for overseas death:

- Certified true copy of death certificate (issued by country of death);
- Certified true copy of confirmation of death by Malaysian Embassy (of the country of death);
- Certified true copy of confirmation letter by National Registration Department (JPN);
- Certified true copy of deceased's passport;
- Certified copy of import/export permit certificate;
- All relevant documents issued by foreign authority must be certified by Malaysia Embassy or Public Notary.

b) Total and permanent disability (TPD) / Accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah benefit claimDocument requirements:

- Duly completed TPD claim form;
- TPD medical report on TPD claim after 6 months from the disability date;
- Certified true copy of person covered's identity card/passport;
- Certified true copy of termination letter by the employer;
- Certified true copy of SOCSO medical report & approval letter;
- Copy of all relevant investigation results (i.e. x-ray, CT scan, MRI, blood test, HPE, biopsy, etc.);
- Original certificate/policy contract;
- Any other documents, if required by us.

Additional documents required for accidental TPD:

- Certified true copy of police report

Additional documents for accidental TPD occurs at the Mosque/Surau or while performing Hajj/Umrah:

- Certified true copy of police report;
- Official documentation on the registration of Surau/Mosque;
- Documentation from Tabung Haji/service provider that the person covered was going for Hajj/Umrah.

c) Funeral expenses benefit claim

- Duly completed death claim form;
- Certified true copy of deceased's death certificate;
- Proof of relationship (for deceased's spouse and family):
 - Spouse : Marriage certificate
 - Parents : Birth certificate of deceased
 - Children : Birth certificates of children;
- Certified true copy of claimant's identity card/birth certificate/passport;
- Copy of bank passbook/bank account details.

Additional documents for overseas death:

- Import/Export permit certificate;
- Copy of death certificate in foreign language (must be translated in English and authenticated by Malaysian Embassy in that particular country or the respective embassy in Malaysia);
- Letter of confirmation of death by National Registration Department (JPN).

18. Client service and complaint unit

Should you need more information regarding the terms and conditions of your certificate or if you are not satisfied with our decision with regards to your claim and wish to lodge a complaint, please contact our authorised representative. Any writing or communication to us shall be addressed to:

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur

Alternatively, you may call our Client Careline at **1300-88-5055**.

19. Ombudsman for Financial Services and Bank Negara Malaysia

The Ombudsman for Financial Services and the Laman Informasi Nasihat dan Khidmat (LINK) are set up to offer consumer protection to certificate owners, and to resolve disputes over claims settlement between us and certificate owners. In the event of any dispute over claims settlement, you may write to the following addresses:

Ombudsman for Financial Services

Chief Executive Officer
Level 14, Main Block
Menara Takaful Malaysia
4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: (03) 2272 2811
Fax: (03) 2272 1577
<http://www.ofs.org.my>
Email: enquiry@ofs.org.my

Bank Negara Malaysia

Pengarah
Jabatan LINK & Pejabat Wilayah
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P.O. Box 10922
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