Stamp Duty PAID

GET-REV

GROUP CERTIFICATE NO.	: R026A
ISSUE DATE	: 16-05-2026
CERTIFICATE COMMENCEMENT DATE	: 16-05-2026
PARTICIPANT/CERTIFICATE OWNER	: YAYASAN GURU MALAYSIA BERHAD (YGMB)
PARTICIPANT'S ADDRESS/ CERTIFICATE OWNER'S ADDRESS	: Z1-07-11 MENARA OCHRE NO 2 JALAN ALAMANDA XRESINT 1 62000 PUTRAJAYA
APPLICATION DATE	: 16-05-2026
THE TAKAFUL OPERATOR	: Great Eastern Takaful Berhad 201001032332 (916257-H)

In participation into this Takaful Scheme, subject to the payment of the Contributions by YAYASAN GURU MALAYSIA BERHAD (YGMB) (hereinafter called "the Participant", "You" or "Your"), We, GREAT EASTERN TAKAFUL BERHAD (hereinafter called "the Takaful Operator", "Our", "Us" or "We"), as manager of the Takaful Fund hereby agree to pay on Your behalf, the benefits from the *Tabarru'* Fund under this Group Certificate in respect of each of the Person Covered (as defined herein) in accordance with and subject to the provisions of this Group Certificate.

It is hereby declared and agreed that the coverage under this Group Certificate is given on the basis of and in reliance upon the statements, representations and information supplied and/or to be supplied to Us by You and each of the Person Covered and that if any of such statements, representations and information is found to be false or untrue, we reserve the right not to pay any of the benefits granted hereby. Similarly, we reserve such right in the event statements, representations and information which ought to have been supplied to us are not so supplied.

IN WITNESS WHEREOF, We have caused this Group Certificate to be executed and to be effective in accordance with the terms and conditions contained herein.



JASVEEN KAUR MARNE
APPOINTED REPRESENTATIVE
GREAT EASTERN TAKAFUL BERHAD

CERTIFICATE INFORMATION STATEMENT

Dear Participant,

Thank you for taking up this Certificate. This is a financial security product that has been customized according to Your current requirements.
You would find the following information helpful to You in future. This reflects, where applicable, the provisions of the Islamic Financial Services Act 2013. All statements and representations (if any) made by Great Eastern Takaful Berhad ("Us") in this Certificate Information Statement are made in good faith based on Our reasonable knowledge as at Issue Date and We accept and undertake no liability whatsoever for the accuracy of any and all subsequent changes or amendments to any law, regulation or practice relating to and affecting the validity or accuracy of the same. You may at all times seek independent advice from any advocate and/or solicitor and/or tax consultant in order to ascertain Your rights and entitlements under or relating to this Certificate before making any decision. The benefit(s) payable under eligible certificate/product is(are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM (visit www.pidm.gov.my).

PROOF OF AGE
Proof of age is needed before any benefit can be paid. Please produce one of the following original documents at any of Our Offices as listed on Our website www.greateasternTakaful.com.

- NRIC
- Birth Certificate
- International Passport
- Citizenship Certificate

NOMINATION
If nomination is applicable and the Person Covered's age is 16 years and above, Person Covered may nominate one or more individuals to receive the Takaful benefits payable upon Person Covered's death, either as an Executor or as a beneficiary under a conditional *Hibah*. The nomination form is available on Our website, or You/ Person Covered may request from our Customer Service Department.

CHANGE OF ADDRESS
It is important that You/ Person Covered to inform Us immediately in writing of any change in Your/Person Covered's address to ensure that You/Person Covered receive letters or notices, etc. from Us. Any change in Your/Person Covered's nominee's addresses should also be notified to Us to facilitate the payment of claim.

SURRENDER VALUES
Family Takaful is a financial security. Once You/Person Covered have it, please do not give it up! Any change of health or circumstance may mean one of two things to You/Person Covered or their family:

- You/Person Covered may not be able to have Family Takaful protection; or
- You/Person Covered may have to contribute substantially more for the same protection.

So, be regular and prompt with the Contributions payments. The Certificate is an asset. Should the Certificate is surrendered, You/ Person Covered may receive less than the amount You/ Person Covered contribute in. However, You/ Person Covered may surrender the Certificate for its investment values so long there are amount available in the Participant's Individual Account (PIA) under the Certificate. **It may not be advantageous to surrender or replace an existing certificate with a new one due to high initial cost.** Please consult the servicing intermediary or call our Office before making the decision.

CONTRIBUTION PAYMENTS
You/Person Covered can pay Contributions

- by cash or cheque at any of Our Offices (except for monthly, quarterly and half-yearly contribution payments); or
- through auto-debit or direct-debit service available at participating banks or organisation. For the info on participating banks or organisation, You may contact Our Office for updates; or
- by salary deduction; or
- JomPay

When paying Contributions, please make sure You obtain Our official receipt which is a computer generated document and does not require a signature. Note that no receipt will be issued for Contributions payment made through auto-debit facilities. In those cases, confirmation from the respective bank statement constitutes evidence of payment.

The Contribution amount and Contribution payment mode for Your/ Person Covered Certificate and any attaching supplementary benefits will be stated in Takaful Certificate of this Certificate. If You/ Person Covered wish to change the Contributions payment mode, You may notify Us in writing prior to the Contributions due date and You will be advised accordingly.

FREE LOOK PERIOD

You/Person Covered may cancel the Takaful Coverage within fifteen (15) days after the date of Takaful Certificate is issued, by way of written notice to Us. We shall then immediately refund to You/Person Covered:

- any Contribution which has been paid in respect of this Certificate; and
- less any expenses incurred for the medical examination of the Person Covered in relation to the issuance of this coverage.

Upon which the Certificate shall be deemed cancelled and Our liability thereunder shall cease.

SUBMISSION OF CLAIM

To make claim, please write to Us immediately or as soon as it is practicable after the occurrence of a valid claim event and submit all documents that are necessary for Person Covered claim under this certificate. The claims forms can be obtained from Our website. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit.

ENQUIRIES ON YOUR CERTIFICATE

You can contact any of Our offices listed on Our website at www.greateasterntakaful.com or contact Our Office as stated below for any enquiries on Your Certificate during Our office hours from 8.30 a.m. to 5.15 p.m. by either quoting Your Certificate number or Our reference number.

Corporate Takaful Business,
Great Eastern Takaful Berhad
Level 3, Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur.

Telephone No. : (603) 4259 8338
Fax No. : (603) 4259 8808
Email : GETCORP@greateasterntakaful.com
Website : www.greateasterntakaful.com

CUSTOMER FEEDBACK UNIT

Any feedback related to Your/Person Covered Certificate can be made to Our Customer Feedback Unit at

Customer Feedback Unit
Great Eastern Takaful Berhad
Level 3, Menara Great Eastern
303, Jalan Ampang
50450 Kuala Lumpur.

Careline No. : 1 300 13 8338
Telephone No. : (603) 4259 8181 Ext: 8380/6392
Fax No. : (603) 4259 8808
Email : cfu@greateasterntakaful.com
Website : www.greateasterntakaful.com

If You/Person Covered are not satisfied with Our response, You/Person Covered can refer to the Financial Markets Ombudsman Service (FMOS) or Bank Negara Malaysia's BNMLINK.

FINANCIAL MARKETS OMBUDSMAN SERVICE or CUSTOMER SERVICES BUREAU, BANK NEGARA MALAYSIA

You/ Person Covered may make or submit Your or his/her complaint to the Financial Markets Ombudsman Service or Bank Negara Malaysia's BNMLINK within six (6) months from Our Customer Feedback Unit's decision. Please contact Our Customer Feedback Unit for further assistance or if You/ Person Covered require any clarification on the above. The followings are the contact details of FMOS or BNM:-

Financial Markets Ombudsman Service (Registration No: 200401025885)
Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Telephone No. : (603) 2272 2811
Website : www.fmos.org.my

Bank Negara Malaysia
BNMLINK Contact Centre
Address : 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur.
Telephone No. : 1 300 88 5465; Overseas: (603) 2174 1717;
Fax No : (603) 2174 1515
Web Form : bnm.gov.my/BNMLINK

PRIVILEGES AND CONDITIONS

GLOSSARY (Clause 1)

1. DEFINITIONS AND INTERPRETATIONS

In the Certificate, where the context so admits, the masculine gender shall include the feminine, and likewise, the singular word shall include the plural and vice versa, and the following words and expressions shall have the following meanings unless otherwise stated: -

"Accident" means an incident which results in injury to the Person Covered caused solely and directly by accidental, violent, external and visible means and independently of all other causes of which (except in the cases of drowning or of internal injury revealed by an autopsy) there is as evidence a visible contusion or wound on the exterior of the body.

"Activities of Daily Living" means all of the following:

(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) Continence
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.

(f) Eating
All tasks of getting food into the body once it has been prepared.

"Cash Value" means the balance amount in the PIA for this Certificate.

"Category I Covered Events" means the events named as Heart Attack, Coronary Artery By-Pass Surgery, Cancer, Angioplasty And Other Invasive Treatments For Coronary Artery Disease, Other Serious Coronary Artery Disease specified and defined in Definitions of Covered Event below.

"Category II Covered Events" means the events specified and defined in Definitions of Covered Event below other than those events classified under Category I Covered Events.

"Covered Event" means any of the covered events as specified and defined in Definitions of Covered Event below.

"Certificate" means this Group Certificate which includes the Privileges and Conditions, Master Certificate Schedule, Takaful Certificate, Annexure, Endorsement or schedule, application/proposal form and/or any other form or statement/declaration signed by the Person Covered or Participant, which shall collectively constitute and form the entire contract of Takaful herein.

"Certificate Anniversary" means the anniversary of the Certificate Commencement Date.

"Certificate Commencement Date" means the date stated in this Certificate, which is the commencement date between Us and You.

"Consultant Neurologist" means a Medical Practitioner who is board certified in neurology and a Fellow of the Neurological Society in the United Kingdom, the United States of America, Canada or Australia.

"Contribution" means the Contribution paid by or on behalf of the Person Covered as stated in the Takaful Certificate or in any subsequent endorsement issued by Us.

"Covered Child" means an Eligible Child in respect of whom Takaful Coverage under this Certificate has been affected and respective Takaful Certificate has been issued.

"Covered Event" means any of the events specified and defined under Definitions of Covered Event in the Schedule of Benefits and Exclusions of this Certificate.

"Covered Member" means a Member in respect of whom Takaful Coverage under this Certificate has been affected and respective Takaful Certificate has been issued.

"Covered Spouse" means an Eligible Spouse in respect of whom Takaful Coverage under this Certificate has been affected and respective Takaful Certificate has been issued.

"Diagnosis" means the definitive diagnosis made by a Medical Practitioner or Consultant Neurologist, based upon such specific evidence, referred to in the definition of the particular Covered Event concerned or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us.

Such diagnosis must be supported by Our appointed Medical Practitioner who may base his opinion on the medical evidence submitted by the claimant and/or any additional evidence he may require.

"Effective Date" means a date as stated in the Takaful Certificate, from which the Takaful Coverage has become effective.

"Eligible Child" means the unmarried legal child/children of the Covered Member who is eligible to participate in the Takaful Coverage under this Certificate.

"Eligible Spouse" means a legally married spouse(s) of the Covered Member who is/are eligible to participate in the Takaful Coverage under this Certificate.

