

**Please read this Product Disclosure Sheet before you decide to participate in Takaful GPA Bank Islam. Please be sure to also read the general terms and conditions.**

### 1. What is this product about?

- This product is a Group Personal Accident (“GPA”) Takaful which is exclusively designed for the personal and home financing customers of Bank Islam Malaysia Berhad [Registration No.: 198301002944 (98127X)] (“BIMB”) that provides twenty-four (24) hours a day and worldwide coverage against bodily injury caused solely by an accident.
- Under this product, BIMB and its personal and home financing customers (the “Person Covered”) agree to participate and pay the contribution into General Takaful Fund (“GTF”) based on Tabarru’. BIMB and the Person Covered authorize Syarikat Takaful Malaysia Am Berhad [ Registration No.: 201701032316 (1246486-D)] (“We”, “Us”, “Our”, or “Takaful Malaysia”) based on Wakalah to manage the GTF and in return, We will receive the Wakalah fee.

### 2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

- Tabarru’** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants.
- Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.
- Ju’alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Takaful Malaysia to receive a portion of the distributable surplus arising from the GTF as a performance incentive for Takaful Malaysia’s achievement in managing the GTF which results in the surplus.
- Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the nominee may receive the benefits payable based on Hibah if the nominee is a beneficiary under conditional Hibah.

### 3. What are the benefits provided?

There are ten (10) benefits provided under this product: -

Benefits	SUM COVERED (RM)
1. <b>Death</b> We will pay the Sum Covered if the Person Covered sustains bodily injury which resulted in death within twelve (12) months from the date of accident.	100,000
2. <b>Permanent Disablement</b> We will pay the percentage of the Sum Covered as stated in the Scale of Indemnity if the Person Covered sustains bodily injury which resulted in permanent disablement within twelve (12) months from the date of accident.	100,000
3. <b>Medical Expenses</b> We will reimburse the medical expenses incurred at any registered clinic and/or hospital up to the Sum Covered per accident per year if the Person Covered sustains bodily injury requiring medical treatment(s), provided that the first medical expense is incurred within fourteen (14) days from the date