"Endorsement" means a written amendment or alteration to the information, privileges and conditions of this Certificate. Endorsement to this Certificate must be issued by Us from time to time.

"Expiry Date" means the date as stated in this Certificate on which the Takaful Coverage of the Person Covered will cease to be effective.

"Hospital" means only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:-

(a) has facilities for diagnosis and major surgery,
(b) provides 24 hour a day nursing services by registered and graduate nurses,
(c) is under the supervision of a Physician, and
(d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

"Injury" means bodily injury caused solely by Accident.

"Investment Loss/Profit" means the loss or profit arising from managing the investment of the *Tabarru'* Fund(s) and Participant's Individual Account in Shariah-compliant securities and activities.

"*Ju'alah*" means compensation for a given service where You/Person Covered will share the Underwriting Surplus with Us on a pre-agreed ratio.

"Loss" means:

(a) actual severance of a specified body part as stated in the Schedule of Compensation of this Certificate; or
(b) total and irrecoverable permanent loss of all use of a specified body part or function as stated in the Schedule of Compensation of this Certificate ("Loss of Use"), as the case may be.

"Loss of Use" means total and irrecoverable loss of all use of the specified body part or function; or actual severance of the specified body part as stated in the Schedule of Compensation. For the avoidance of doubt, the Loss of Use in respect of any Person Covered must be certified by a Medical Practitioner appointed by Us, to have continued for at least six (6) consecutive months from the date of disability. Documentary proof must also be provided to the Certificate evidencing such continuing disability at the time of the first annual advance payment and on each subsequent annual advance payment.

Any other form of permanent disability shall be assessed by Us, and any proportion of the Sum Covered payable shall be in accordance with such rates of compensation as opined by Our appointed Register Medical Practitioner to be consistent with the applicable rates of compensation as contained in this Schedule of Compensation.

"Medical Expenses" means Medically Necessary expenses incurred for medical and surgical treatment or services rendered by a Medical Practitioner at a clinic, medical centre or Hospital, or for hospital confinement or for employment of a trained nurse. In addition, the expenses for such treatment or services which shall be considered reasonable and usual to the extent that it does not exceed the general level of expenses being charged by others of similar standing in the locality where the expenses are incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar Injury and in accordance with accepted medical standards and practice which could not have been omitted without adversely affecting the Person Covered's medical condition.

Medical Expenses shall exclude the expenses incurred for the following and its consequences:

(a) Treatment provided by a family member of the Person Covered or self-treatment by You, including the prescription of drugs.
(b) Transport for any trip made for the purpose of obtaining medical treatment except for ambulance services.

"Member" means a person who is introduced by You to Us and who is eligible to participate under this Certificate.

"Misrepresentation" means the definition ascribed to it under the Islamic Financial Services Act 2013 and which includes innocent, reckless or deliberate misrepresentation.

"*Mudharabah*" means We, act as an entrepreneur (*Mudharib*) that manages the collected funds based on an investment mandate with a set of predefined ethical guidelines and You and/or Person Covered as capital provider (*Rabbul Mal*). In return, We will share the profit with You and/or Person Covered on the investment return based on pre-agreed ratio. Meanwhile, any investment loss will be borne by You

and/or Person Covered as the capital provider *(Rabbul Mal)* up to the capital value provided that such loss is not due to Our misconduct (*Ta`addi*), negligence (*Taqsir*) or breach of specified terms (*Mukhalafah al-Shurut*).

"Participant" or **"You"** or **"Your"** means the Participant/ Certificate Owner named in this Certificate.

"Participant's Individual Account" or **"PIA"** means the account where Contributions and any surplus and/or profit arising under this Certificate shall be allocated for savings purposes.

"Person Covered" means the Covered Member, Covered Spouse or Covered Child.

"Personal Data" means any information that relates directly or indirectly to You and extends to any individual whose personal data has been provided by You, who is identified or identifiable from that information or from that and other information in Our possession, including any sensitive personal data and expression of opinion about You and the individual. For clarity purposes, Your personal data may have otherwise been provided to Us by an authorised third party.

"Period of Coverage" means coverage starts on the Commencement Date or any Certificate Anniversary and ends on the day before the first Certificate Anniversary or the following Certificate Anniversary, as the case may be.

"Pre-Existing Illness" means any illness or condition in which a Person Covered has reasonable knowledge of, prior to the Effective Date or date of reinstatement, whichever is later. A Person Covered may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:-

(a) the Person Covered had received or is receiving treatment; or
(b) medical advice, diagnosis, care or treatment has been recommended; or
(c) clear and distinct symptoms are or were evident; or
(d) its existence would have been apparent to a reasonable person in the circumstances.

"*Qard*" means an interest-free loan provided by Us in the event of deficit in *Tabarru'* Fund. The *Qard* is repayable from the future Underwriting Surplus of the *Tabarru'* Fund.

"Registered Medical Practitioner" means a surgeon or physician qualified by a degree in western medicine, and who is legally licensed and duly qualified to practice medicine and surgery authorized in the geographical area of his practice, and who also possesses a current Annual Practicing Certificate issued by the Malaysian Medical Council, but excludes the Person Covered and the spouse or near relative of the Person Covered.

"Service Fee" means the fee payable to You at such rate to be determined by Us based on the Contribution actually received by Us in respect of this Certificate.

"Sum Covered" means the amount of coverage for which the *Tabarru'* Fund is at risk. The amount of coverage as at the Effective Date is stated as the Initial Sum Covered in the Takaful Certificate.

"*Tabarru'*" means a portion of Your/ Persons Covered Contribution allocated into the *Tabarru'* Fund (as donation) for the purpose of mutual help and assistance to fellow Participants/ Persons Covered in need.

"*Tabarru'* Fund" means a pool of funds established for the purpose of solidarity and cooperation among the participants and/or Person Covered that is used to help all participants and/or Person Covered in the event of misfortunes through the payment of Takaful benefits upon claims.

"Takaful Certificate" means the Certificate issued to the Person Covered subject to the terms and conditions of the Certificate.

"Takaful Coverage" means this GET-REV and such other Takaful coverage as may be extended to a Person Covered.

"Takaful Operator", **"Our"**, **"Us"** or **"We"** means Great Eastern Takaful Berhad 201001032332 (916257-H).

"Termination Date" means the Expiry Date of this Certificate.

"Total and Permanent Disability" or **"TPD"** for Person Covered aged sixteen (16) years next birthday and above, means a state of incapacity which:

(a) becomes total and permanent at all times on or after occurrence of such condition, there is not any work, occupation or profession that the Person Covered can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or
(b) is caused by any of the following:
    (i) total and irrecoverable loss of sight of both eyes; or
    (ii) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
    (iii) total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle; or
(c) renders the Person Covered disabled to such an extent as to be totally and permanently unable to perform at least three (3) of the listed Activities of Daily even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

"Total and Permanent Disability" or **"TPD"** for Person Covered below the age of sixteen (16) years next birthday, means a state of incapacity which:

(a) is total and permanent and requires the Covered Child, for the remainder of his natural life, to be subjected to constant medical care and attention and to be confined to a home, a hospital or a similar institution; or
(b) is deemed to be caused by any of the following:
    (i) total and irrecoverable loss of sight of both eyes; or
    (ii) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
    (iii) total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle; or
(c) renders the Covered Child disabled to such an extent as to be totally and permanently unable to perform at least three (3) of the listed Activities of Daily Living even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology at the time of the admission of claim. The resultant permanent functional impairment is to be verified by a Medical Practitioner and duly concurred by Our medical officer.

"Type I Waiting Period" which is only applicable to Category I Covered Events means the first sixty (60) days from the Effective Date. For the avoidance of doubt, when this Certificate is renewed for continuous coverage, the Type I Waiting Period will be the first sixty (60) days from the first (1st) Effective Date when this Certificate is attached.

"Type II Waiting Period" which is only applicable to Category II Covered Events means the first thirty (30) days from the Effective Date. For the avoidance of doubt, when this Certificate is renewed for continuous coverage, the Type II Waiting Period will be the first thirty (30) days from the first (1st) Effective Date when this Certificate is attached.

"Underwriting Surplus" means excess in the *Tabarru'* Fund after deduction of claims and reserve purposes, if any.

"Waiting Period" means the initial thirty (30) days from the Effective Date for Hospitalisation Allowance Benefits and sixty (60) days for any Covered Event refers to Type I Waiting Period if the Covered Event is classified under Category I Covered Events or thirty (30) days for any Covered Event refers to Type II Waiting Period if the Covered Event is classified under Category II Covered Events. Whenever a Takaful Certificate is reinstated after it has lapsed, a fresh Waiting Period shall be imposed from the date of reinstatement of the Takaful Certificate.

"*Wakalah*" means the contract of agency based on principle of *Wakalah bi al-Ujrah* (or **"Upfront Charge"** or **"Unallocated Contribution")** where the charge imposed upfront according to the percentage of Contribution paid as You/Person Covered appoints Us to manage the *Tabarru'* Fund. The amount will be deducted from PIA.

If not specifically provided, the following interpretations will apply to this Certificate:

1.1 Any reference to a "business day" is to a day (not being a Saturday, Sunday or a Public Holiday in Kuala Lumpur, Malaysia) on which Our Head Office is open for business in Malaysia and any reference to a "day", "week", "month" or "year" is to that day, week, month or year in accordance with the Gregorian calendar.

1.2 All schedules, Annexures, Endorsement and attachments to this Certificate shall form part of this Certificate. If there is any conflict or discrepancy between the schedules, Annexures or attachments of this Certificate with the Endorsement or Privileges and Conditions, the Endorsement or Privileges and Conditions (whichever is applicable), will prevail. Where there is any conflict or discrepancy between the Endorsement and the Privileges and Conditions, the Endorsement shall prevail.

1.3 Any reference to the masculine form shall include the feminine, and likewise, the singular word shall include the plural and vice versa unless otherwise prescribed.

GENERAL PROVISIONS (Clause 2-10)

2. THE GROUP CERTIFICATE

2.1 Prior to the Certificate Commencement Date, You shall furnish to Us all information and proof which We may require with regard to any matter pertaining to the application of a Takaful Coverage. All documents furnished to You by any Person Covered in connection with the application of Takaful Coverage, and all records and documentation as may have a bearing on this Certificate shall at all times be made available by You for Our inspection.

2.2 The Person Covered and You shall furnish Us with all statements and information as may be required by Us. All such statements and information, applications by You and/or the Person

Covered, individual proposal form, medical reports, supplementary questionnaires together with all statements contained in such documents, and all other statements or information already furnished and to be furnished to You by the Person Covered from time to time giving any variations to their particulars, statement, or information (to the extent that such variations have any bearing on the Takaful Coverage) shall be the basis of this Certificate. We shall not be liable for any error or omission on its part arising solely from any error or omission from any statement, information or evidence so furnished.

2.3 The answers provided by You and/or the Person Covered in the application or any subsequent questionnaires provided by Us on any matters relating to the Takaful application and any disclosures made by You and/or the Person Covered between the time of submission and the time this Takaful Coverage takes effect; and

2.4 any other reports and questionnaires; (collectively referred to as “Material Information”).

2.4.1 Such Material Information shall form part of this contract of Takaful between Us and You and/or the Person Covered. However, in the event of any pre-contractual Misrepresentation made in relation to such Material Information, the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

2.4.2 It is the Person Covered and You duty to take reasonable care not to make any Misrepresentation when answering the questions or confirming or amending any matter previously disclosed before this Certificate is renewed or varied. You and/or the Person Covered must inform Us of any changes to the information provided in You and/or the Person Covered answers or in respect of any matter previously disclosed to Us if such changes had taken place after You have submitted the application for renewal or variation but before this Certificate is renewed or varied.

2.5 All Contributions due and payable under this Certificate shall be paid in Malaysian Ringgit by You and/or the Person Covered directly to Us.

2.6 You and/or the Person Covered shall pay the Contribution to Us by way of bank deduction, salary deduction or such other mode of payment as determined by Us. If the Covered Member is no longer a Member, all Contribution due and payable for the Takaful Coverage of that Covered Member and the Takaful Coverage of his/her Covered Spouse and/or Covered Child (if any), if applicable under this Certificate, must be paid to Us by way of bank deduction or such other mode of payment as determined by Us. We reserve the right to terminate the Takaful Coverage of the Person Covered if the mode of payment as stated in this Clause 2.6 or as determined by Us from time to time, is not adhered to by the Person Covered.

2.7 The Takaful Coverage effected under this Certificate shall be expressed in Malaysian Ringgit. Any benefits payable under this Certificate shall be paid to You and/or the Person Covered, subject to the terms and conditions of this Certificate. A discharge and/or receipt given to Us by:

2.7.1 You and/or the Person Covered; or

2.7.2 any person duly authorized in writing by You and/or the Person Covered to act on their behalf; or

2.7.3 any person which We deem, pursuant to the provisions of the Islamic Financial Services Act 2013, to be entitled to any payment due under this Certificate;

shall be a good, valid and sufficient discharge to Us in respect of any payment made by Us under this Certificate. A list of Your authorized signatories shall, if necessary, be furnished to Us and be updated when required.

2.8 No agent or broker is authorized to make or to modify this Certificate, to extend the time for payment of Contributions, to waive any lapse or forfeiture, to waive any of Our rights or requirements, or to bind Us by making any promise or by accepting any representation or information in respect of this Certificate. This Certificate cannot be varied except in writing by the Chief Executive Officer or some other person(s) duly appointed by Our Board of Directors for the purpose.

2.9 You shall deliver the original Certificate to Us upon its request to do so, whether the same is necessary for, inter alia, making any endorsements, stamping, reference purpose or otherwise.

3. ELIGIBILITY

3.1 The following individuals are eligible to be covered under the Takaful Coverage:

3.1.1 Member aged between sixteen (16) years next birthday and sixty-five (65) years next birthday;

3.1.2 Eligible Spouse, if any, aged between sixteen (16) years next birthday and sixty-five (65) years next birthday;

3.1.3 Eligible Child, if any, aged between fourteen (14) days attained age and twenty (20) years next birthday or twenty-three (23) years next birthday provided that the child is a full-time

student, unmarried and/or unemployed.

3.2 Item 3.1.2 and 3.1.3 above shall not be applicable if the Takaful Coverage is offered to the Covered Member only.

3.3 Any variation or waiver of the foregoing shall be determined by Us.

4. DATA REQUIRED

4.1 No Takaful Coverage or increase in the Sum Covered or benefits in respect of any Person Covered shall take effect under this Certificate, unless notification has been duly made and We have intimated acceptance of the risk in writing.

4.2 Evidence of health may be required by Us before acceptance of Takaful Coverage or any increase in the Sum Covered or benefits. Any variation or waiver of the foregoing shall be determined by Us.

4.3 You shall keep and maintain records pertaining to every Person Covered and such records shall include all information and details which We may from time to time require.

4.4 You and/or Person Covered shall furnish Us with the above information within thirty (30) days from:

4.4.1 the Certificate Commencement Date; or

4.4.2 on any Certificate Anniversary date thereof; or

4.4.3 the date of eligibility for a new Member.

4.5 Clerical error in keeping the records shall not invalidate coverage, but an equitable adjustment shall be made accordingly upon notification of such error.

4.6 Documentary evidence of age of the Person Covered and such other evidence shall be required before any benefit in respect of his Takaful Coverage is payable under this Group Certificate. In the absence of a birth certificate, an identity card shall be acceptable evidence.

4.7 If the Person Covered's true entry age falls outside the age range as stated in Clause 3.1 above, no Takaful Coverage shall be provided under this Group Certificate and the Contribution paid in respects of the Person Covered shall be refunded.

4.8 You shall furnish Us with all information and proof which We may reasonably require with regards to any matters pertaining to the Certificate. All document furnished to You by any Person Covered in connection with the coverage and other records as may have been bearing on the coverage under this Certificate, shall open for inspection by Us at all reasonable times.

5. TAKAFUL BENEFIT LEVEL

5.1 Every Person Covered shall be entitled to select the Sum Covered for which he is to be covered under the Takaful Certificate, subject to production of evidence of eligibility for coverage in the form and manner prescribed by, and subject to the terms and conditions of this Certificate.

5.2 If the evidence of eligibility for coverage submitted in respect of the Person Covered involves in special risk or medically or other hazardous nature, We shall modify the terms of acceptance of the Takaful Coverage or allot to the Person Covered a lower Sum Covered than requested by him. The Person Covered's consent to Our modification of the terms of acceptance or allotment of such lower Sum Covered to him is a condition for coverage under the Takaful.

5.3 If such evidence of eligibility for coverage is not furnished or if the Person Covered is deemed by Us, not to be covered, his Takaful Coverage shall not be effected under this Certificate.

6. MAXIMUM BENEFITS OF COVERED SPOUSE AND COVERED CHILD

The Covered Spouse and/or Covered Child shall not be eligible for Takaful Coverage with higher Sum Covered than that of the Covered Member. This Clause shall not be applicable if the Takaful Coverage is provided to the Covered Member only.

7. WHEN A TAKAFUL COVERAGE BECOMES EFFECTIVE

The Takaful Coverage in respect of each Person Covered shall become effective only when the following requirements are met:-

7.1 The acceptance by Us in writing of his proposal for Takaful Coverage; and

7.2 We have received the first Contribution for his Takaful Coverage under this Certificate.

8. WHEN A TAKAFUL COVERAGE BECOMES PAYABLE

Any benefit payable under this Certificate shall only be paid if the Takaful Coverage of the Person Covered is valid and inforce at the time of the occurrence of the event giving rise to the claim and subject to the terms and conditions of this Certificate and the Takaful Certificate.

9. DISCONTINUANCE OF TAKAFUL COVERAGE

Takaful Coverage in respect of Person Covered shall be terminated on the Termination Date as defined in the Glossary.

10. WITHDRAWAL / SURRENDER OF THE PERSON COVERED'S TAKAFUL COVERAGE

Upon withdrawal/surrender of the Covered Member's Takaful Coverage under this Certificate, the Takaful Coverage for the Covered Spouse and the Covered Child, if applicable under this Certificate shall be terminated automatically.

CONTRACTUAL RELATIONSHIP BETWEEN YOU AND US (Clause 11)

11. WAKALAH

11.1 You agreed to appoint and authorize Us to manage this Takaful plan. We are authorised to implement the Takaful business in accordance with Shariah principles, legal and regulatory requirements as well as the terms stated herein. In return for the tasks to be carried out and based on *Wakalah bi al-ujrah* principles, You agreed to pay the Upfront Charge to Us.

11.2 Upon circumstances that would be deemed as mismanagement, negligence or breach of specified terms, We shall be liable and shall compensate for loss or damage including any actual cost suffered by You.

11.3 The *Wakalah* contract shall dissolve upon maturity, termination due to surrender or any circumstances as specified under Clause 40 below. We are entitled to the Upfront Charge for the services rendered.

11.4 For the avoidance of doubt, mismanagement and negligence may include but not limited to the following:

11.4.1. poor disclosure of the investment risk that is borne by You;

11.4.2. non-compliance with the investment strategy or improper execution against approved policies;

11.4.3. investment strategy adopted by Us is inconsistent with the strategy that had been agreed with You at the point of entering into the Certificate; and

11.4.4. misleading information disclosed in the Product Disclosure Sheet.

CONTRIBUTION AND CHARGES (Clauses 12 - 15)

12. BASIC CONTRIBUTION

12.1 Contribution as shown in the attached Schedules of Benefits is due and payable beginning from the Effective Date and payable thereafter according to the agreed payment frequency up to the due date immediately prior to the Termination Date. The total Contributions due under this Certificate shall be the aggregate sum of all the applicable Contribution due inclusive of all arrears (if any) for all the Persons Covered.

12.2 Any amount of the Contribution received by Us that does not correspond to the actual Sum Covered applied for by the Person Covered and approved by Us, shall be refunded in which case no Takaful Coverage in respect of the Person Covered shall be effected. Any failure to refund or any delay in refunding such Contribution by Us shall not be construed an acceptance of application of Takaful Coverage by Us.

12.3 If for any reason Contribution is paid for a lapsed or terminated Takaful Coverage, the receipt by Us of the same shall not constitute an acceptance of the Contribution by Us nor a continuation of the Takaful Coverage but the Contribution so paid shall be refunded, and We shall be under no liability in respect of such Takaful Coverage. However, any failure to refund or any delay in refunding such Contribution by Us shall not operate as a waiver, and the same shall not constitute an acceptance of the Contribution by Us nor a continuation of the Takaful Coverage.

12.4 In the event of non-payment of basic contribution while this Certificate is inforce, We will still deduct the *Tabarru'* from the PIA as long as the amount in the PIA is still sufficient for the deduction.

13. UPFRONT CHARGE

13.1 The Upfront Charge is the amount deducted upfront from the PIA (as a percentage of Contribution less Service Tax and/or other taxes, if any) and is used to meet Our direct distribution cost including servicing intermediary's commission, and management expenses.
13.2 If the Contribution is paid annual, half-yearly or quarterly basis and in the event of this Certificate is surrendered or terminated due to any provisions before the date of the next Contribution due, the Upfront Charge (other than the first year Upfront Charge) less actual expensed incurred will be refunded.
13.3 Management expenses include stamp duty of Ringgit Malaysia ten (RM10). Stamp duty is paid only once per Master Certificate.

14. *TABARRU'*

14.1 We will deduct *Tabarru'* beginning from the Effective Date, up to and including the due date immediately prior to the Expiry Date, from the PIA. The *Tabarru'* will then be credited into the *Tabarru'* Fund.
14.2 The *Tabarru'* in respect of the Sum Covered will be calculated at Our rates based on the group claims experience, age and gender profile and other risk exposure.
14.3 The standard *Tabarru'* rates per Contribution are given in Schedule C or any endorsement issued by Us.

15. VARIATION OF CONTRIBUTION, *TABARRU'* RATES AND OTHER CHARGES

15.1 We may vary the Contribution, *Tabarru'* rates and other charges ("Rates and Charges") under this Certificate by giving at least three (3) months' advance written notice to You and/or Person Covered in accordance with 'Notices and Correspondence' Clause.
15.2 Any revision whether to increase or decrease the Rates and Charges shall take effect on the Certificate Anniversary immediately following the expiry of the three (3) month's advance written notice ("Notice Period"), unless and otherwise You or Person Covered disagree in writing and inform Us within the Notice Period of Your or Person Covered's intention to surrender or terminate this Certificate.

LAPSE AND REINSTATEMENT (Clauses 16 - 17)

16. GRACE PERIOD AND TERMINATION

16.1 The Person Covered is allowed up to ninety (90) days ("the Grace Period") from each of the Contribution due dates to pay the subsequent Contribution under his Takaful Certificate.
16.2 If any claim occurs during the Grace Period, any amount of indebtedness under the Takaful Certificate will be deducted from the Takaful benefits payable.
16.3 After the expiry of the Grace Period and if the amount left in PIA is insufficient, the certificate will lapse and no longer be in force.
16.4 For the avoidance of doubt, this Certificate will continue to be inforce provided the PIA remains sufficient for the *Tabarru'* deduction on each due date. In the event that any remaining balance in PIA is insufficient to cover the *Tabarru'*, this Certificate will continue for a pro-rated period in proportion to the remaining balance of PIA. The Certificate will be terminated at the end of the pro-rated period and no longer be in force.

17. REINSTATEMENT OF TAKAFUL COVERAGE

If the Certificate is terminated due to no Contribution is received within the stipulated period and remains unpaid beyond the Grace Period provided in this Certificate, the Certificate and/or the coverage in respect of the Person Covered may be reinstated in writing within one (1) year from the date of termination, subject to the following terms and conditions:-

17.1 We are furnished with evidence of eligibility for coverage and if any medical report or test is required by Us, the Person Covered shall bear the costs of the medical reports and tests; and

17.2 the Person Covered must inform Us of any change in health of the Person Covered or any circumstance that may affect the health of the Person Covered up to the date of reinstatement, if any; and
17.3 We are in receipt of all unpaid Contribution up to the date of reinstatement, if any; and
17.4 any other conditions that We may impose at the material time.

No terminated Takaful Certificate shall be considered as reinstated unless We have approved the reinstatement in writing, if any.

CERTIFICATE OPTIONS (Clauses 18 - 20)

18. INCREASE/ REDUCTION OF SUM COVERED

The Person Covered may request Us to increase or reduce the Sum Covered subject to the following conditions and other conditions that We may impose, if any:

18.1 Any request for change in Sum Covered will take effect from next *Tabarru'* due date; and
18.2 the Sum Covered must be within the Sum Covered limits as determined by Us.
18.3 the Contribution may be increased or reduced according to the change in the Sum Covered, and if applicable, the change in the Contribution will take effect at the next Contribution due date when the change in the Sum Covered becomes effective.

19. PARTIAL WITHDRAWAL

The Person Covered whose Takaful Coverage has been inforce and who intends to remain as the Person Covered under this Certificate may request to partial withdraw the Cash Value, subject to the following conditions and other conditions that We may impose:

19.1 the minimum amount for withdrawal must equal to Ringgit Malaysia one hundred (RM 100); and
19.2 the remaining Cash Value must be at least Ringgit Malaysia one hundred (RM 100).

20. SURRENDER

20.1 You may surrender the Takaful Coverage in respect of any Person Covered pursuant to this Certificate before the termination of Takaful Coverage by giving instructions in writing and returning the original of such Takaful Certificate to Us.
20.2 Upon the surrender of any Takaful Coverage pursuant to this Certificate, We will refund a surrender value equivalent to the amount left in PIA (if any), subject to other conditions that We may impose.
20.3 The Takaful Coverage in respect of the Person Covered pursuant to this Certificate shall be terminated upon payment of the surrender value and all benefits and rights under it shall cease.

TAKAFUL FUNDS PROVISIONS (Clauses 21 - 23)

21. *TABARRU'* FUND AND PARTICIPANT'S INDIVIDUAL ACCOUNT (PIA)

21.1 Based on the Shariah concept of *Tabarru'*, You/Person Covered will donate a portion of Contribution into the *Tabarru'* Fund for the purpose of mutual help. *Tabarru'* Fund is owned by a pool of Participants and Persons Covered and managed by Us for the purpose of claims payment on the events covered under this Certificate.
21.2 Based on the Shariah contract of *Mudharabah*, You as capital provider appoint Us as entrepreneur to undertake Shariah-compliant investment activities for the *Tabarru'* Fund and the PIA on Your behalf. In return, We will share a predetermined percentage share of the investment profit while any investment loss will be borne by You. We as an entrepreneur cannot guarantee the principal amount and expected profit from the investment.
21.3 In the event that there is a deficit or loss in the *Tabarru*' Fund or PIA due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit or loss, where applicable.

22. UNDERWRITING SURPLUS

22.1 The Underwriting Surplus shall be calculated and distributed annually, after each financial year.

22.2 Any Underwriting Surplus that is distributable will be determined after a suitable proportion of it is held back for contingency purpose before it is shared between You/ Person Covered and Us in the proportion of fifty percent (50%) and fifty percent (50%) respectively. Your/ Person Covered's share to the Underwriting Surplus will be credited into PIA. We are entitled to Underwriting Surplus based on the *Ju'alah* contract. The allocated amount will be credited into Your bank account or Person Covered's bank account, where applicable.

22.3 Any unutilized amount of Underwriting Surplus held back for contingency purpose, will be included in the calculation of the Underwriting Surplus in the following financial year.

22.4 The Underwriting Surplus (if any) will not be distributable, if in Our judgement, the surplus should remain in the *Tabarru'* Fund to maintain the ability of the *Tabarru'* Fund to meet future liabilities or to meet Your/ Person Covered's reasonable expectations not specifically provided for in Our actuarial valuation.

22.5 In the event of any deficit from the *Tabarru'* Fund, there will be no Underwriting Surplus distribution for the respective financial year. Under such circumstance, the deficit will first be funded by the amount allocated for contingency purposes. If the *Tabarru'* Fund is still in deficit, the *Qard* will be arranged. The *Qard* will be carried forward to the following financial year and any surplus will be used to pay off *Qard* (if any) to Us before it is being distributed.

23. INVESTMENT PROFIT/LOSS

23.1 Any Investment Profit or Investment Loss, from the PIA and *Tabarru'* Fund shall be calculated and distributed annually, after each financial year.

23.2 Any Investment Profit (if any) from the *Tabarru'* Fund based on the *Mudharabah* concept, will be shared between You/ Person Covered and Us in the proportion of fifty percent (50%) and fifty percent (50%) respectively. Person Covered's allocated amount will be credited into the PIA.

23.3 Any Investment Loss in the *Tabarru'* Fund will be carried forward and accounted for before arriving at Underwriting Surplus (or deficit) on the next financial year.

23.4 Any Investment Profit from the PIA based on *Mudharabah* concept, will be shared between You /Person Covered and Us in the proportion of seventy-five percent (75%) and twenty-five percent (25%) respectively and will be reflected in the PIA.

23.5 Any Investment Loss in PIA will be borne by You/ Person Covered and will be reflected in the PIA.

BENEFITS PROVISION (Clauses 24 - 35)

MAIN BENEFITS

24. DEATH BENEFITS

24.1 Whilst this Certificate is inforce and subject to the terms and conditions, upon receipt and approval of proof of age and/or other evidence that the Person Covered dies while covered under this Certificate, We shall pay in full:

24.1.1 the Death Benefit Sum Covered as at the date of death from the *Tabarru'* Fund and is guaranteed, and

24.1.2 Cash Value as at the date of death from PIA, if any.

24.2 However, if the Covered Child dies before the Certificate Anniversary on which he attains the age of five (5) years next birthday, the Sum Covered payable shall be revised in accordance with the table below:

Age Next Birthday of the Covered Child on Certificate Anniversary preceding Death	Revised Amount of the Sum Covered
1	20% of the Sum Covered
2	40% of the Sum Covered
3	60% of the Sum Covered
4	80% of the Sum Covered

In addition, if death of the Covered Child occurs prior to the first Certificate Anniversary, the age next birthday of the Covered Child on the Commencement Date shall be used to determine the Revised Amount of the Sum Covered payable by Us. This Clause 24.2 shall not be applicable if the Takaful Coverage is provided to the Covered Member Only.

Provided that, the payment of any benefit pursuant to this Clause 23.1 shall be subject to the following:

24.2.1 Notification of death must be accompanied by documentary evidence of death.

24.2.2 The amount of any indebtedness under the Takaful Certificate as well as any withdrawal made between the date of death and date of notification of death will be deducted from the claim proceeds payable.

24.2.3 The Takaful Certificate will be terminated upon death and all benefits and rights under it shall cease.

25. MATURITY BENEFIT

25.1 While this Certificate is inforce and subject to the terms and conditions of this Certificate, upon survival of the Person Covered up to the Maturity Date, We shall pay the Cash Value if any, as at the Maturity Date less any indebtedness on his Takaful Certificate.

25.2 The Takaful Certificate shall be terminated on the Maturity Date and all benefits and rights under the Takaful Certificate shall cease.

OPTIONAL BENEFITS

26. TOTAL AND PERMANENT DISABILITY (TPD) BENEFIT

26.1 While this Certificate is inforce and subject to the terms and conditions, upon receipt and approval of proof of age and/or other evidence that the Person Covered suffers TPD prior to the Certificate Anniversary on which he attains the age of sixty-five (65) years next birthday while covered under this Certificate, We shall pay:

26.1.1 the TPD Benefit Sum Covered upon notification of the disability from the *Tabarru'* Fund and is guaranteed, and

26.1.2 Cash Value as at the date of death from PIA, if any.

26.2 However, if the Covered Child suffers TPD before the Certificate Anniversary on which he attains the age of five (5) years next birthday, the Sum Covered payable shall be in accordance with the table below:

Age Next Birthday of the Covered Child on Certificate Anniversary preceding TPD	Revised Amount of the Sum Covered
1	20% of the TPD Sum Covered
2	40% of the TPD Sum Covered
3	60% of the TPD Sum Covered
4	80% of the TPD Sum Covered

26.3 Provided that the aggregate amount of the Sum Covered payable by Us for the TPD Benefit must not exceed Ringgit Malaysia five hundred thousand (RM 500,000) under this Certificate and all group certificates including endorsement and annexure, if any, (but excluding any individual and credit-related certificates) issued by Us which provide for the TPD Benefit on the same Covered Child.

26.4 In addition, if the Covered Child suffers TPD prior to the first Certificate Anniversary, the age next birthday of the Covered Child on the Commencement Date shall be used to determine the Revised Amount of Sum Covered payable by Us. This Clause 26.2 shall not be applicable if the Takaful Coverage is provided to the Covered Member Only.

Provided that the payment of any benefit pursuant to this Clause 26.1 shall be subject to the following:

26.4.1 TPD in respect of any Person Covered must be certified by a Medical Practitioner appointed by Us, to have continued for at least six (6) consecutive months from the date of disability. Documentary proof must also be provided to Us evidencing such continuing disability at the time of the first annual advance payment and on each subsequent annual advance payment.

26.4.2 If the Person Covered ceases to be TPD, We shall discontinue further annual advance

payments and all the Takaful Coverage on the same Person Covered shall be automatically cancelled.

26.4.3 Subject to Clause 26.4.4 below, the payment of the Sum Covered, shall be made in the following manner:

26.4.3.1 full payment up to a maximum of Ringgit Malaysia one million (RM 1,000,000); and

26.4.3.2 two equal annual payments for any Sum Covered, exceeding Ringgit Malaysia one million (RM 1,000,000) but not exceeding Ringgit Malaysia two million (RM 2,000,000), the first of which will be made one year after the date of the full payment stated in Clause 26.4.3.1 above.

26.4.4 The payment to be made under Clause 26.4.3 above are subject to the following conditions where the total amount of Sum Covered payable shall be limited to an amount not exceeding:

26.4.4.1 Ringgit Malaysia one million (RM 1,000,000) in aggregate under this Certificate and all group certificates including endorsement and annexure, if any, (but excluding any individual and credit-related certificates) issued by Us which provide for the TPD Benefit on the same Person Covered, during the first year where the TPD claim is admitted by Us, and

26.4.4.2 Ringgit Malaysia two million (RM 2,000,000) in aggregate under this Certificate and all group certificates including endorsement and annexure, if any, (but excluding any individual and credit-related certificates) issued by Us which provide for the TPD Benefit on the same Person Covered after the TPD claim is admitted by Us.

26.4.5 On the death of the Person Covered occurring before the final annual payments as stipulated in Clause 26.4.3 above, We will pay the balance of the annual payments (if any) still remaining unpaid in full.

26.4.6 Upon payment of each annual payment of the Sum Covered, as provided in Clause 26.4.3 above, the Sum Covered will be reduced by the same amount of benefit paid.

26.4.7 When the Person Covered suffers TPD, his Takaful Coverage for TPD shall be automatically terminated.

27. CRITICAL ILLNESS BENEFIT

While this Certificate is inforce and subject to the terms and conditions, upon receipt and approval of proof of age and/or other evidence that the Person Covered is diagnosed with a Covered Event after the Waiting Period while covered under this Certificate, We shall pay the following benefits:

27.1 Ten percent (10%) of the Sum Covered ("Limited Advance Sum Covered"), for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, subject to a maximum of Ringgit Malaysia twenty-five thousand (RM 25,000) on the same Person Covered. Upon the payment of this benefit, such amount will be deducted from the Sum Covered of this Certificate, thereby reducing the Sum Covered which may be payable herein ("Reduced Sum Covered").

27.2 One hundred percent (100%) of the Sum Covered or Reduced Sum Covered for other Covered Events (other than Angioplasty and Other Invasive Treatments for Coronary Artery Disease), whichever is applicable.

27.3 In the event the Person Covered is diagnosed with a Covered Event before the Certificate Anniversary on which he attains the age of five (5) years next birthday, the amount of the Sum Covered as stated in Clause 27.1 or Clause 27.2, as the case maybe, shall be revised in accordance with the table below:

Age Next Birthday of the Covered Child on Certificate Anniversary preceding occurrence of Covered Event	Revised Amount of the Sum Covered
1	20% of the Critical Illness Benefit Sum Covered
2	40% of the Critical Illness Benefit Sum Covered
3	60% of the Critical Illness Benefit Sum Covered
4	80% of the Critical Illness Benefit Sum Covered

27.4 In addition, if Covered Event of the Covered Child is diagnosed prior to the first Certificate Anniversary, the age next birthday of the Covered Child on the Commencement Date shall be used to determine the Revised Amount of the Sum Covered payable by Us. Child lien shall not be applicable if the Takaful Coverage is provided to the Covered Member Only.

27.5 For the avoidance of doubt, in the event that the Sum Covered is payable under Clause 27.1 above is further revised by Clause 27.3 above, the total benefit payable subsequently under this

Certificate will be reduced by the quantum of the Sum Covered that is calculated based on Clause 27.1 above, without any revision.

Provided that, the payment of any benefit pursuant to this Clause 27 shall be subject to the following:

27.5.1 Upon payment of the Critical Illness Benefit Sum Covered as described in this Clause, if applicable, the Death Benefit Sum Covered will be reduced by the same amount of benefit paid.

27.5.2 The Covered Event must be diagnosed or have occurred, as may be applicable, before the Person Covered attains age seventy (70) years next birthday.

27.5.3 No benefits are payable for any Covered Event for which:

27.5.3.1 any condition existed or was diagnosed:

27.5.3.1.1 during the Waiting Period; or

27.5.3.1.2 after the expiry of the Waiting Period but which is related to a condition which existed or diagnosed during the Waiting Period; or

27.5.3.2 any sign or symptom existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period.

27.5.4 A claim for a Covered Event described in Clause 27.5.3.1 and/or 27.5.3.2 above shall not be admissible merely because notification of the said claim was given to Us after the expiry of the Waiting Period.

27.5.5 Other than a claim for Angioplasty and Other Invasive Treatment for Coronary Artery Disease as set out in Clause 27.1 and Clause 27.2 above, if any, the Sum Covered shall only be payable once to the Person Covered regardless of the fact that multiple Covered Event may have occurred.

27.5.6 The aggregate amount of Critical Illness Benefit Sum Covered payable by Us for Covered Event benefits must not exceed Ringgit Malaysia two million (RM 2,000,000) under this Certificate and all Group Certificates including endorsement and annexure, if any, (but excluding any individual and credit-related certificates) issued by Us by any name or description which provide Covered Event benefit or similar benefits on the same Person Covered.

27.6 This benefit is payable from *Tabarru'* Fund and is guaranteed.

DEFINITIONS OF COVERED EVENT

(1) "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; and
(iii) drug or alcohol related brain damage.

(2) "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 Certificate, thereby reducing the amount of the Amount of Benefit which may be payable.

(3) "Apallic syndrome (i.e. Persistent Vegetative State (PVS))" : Universal necrosis of the brain cortex with the brainstem intact. This diagnosis must be definitely confirmed by a consultant neurologist holding such an appointment at an approved hospital. This condition has to be medically documented for at least one (1) month.

(4) "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.

(5) "Benign Brain Tumour – 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; and
(vii) tumours of the acoustic nerve.

(6) "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.

(7) "Brain Surgery" : The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy 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; and
(iv) brain surgery as a result of an accident.

(8) "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 leukaemia, lymphoma and sarcoma.
For the above definition, the following are not covered:
(i) all cancers which are histological 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; and
(vii) any skin cancer other than malignant melanoma;

(9) "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 (NYHA) classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

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

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

(10) "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.

(11) "Chronic Relapsing Pancreatitis" : More than three (3) attacks of pancreatitis resulting in permanent pancreatic dysfunction causing malabsorption needing enzyme replacement therapy.

The diagnosis must be made by a consultant gastroenterologist and confirmed by Endoscopic Retrograde Cholangiopancreatography (ERCP).

Chronic Relapsing Pancreatitis caused by alcohol or drug use is excluded.

(12) "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:
Coma resulting directly from alcohol or drug abuse.

(13) "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; and
(iv) laser procedures.

(14) "Creutzfeldt-Jakob Disease (Mad Cow Disease)" : The occurrence of Creutzfeldt-Jacob Disease or Variant Creutzfeldt-Jacob Disease where there is an associated neurological deficit, which is solely responsible for the Person Covered's permanent inability to perform at least three (3) of the listed Activities of Daily Living. These conditions have to be medically documented for at least six (6) months and confirmed by a consultant neurologist with appropriate testing such as conclusive Electroencephalography (EEG) and Cerebrospinal Fluid (CSF) findings as well as Computerized Tomography (CT) scan and Magnetic Resonance Imaging (MRI).

"Sickness" caused by human growth hormone treatment is excluded.

(15) "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 eighty (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.

(16) "Ebola Haemorrhagic Fever" : The infection with the Ebola virus causing fever and internal or external bleeding.

All of the following criteria must be met:
(i) Presence of the Ebola virus has been confirmed by laboratory testing;
(ii) Mucosal or gastrointestinal bleeding has occurred; and
(iii) The Diagnosis of Ebola Hemorrhagic Fever must be confirmed by an infectious disease specialist.

(17) "Elephantiasis" : Elephantiasis is the result and complication of filariasis, characterized by massive swelling in the tissues of the body as a result of permanent obstructed circulation in lymphatic vessels, resulting in permanent inability of Person Covered to perform at least three (3) of the listed Activities of Daily Living.

Unequivocal "Diagnosis" of Elephantiasis must be clinically confirmed by a "Specialist" in infectious disease or "Specialist" in the relevant field, including laboratory confirmation of microfilariae.

Lymphoedema caused by infection with a sexually transmitted disease, trauma, postoperative scarring, congestive heart failure, or congenital lymphatic system abnormalities are excluded.

(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.

(19) "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.

(20) "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 one (1) liter 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.

(21) "Full-Blown AIDS" : The clinical manifestation of AIDS (Acquired Immuno-deficiency Syndrome) must be supported by the results of a positive HIV (Human Immuno-deficiency Virus) antibody test and a confirmatory test. In addition, the Person Covered must have a CD4 cell count of less than two hundred (200)/μL and one (1) or more of the following criteria are met:
(i) weight loss of more than ten percent (10%) of body weight over a period of six (6) months or less (wasting syndrome);
(ii) Kaposi Sarcoma;
(iii) Pneumocystis Carinii Pneumonia;
(iv) progressive multifocal leukoencephalopathy;
(v) active Tuberculosis;
(vi) less than one-thousand (1000) Lymphocytes/μL; or
(vii) Malignant Lymphoma.

(22) "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.

(23) "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 the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
a) 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:
- occurrence of an acute coronary syndrome including but not limited to unstable angina; and
- a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

(24) "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; and
(ii) repair via key-hole surgery or any other similar techniques.

(25) "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 Person Covered does not suffer from haemophilia; and
(v) the Person Covered is not a member of any high risk groups including but not limited to intravenous drug users.

(26) "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.

(27) "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.

(28) "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.

(29) "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.

(30) "Major Organ / Bone Marrow Transplant" : The receipt of a transplant of:
- human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- 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.

(31) "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.

(32) "Meningeal Tuberculosis" : Meningitis is caused by tubercle bacilli, resulting in permanent neurological deficit for at least a continuous period of six (6) months. The Diagnosis must be confirmed by a neurologist and supported by analysis of cerebrospinal fluid by lumbar puncture.

(33) "Motor Neurone 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.

(34) "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.

(35) "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; and
(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.

(36) "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" : Infection with the Human Immunodeficiency Virus (only if the Person Covered is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties with seroconversion to HIV infection occurring within six (6) months of the accident. Any accident giving rise to a potential claim must be reported to Us within thirty (30) days of the accident taking place supported by a negative HIV test taken within seven (7) days of the accident.

"Medical Staff" is defined as doctors (General Physicians and Specialists), traditional practitioners, nurses, paramedics, laboratory technicians, dentists, dental nurses, ambulance workers who are working in a medical centre or hospital or dental clinic/polyclinic in Malaysia. Doctors, traditional practitioners, nurses and dentists must be registered with the Ministry of Health of Malaysia.

(37) "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.

(38) "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.

(39) "Poliomyelitis" : The occurrence of Poliomyelitis where the following conditions are met:
- Poliovirus is identified as the cause,
- Paralysis of the limb muscles or respiratory muscles must be present and persist for at least three (3) months.

(40) "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 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:
Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

		Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
(41) "Progressive Scleroderma"	:	A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys. The following are excluded: • Localised scleroderma (linear scleroderma or morphea); • Eosinophilic fascitis; and • CREST syndrome.
(42) "Rabies"	:	An infection by Rabies virus associated with all of these following signs and symptoms of Rabies, namely muscle fasciculations, delirium, psychosis, seizures and aphasia. This benefit will not be payable if the Person Covered undergoes only the prophylactic post exposure vaccination, without having developed the aforementioned symptoms.
(43) "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.
(44) "Severe Eisenmenger's Syndrome"	:	Eisenmenger's Syndrome shall mean the occurrence of a reversed or bidirectional shunt as a result of pulmonary hypertension, caused by a heart disorder. All of the following criteria must be met: (i) Presence of permanent physical impairment classified as NYHA IV; (ii) The Diagnosis of Eisenmenger's Syndrome and the level of physical impairment must be confirmed by a cardiologist. The NYHA classification of cardiac impairment for Class III and Class IV means the following:- Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnea, or anginal pain. Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms. Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
(45) "Severe Haemophilia"	:	The Person Covered must be suffering from severe hemophilia A (VIII deficiency) or hemophilia B (IX deficiency) with factor VIII or factor IX activity levels less than one percent (1%). Diagnosis must be confirmed by a qualified haematologist. The coagulation-disease other than hemophilia A (VIII deficiency) or hemophilia B (IX deficiency) are not covered.
(46) "Stroke – resulting in permanent neurological	:	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

	deficit with persisting clinical symptoms"		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; and (iv) vascular disease affecting the eye or optic nerve or vestibular functions.
(47)	"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; and (iv) laser procedures.
(48)	"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
(49)	"Terminal Illness"	:	The conclusive diagnosis of a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by Our appointed doctor.
(50)	"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.

28. PERSONAL ACCIDENT (PA) BENEFIT

28.1 While this Certificate is inforce and subject to the terms and conditions, upon receipt and approval of proof of age and/or other evidence that the Person Covered suffers any Loss resulting from an Injury while covered under this Certificate, We shall pay benefits which shall not exceed the amount arrived at by multiplying the applicable percentages shown in the attached Schedule of Compensation with the Sum Covered for this coverage.

28.2 However, in the event of occurrence of any event stated in Section A or Section B of the attached Schedule of Compensation before the Certificate Anniversary on which the Covered Child attains the age of five (5) years next birthday, the amount of the Sum Covered payable shall be revised in accordance with the table below:

Age Next Birthday of the Person Covered on Certificate Anniversary preceding occurrence of Claim Event	Revised Amount of the Sum Covered
1	20% of the PA Sum Covered
2	40% of the PA Sum Covered

3	60% of the PA Sum Covered
4	80% of the PA Sum Covered

28.3 However, if such an event occurs prior to the first Certificate Anniversary, the age next birthday of the Covered Child on the Commencement Date shall be used to determine the Revised Amount of the Sum Covered. Child lien shall not be applicable if the Takaful Coverage is provided to the Covered Member Only.

Provided that:

28.4 Upon payment of any benefits payable under Sections A, B and C of the attached Schedule of Compensation, the Sum Covered shall be reduced accordingly.

28.5 The aggregate amount of benefits payable taken together under this Coverage shall not exceed a total of one hundred percent (100%) of the Sum Covered under Sections A, B and C of the attached Schedule of Compensation for any one Person Covered regardless of the number of Accident.

28.6 The Person Covered can claim for the compensation under one of the three sections (Section A, Section B or Section C) in the attached Schedule of Compensation in respect of any one Accident. In addition, only one loss in Section A, B or C of the attached Schedule of Compensation is claimable in any one Accident.

28.7 When the aggregate amount of claims payable has reached one hundred percent (100%) of the Sum Covered, this Coverage shall be automatically terminated.

28.8 This benefit is payable from *Tabarru'* Fund and is guaranteed.

29. HOSPITALISATION ALLOWANCE BENEFIT

29.1 While this Certificate is inforce and subject to the terms and conditions, upon receipt and approval of due proof such as original bills, receipts and/or other evidence that the Person Covered is confined to a Hospital due to Illness or Injury prior to the Certificate Anniversary on which he attains the age of sixty-five (65) years next birthday, We will pay a daily cash benefit ("Hospitalisation Allowance Benefits") for the duration of his Hospitalisation for:

29.1.1 Illness which existed or diagnosed after the Waiting Period; or

29.1.2 Injury which occurred on or after the Effective Date.

29.2 However, if the Person Covered is confined to a Hospital due to any cause (except for Injury) before he attains the age of three (3) years next birthday, the amount of daily Hospitalisation Allowance Benefits payable will be revised based on the table below:

Age Next Birthday	Revised Hospitalisation Allowance Benefit
1	50% of the Hospitalisation Allowance Benefit
2	75% of the Hospitalisation Allowance Benefit
3 & above	100% of the Hospitalisation Allowance Benefit

29.3 This benefit is payable from *Tabarru'* Fund and is guaranteed.

The aggregate duration of all Hospitalisation of a Person Covered shall be limited to a maximum of overall lifetime limit of five hundred (500) days under this Certificate.

30. COMPASSIONATE BENEFIT

30.1 While this Certificate is inforce and subject to the terms and conditions, upon death of the Person Covered, We shall pay the Compassionate Benefit in full to the next of kin of the Person Covered and subject to the limits stated in the Schedule of Benefits.

30.2 This benefit can be extended to Eligible Spouse and/or Eligible Children of the Person Covered. Only one (1) spouse and maximum up to three (3) children will be allowed under this Certificate. The child must be from fourteen (14) days attained age up until twenty-nine (29) years age next birthday. We shall pay in full the Compassionate Benefit to the Person Covered and subject to the limits stated in the Schedule of Benefits. Payment under this benefit for Member, Eligible Spouse and/or Eligible Children shall be on one-time basis only regardless of the number of Certificates under the Person Covered.

30.3 This benefit is payable from *Tabarru'* Fund and is guaranteed.

Provided that:

The required documentary evidence of death and/ or other evidence are submitted to Us accordingly.

31. ACCIDENTAL MEDICAL EXPENSES (AME)

Reimbursement of Medical Expenses actually incurred for injuries or Accidental which the claim is made per Certificate Anniversary year prior to the Certificate Anniversary on which he attains the age of sixty-five (65) years next birthday, subject to the limits stated in the Schedule of Benefits and subject to the following conditions:

31.1 We will not pay any benefit directly to any Hospital, Physician or any other medical or surgical provider. Such arrangement must be applied in writing to Us for approval.

31.2 The benefit payable under this Certificate, together with the reimbursement of expenses from other sources, including but not limited to other insurance policies/ Takaful coverage and employee benefit provisions must not be more than the expenses actually incurred for which the claim is made.

31.3 However, if the Accidental Medical Expenses occur before the Certificate Anniversary on which he attains the age of five (5) years next birthday, the Sum Covered payable shall be in accordance with the table below:

Age Next Birthday of the Covered Child on Certificate Anniversary preceding AME	Revised Amount of the Sum Covered
1	20% of the AME Sum Covered
2	40% of the AME Sum Covered
3	60% of the AME Sum Covered
4	80% of the AME Sum Covered

31.4 This benefit is payable from *Tabarru'* Fund and is guaranteed.

32. EXCLUSIONS

32.1 The **Death Benefit** under this Certificate shall not be payable in respect of such Person Covered in respect of any death which is directly or indirectly caused by or in connection with:

32.1.1 suicide within one (1) year after the Effective Date or date of reinstatement, whichever is later, whether attempted/inflicted while sane or insane.

32.2 The **TPD Benefit** under this Certificate shall not be payable in respect of such Person Covered in respect of any TPD which is directly or indirectly caused by or in connection with:

32.2.1 TPD that has existed prior to or on the Effective Date or on the date of any reinstatement of his Takaful Certificate, whichever is later; or

32.2.2 is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or

32.2.3 is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial operating on a regular scheduled route; or

32.2.4 is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of law by Person Covered; or

32.2.5 is resulted from war, whether declared or undeclared; or

32.2.6 Pre-Existing Illness.

32.3 The **Critical Illness Benefit** under this Certificate shall not be payable in respect of such Person Covered in respect of any Critical Illness which is directly or indirectly caused by or in connection which:

32.3.1 Critical Illness that has existed prior to or on the Effective Date or on the date of any reinstatement of his Takaful Certificate, whichever is later; or

32.3.2 any treatment or surgical operation for congenital anomalies; or

32.3.3 is caused directly or indirectly by self-inflicted injuries while sane or insane (except in an attempt to save human life); or

32.3.4 is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of the law by the Person Covered; or

32.3.5 is resulted from war, whether declared or undeclared; or

32.3.6 Pre-Existing Illness.

32.4 The **Personal Accident Benefit** under this Certificate shall not be payable in respect of such Person Covered in respect of any Injury resulting in Loss suffered which is directly or indirectly caused by or in connection with:

32.4.1 suicide, attempted suicide or self-inflicted injuries, while sane or insane; or

32.4.2 bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound; or

32.4.3 any Accident caused by mosquito bites, worm infestations such as “Hookworms” and allergic reaction to insect bites; or

32.4.4 war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection; or

32.4.5 from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict; or

32.4.6 engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route; or

32.4.7 as a result of the Person Covered committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Person Covered or resistance to arrest; or

32.4.8 while under the influence of alcohol or drugs unless taken as prescribed by a Medical Practitioner. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the prescribed limit under the Road Transport Act 1987; or

32.4.9 Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, “Professional Sports” means engaging in any physical activity in a professional capacity or where the Person Covered would or could earn income or remuneration from engaging in such activity; or

32.4.10 from childbirth, pregnancy and/or any complications thereof; or

32.4.11 Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or

32.4.12 from the Person Covered engaging in commando or bomb disposal duties/training.

32.5 Further to Clause 32.4 above, The **Accidental Medical Expenses** Benefit under this Certificate shall not be payable in respect of such Person Covered in respect of any Accident which is directly or indirectly caused by or in connection which:

32.5.1 any follow up treatment; or

32.5.2 fees or charges for repairs to or for the provision of dentures or artificial teeth; or

32.5.3 any dental work involving the use of precious metals; or

32.5.4 dental treatment/repairs where the cause is due to normal wear and tear or normal maintenance of dental health; or

32.5.5 any charges for traditional treatment including acupuncture; or

32.5.6 ophthalmological care, eye glasses, contact lenses and hearing aids or prescriptions for the same.

32.6 The **Hospitalisation Allowance Benefit** under this Certificate shall not be payable in respect of such Person Covered, which is directly or indirectly caused by or in connection with:

32.6.1 suicide, attempted suicide or self-inflicted injuries, while sane or insane;or

32.6.2 war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;or

32.6.3 from the Person Covered engaging in commando or bomb disposal duties/training;or

32.6.4 engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route; or

32.6.5 as a result of the Person Covered committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Person Covered or resistance to arrest; or

32.6.6 while under the influence of alcohol or drugs unless taken as prescribed by a Physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the prescribed limit under the Road Transport Act 1987; or

32.6.7 Injury arising from racing of any kind (except for foot racing), hazardous sports or activities

that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, “Professional Sports” means engaging in any physical activity in a professional capacity or where the Person Covered would or could earn income or remuneration from engaging in such activity; or

32.6.8 alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, Erectile dysfunction and tests or treatment related to impotence or sterilization; or

32.6.9 Pre-Existing Illness; or

32.6.10 psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations); or

32.6.11 any treatment or test in connection with AIDS or the presence of any Human Immuno-deficiency Virus infection and all sexually transmitted diseases; or

32.6.12 any Accident caused by mosquito bites, worm infestations such as "Hookworms" and allergic reaction to insect bites during the Waiting Period; or

32.6.13 Hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or or

32.6.14 ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

33. CONDITIONS OF PAYMENT OF CLAIMS

33.1 The due observance and fulfillment of the terms and conditions of this Certificate by the parties concerned shall be a condition precedent to any of Our liability to make any payment under this Certificate.

33.2 Any benefit payable under this Certificate shall be paid to You, affected Person Covered, or to any person entitled through him, provided that:

33.2.1 there has been no breach of any of the terms and conditions of this Certificate; and

33.2.2 this Certificate and/or the Takaful Certificate have not been terminated for any reason.

All payments made by the Takaful Certificate in the manner stated in this Clause 33.2 shall provide Us with a good and valid discharge of the same.

33.3 Prior to payment of any claims payable under the Takaful Coverage, the amount of any indebtedness on the Takaful Coverage shall first be deducted from the benefits payable.

33.4 You and/or the Person Covered shall give immediate written notice to Us of any change in the Person Covered’s occupation, habits, pursuits, country or residence, and shall pay any additional Contribution that may be required by Us.

33.5 Written notice shall be sent to Our Head Office or to any of Our branch offices within ninety (90) days from the date on which a claim event occurs.

33.6 All certificates, information and evidence required by Us in connection with any claim under any Takaful Coverage shall be furnished at the expense of the Person Covered and shall be in such form and of such nature as We may prescribe.

33.7 The TPD or Covered Event for which the claim is made must be diagnosed by a Medical Practitioner and must be supported by clinical, radiological, histological and laboratory evidence acceptable to Us; all such medical evidence must be furnished by the claimant at own expense, and in such form that We may require.

33.8 If required by Us, the Person Covered must undergo medical examination(s) by a Medical Practitioner appointed by Us in connection with the TPD or Covered Event for which the claim is made.

33.9 Unless prohibited by law, We may examine the body and conduct an autopsy before making any payment under this Certificate.

34. SUICIDE

If the Person Covered, whether sane or insane, commits suicide within one (1) year from the Effective Date or from the date of any reinstatement, whichever is later, the Takaful Certificate in respect of that

Person Covered shall be rendered void. Under such circumstance, Our liability shall be limited to the refund of the following:

34.1 Cash Value (excluding Underwriting Surplus, if any); and

34.2 total amount deducted for *Tabarru'* after less expenses which may have been incurred for the medical examination of the Person Covered.

35. FRAUDULENT CONDUCTS OR CLAIMS

You have a duty to act in utmost good faith in all dealings in connection with this Certificate/Supplementary Certificate at all times. In the event of any fraudulent conduct, misrepresentation, concealment of material facts, and/or submission of a fraudulent claim, the claim shall be rejected and the Certificate/Supplementary Certificate shall be void ab initio or terminated at Our option. All benefits paid under the Certificate/Supplementary Certificate shall be immediately returned to Us, failing which any amounts to be refunded under this Certificate/Supplementary Certificate shall be less any indebtedness due to Us.

OTHER PROVISIONS (Clause 36 - 46)

36. INDISPUTABILITY

36.1 We shall not dispute the validity of this Certificate after it has been in force during the lifetime of the Person Covered for a period of more than two (2) years from the Effective Date based on the statement(s) made or which has not been made in the proposal for takaful or in a report of a doctor, referee, or any other person, or in a document leading to the issuance of Your Certificate. However, if We are able show that the statement was on a material matter or suppressed a material fact and that it was fraudulently made or omitted to be made by You or the Person Covered, We shall have the right to void the Certificate and refuse all claims, in which case We shall refund the moneys due under the Certificate as per Clause 36.2 below. For clarification purpose, "material matter" or "material fact" means a matter or fact which, if known by Us, would have led to Our refusal to issue Your Certificate or would have led it to Your Certificate to be issued with terms less favourable to You or the Person Covered.

36.2 In the event that this Certificate is voided (except for the reason specified under Clause 34 above), Our liability shall be limited to the refund of the following, if any:

36.2.1 unearned Upfront Charge; and

36.2.2 amount left in PIA (excluding Investment Profit and/or Underwriting Surplus, if any);

less expenses which may have been incurred for the medical examination of the Person Covered as well as any indebtedness under this Certificate. Investment Profit and/or Underwriting Surplus, if any, will be forwarded to any charitable organisation(s) approved by Our Shariah Committee.

37. REMEDIES FOR MISREPRESENTATION

37.1 This Clause shall only apply if the duration of this Certificate is two (2) years or less from the Effective Date.

37.2 We may void the Certificate in the event of any pre-contractual Misrepresentation made by You on all Material Information in applying for this Certificate, if the Misrepresentation made is classified as:-

37.2.1 a deliberate or reckless Misrepresentation; or

37.2.2 a careless or innocent Misrepresentation, in which We would not have issued or renewed this Certificate; or

37.2.3 a careless or innocent Misrepresentation, in which We would have issued or renewed this Certificate.

37.3 If this Certificate is invalidated or void pursuant to Clause 37.2.1 above Our liability shall be limited to the refund of the following, if any:

37.3.1 unearned Upfront Charge; and

37.3.2 amount left in PIA after deduction of *Tabarru'* (excluding Investment Profit and/or Underwriting Surplus, if any).

less expenses which may have been incurred for the medical examination of the Person Covered as well as any indebtedness under this Certificate. Investment Profit and/or Underwriting Surplus, if any, will be forwarded to any charitable organisation(s) approved by Our Shariah Committee.

37.4 If this Certificate is invalidated or void pursuant to Clause 37.2.2 above, Our liability shall be limited to the refund of the following, if any:-

37.4.1 unearned Upfront Charge;

37.4.2 amount left in PIA (excluding Underwriting Surplus, if any);
37.4.3 *Tabarru'* which have been deducted; and
37.4.4 Investment Profit.

less expenses which may have been incurred for the medical examination of the Person Covered as well as any indebtedness under this Certificate. Underwriting Surplus, if any, will be forwarded to any charitable organisation(s) approved by Our Shariah Committee.

37.5 If this Certificate would have been issued or renewed pursuant to Clause 37.2.3 above, We may:-
37.5.1 vary any of the terms and conditions of this Certificate and treat this Certificate as if it had been issued or renewed on the varied terms and conditions; and
37.5.2 reduce proportionately the amount to be paid on a claim in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

37.6 All rights under this clause shall be exercised in line with the applicable laws, regulatory and Shariah principles.

38. REFUND OF SERVICE FEE

38.1 All Service Fee received by You in respect of Contribution refunded or to be refunded by Us for any reason, shall be refunded by You to Us within fourteen (14) days of request from Us.

38.2 We reserve the right to set-off such Service Fee or any part of such Service Fee against any amount payable by Us to You, if such Service Fee is not received by Us within the above stated period. This shall not affect Our rights or remedies under this Certificate or Takaful Certificate or in law.

39. ALTERATION OF CERTIFICATE CONDITIONS

39.1 We reserve the right to amend the terms and conditions of this Certificate by giving three (3) months prior notice in writing by ordinary post to Your last known address in Our records and such amendment will be effective from the next Certificate Anniversary.

39.2 You shall undertake the responsibility to inform the Person Covered of any such amendments or alterations. Any amendment or alteration to this Certificate shall be binding on all Person Covered, notwithstanding the date the Person Covered receives the notification of such amendment or alteration.

39.3 No alteration to this Certificate shall be valid unless authorized by Us and such approval is endorsed thereon.

40. TERMINATION

40.1 We shall be entitled to terminate this Certificate at any time by giving one (1) month's prior written notice to You, in any of the following events:-
40.1.1 if there is any breach by You, of any terms and conditions of this Certificate; or
40.1.2 if any information or documents furnished by You to Us under Clause 2.2 above is found to be inaccurate or untrue.

40.2 You shall be entitled to terminate this Certificate during Certificate Anniversary date by giving three (3) months prior written notice to Us.

40.3 If the number of Person Covered under this Certificate is less than ten (10) person any time, We shall be entitled to terminate this Certificate by giving three (3) months' prior written notice to You and/or the Person Covered, as the case may be.

40.4 In any circumstance where breach of terms and conditions of this Certificate or provision of inaccurate or untrue information involved or has been committed by any Person Covered, We shall be entitled to terminate the Takaful Certificate in respect of the Person Covered by giving immediate written notice to You and/or the Person Covered, as the case may be.

40.5 We reserve the right to treat this Certificate as closed for future applications at any time by giving three (3) months' prior written notice to You. No application received by Us upon expiry of the said three (3) month Notice Period will be processed or accepted by Us.

40.6 Upon termination of this Certificate, the Takaful Certificate shall automatically be terminated and shall have no further effect on the parties.

40.7 The Takaful Certificate shall be terminated immediately upon occurrence of any of the following events;
40.7.1 if amount left in PIA is less than or equal to zero; or
40.7.2 upon death of the Person Covered; or
40.7.3 when the Person Covered suffers TPD; or

40.7.4 when the Person Covered is diagnosed of having any one of the Covered Event (other than a claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease); or

40.7.5 when the Person Covered opts to withdraw/surrender from this Certificate; or

40.7.6 upon Expiry Date; or

40.7.7 when this Certificate or the Takaful Certificate is terminated in accordance with the terms and conditions of this Certificate.

40.8 Upon termination of this Certificate and/or Takaful Certificate for any reason whatsoever, the amount left in PIA (if any) shall be payable and We will have no further legal responsibility under this Certificate.

40.9 Upon termination of this Certificate and/or Takaful Certificate subject to condition 40.7.5 as stated in Clause 40.7 above, no reinstatement is allowed for that Person Covered.

41. ACCEPTANCE OF INSTRUCTIONS

We will only accept instructions, requests or notices when such forms, documents, information and consent as required by Us, are received.

42. RESIDENCE, OCCUPATION AND TRAVEL

This Certificate is free from restrictions as regards to residence, occupation and travel.

43. NOTICES AND CORRESPONDENCE

43.1 Any notice, request, instruction or correspondence issued by Us under Your name or Person Covered's name, shall be made in writing. You or Person Covered's mailing address, email address or handphone number will be as stated in the proposal for Family Takaful unless there is notification of any changes to Us.

43.2 Any notice, request, instruction or correspondence given by Us to You or Person Covered shall be conclusively deemed to have been received as follows:

43.2.1 for personal delivery, on the day of delivery;

43.2.2 for ordinary post, or pre-paid registered post, seven (7) days after the date of posting, if posted to an address in Malaysia, , and fourteen (14) days, if posted outside of Malaysia;

43.2.3 for delivery via email or short message services, on the day of delivery;

43.2.4 for publishing in a local daily newspaper, on the day of publishing; or

43.2.5 for electronic posting on Our official website or other website, the later of the day of electronic posting or the day of delivery of a separate notification to You or the Person Covered of such electronic posting via any effective means provided under Clauses 43.2.1, 43.2.2, 43.2.3 or 43.2.4 respectively, as determined by Us from time to time.

43.3 With the conditions as stated in Clauses 43.1 and 43.2 above, in the case that any notice, request, instruction or correspondence is returned undelivered to You or the Person Covered after We have made at least two (2) consecutive attempts at delivery, We may, and at Your and/or the Person Covered's own risk, withhold all subsequent notice, request, instruction or correspondence until We have been notified by You or Person Covered of the new mailing address or email address or hand phone number.

44. GOVERNING LAW

44.1 This Certificate shall be governed by the Laws of Malaysia and the Courts of Malaysia shall have exclusive jurisdiction for any dispute arising out of or in relation to this Certificate.

44.2 We shall have the right at any time, by giving advance written notice to You/ Person Covered, as the case may be, in accordance with the 'Notices and Correspondence' Clause of this Certificate, to amend the terms and conditions of this Certificate (except for Clause 39 above) in compliance with any legislative changes, statutory modifications or amendments which may be enacted from time to time.

45. SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not be deemed to provide cover, nor be liable to pay any claim, refund any contribution, surrender or cancellation payments, or provide any benefit if, in Our opinion, such provision may expose Us or Our related entities to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction, or regulation now and from time to time imposed by any competent

authority, whether domestic or international. We reserve the right to take any necessary action to mitigate such risk, Participant/Person Covered, whichever applicable, shall indemnify and hold Us harmless against all losses, liabilities, costs, or expenses, including legal fees, arising from or in connection with any such breach or exposure.

46. PERSONAL DATA PROTECTION ACT (PDPA)

46.1 We shall be able to process Personal Data according to the Section 4 of the PDPA and to disclose Personal Data provided by You and Person Covered, as the context may be required, to fulfil the purpose for which it was collected or to comply with legal, regulatory or Our internal policy requirements.

46.2 You will keep Us updated in respect of all such Personal Data as soon as is practicable. We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.

46.3 We may from time to time request that You provide other Personal Data required for the purposes of this Certificate. Prior to providing Us with the Personal Data of a Person Covered, or another individual, You must inform that individual of Our privacy notice.

46.4 For detailed Privacy Notice, please refer to Our website at www.greateasterntakaful.com.

*** END OF PAGE ***

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A

SCHEDULE OF COMPENSATION

Loss			Benefit - % Sum Covered
Section A			
(1)	Death		100% or 200%^
(2)	Total and Permanent Disability		100% or 200%^
Section B			
(1)	Loss of both hands		100%
(2)	Loss of both feet		100%
(3)	Complete and irrecoverable loss of sight in both eyes		100%
(4)	Loss of one hand and one foot		100%
(5)	Certified complete and incurable insanity		100%
(6)	Injuries resulting in permanently being bedridden		100%
(7)	Any other injuries resulting in permanent disablement		100%
(8)	Complete and incurable paralysis		100%
Section C			
(1)	Loss of arm at shoulder		100%
(2)	Loss of arm between shoulder and elbow		100%
(3)	Loss of arm at elbow		100%
(4)	Loss of arm between elbow and wrist		100%
(5)	Loss of hand at wrist		100%
(6)	Loss of leg at hip		100%
(7)	Loss of leg between knee and hip		100%
(8)	Loss of leg below knee		100%
(9)	Loss of eye – whole		100%
(10)	Loss of eye – sight of		100%
(11)	Complete and irrecoverable loss of sight in one eye except for perception of light		50%
(12)	Loss of lens of eye		50%
(13)	Loss of hearing	- both ears	75%
		- one ear	15%
(14)	Total loss of speech		50%
(15)	Loss of four fingers and thumb of one hand		50%
(16)	Loss of four fingers		40%
(17)	Loss of thumb	- both phalanges	25%
		- one phalanx	10%
(18)	Loss of index finger	- three phalanges	10%
		- two phalanges	8%
		- one phalanx	4%
(19)	Loss of middle finger	- three phalanges	6%
		- two phalanges	4%
		- one phalanx	2%
(20)	Loss of ring finger	- three phalanges	5%
		- two phalanges	4%
		- one phalanx	2%
(21)	Loss of little finger	- three phalanges	4%
		- two phalanges	3%
		- one phalanx	2%
(22)	Loss of metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
(23)	Loss of toes	- all	15%
		- great both phalanges	5%
		- great one phalanx	2%
		- other than great, if more than one toe lost each	1%

Any other form of permanent disablement shall be assessed by Us, and any proportion of the Sum Covered payable shall be in accordance with such rates of compensation as opined by Our Medical Practitioner to be consistent with the applicable rates of compensation as contained in this Schedule of Compensation.
^ % Sum Covered is equivalent to the amount illustrated in the Schedule of Benefits.

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

SCHEDULE B

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A

ALLOCATION RATE FOR TAKAFUL CONTRIBUTION

Allocation Rate applicable from : 16-05-2025 to: 01-01-9999

Certificate Year	Allocated Contribution
1 – 16	72%
17 - Onwards	72%

UNALLOCATED CONTRIBUTION

ANY AMOUNT OF CONTRIBUTION THAT HAS NOT BEEN ALLOCATED IS USED TO MEET THE PAYMENTS OF COMMISSIONS TO INTERMEDIARIES AND OUR GENERAL EXPENSES.

Unallocated Contribution applicable from : 16-05-2025 to: 01-01-9999

Certificate Year	Unallocated Contribution
1 – 16	28%
17 - Onwards	28%

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

SCHEDULE C

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A

Standard *Tabarru'* Rates according to Attained Age Next Birthday On Preceding (Or Coincident) Certificate Anniversary On Date of *Tabarru'* Deduction ("Age")

Tabarru' Rate per Contribution (%)
94.21

Note:
We reserve the right to vary the *Tabarru'* rate in accordance with Clause 15 of this Privileges and Conditions.

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

SCHEDULE OF BENEFITS

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A

Schedule of Benefits applicable from : 16-05-2025 to: 01-01-9999

Contribution RM	Death Benefit RM	TPD Benefit RM	Personal Accident Benefit RM	Critical Illness Benefit RM	Hospitalisation Allowance Benefit (per day) RM	Compassionate Benefit (Member) RM
12	25,000	25,000	25,000	10,000	0	2,000

Note:
We reserve the right to vary the Contribution in accordance with Clause 15 of this Privileges and Conditions.

GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)

APPENDIX A
LIST OF CRITICAL ILLNESS

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A

CRITICAL ILLNESSES (Type II Waiting Period - 30 Days)	
1. Alzheimer's Disease/ Severe Dementia	24. Loss of Speech
2. Apallic Syndrome (i.e. Persistent Vegetative State (PVS))	25. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
3. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	26. Major Organ/ Bone Marrow Transplant
4. Benign Brain Tumor – of specified severity	27. Medullary Cystic Disease
5. Blindness – permanent and irreversible	28. Meningeal Tuberculosis
6. Brain Surgery	29. Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
7. Cardiomyopathy – of specified severity	30. Multiple Sclerosis
8. Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure	31. Muscular Dystrophy
9. Chronic Relapsing Pancreatitis	32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	33. Paralysis of Limbs
11. Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease)	34. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
12. Deafness – permanent and irreversible	35. Poliomyelitis
13. Ebola Haemorrhagic Fever	36. Primary Pulmonary Arterial Hypertension – of specified severity
14. Elephantiasis	37. Progressive Scleroderma
15. Encephalitis – resulting in permanent inability to perform Activities of Daily Living	38. Rabies
16. End-Stage Liver Failure	39. Severe Eisenmenger’s Syndrome
17. End-Stage Lung Disease	40. Severe Haemophilia
18. Full-Blown AIDS	41. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
19. Fulminant Viral Hepatitis	42. Surgery to Aorta
20. Heart Valve Surgery	43. Systemic Lupus Erythematosus with Severe Kidney Complications
21. HIV Infection Due to Blood Transfusion	44. Terminal Illness
22. Kidney Failure – requiring Dialysis or Kidney Transplant	45. Third Degree Burns – of specified severity
23. Loss of Independent Existence	
CRITICAL ILLNESSES (Type I Waiting Period - 60 Days)	
46. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	
47. Cancer - of specified severity and does not cover very early cancers	
48. Coronary Artery By-Pass Surgery	
49. Heart Attack - of specified severity	
50. Serious Coronary Artery Disease	

ENDORSEMENT SPECIAL PROMOTION

TO BE ATTACHED TO AND READ AS PART OF THE
GROUP CERTIFICATE NO: R026A
ENDORSEMENT COMMENCEMENT DATE: 16-05-2026

The following shall apply to this Certificate:

1. DEFINITIONS AND INTERPRETATIONS

"Special Promotion Period" means a specific period for enrolment of Takaful Coverage under this Certificate, as determined by Us at Our discretion.

2. CONDITIONS

2.1 Eligibility

All Eligible Member shall be entitled to participate in the Takaful Coverage under this Certificate during the Special Promotion Period from **16-05-2026** to **15-05-2027** (both dates inclusive) or any other subsequent period as determined and notified by Us, subject to the terms and conditions of the Certificate.

2.2 Acceptance of Application

The application for Takaful Coverage in respect of any Person Covered during the Special Promotion Period shall be automatically accepted subject to the following requirements:-

2.2.1 as per requirements stated under Clause 3 of this Privileges and Conditions of this Certificate.

2.2.2 The elected Sum Covered for each Person Covered is as specified in Clause 2.3.1 below.

2.3 Takaful Benefit Level

2.3.1 The Sum Covered for each Person Covered during the Special Promotion Period is subject to the following:

2.3.1.1 The Sum Covered and Contribution as stated in the Schedule of Benefits under the Certificate; or

2.3.1.2 Any Sum Covered and Contribution amount as per determined and agreed between the Participant and the Takaful Operator.

as approved by the Takaful Operator

2.3.2 Subject always to the terms and conditions of this Certificate, upon expiry of the Special Promotion Period,

2.3.2.1 every eligible Person Covered shall be entitled to select the Sum Covered of his Takaful Coverage, provided that:-

(a) the minimum Sum Covered under this Certificate shall be as stated in the Schedule of Benefits under the Certificate; and

(b) the aggregate Sum Covered shall not exceed the maximum amount as stated in the Schedule of Benefits under the Certificate.

2.3.2.2 every eligible Covered Spouse and Covered Child of the Member shall be entitled to select the Sum Covered of his Takaful Coverage, provided that:-

(a) the minimum Sum Covered under this Certificate shall be as stated in the Schedule of Benefits under the Certificate; and

(b) the aggregate Sum Covered shall not exceed the aggregate Sum Covered of Member.

2.4 Lien on Takaful Coverage

2.4.1 Benefits under Special Promotion Period will be payable based on the followings, and subject to clause 2.4.2 and clause 2.4.3 below:-

a) 50% of the Death Benefit Sum Covered will be payable upon death due to Pre-existing Illness within the first year from the Commencement Date of coverage.

b) 50% of the TPD Benefit Sum Covered will be payable upon TPD within the first year from the Commencement Date of coverage.

c) 50% of the Critical Illness Benefit Sum Covered will be payable upon Critical Illness diagnosed within the first year from Commencement Date of coverage.

2.4.2 No benefit shall be payable for any TPD and Critical Illness arising from any pre-existing Illness from the effective date.

2.4.3 No benefit shall be payable for any Critical Illness diagnosed in the first thirty (30) or sixty (60) days waiting period (depending on the type of critical illness) from the effective date.

2.4.4 Other than as stated above, the full claim will be payable upon death (including Compassionate Benefit), TPD or Critical Illness, subject to the terms and conditions of the Certificate.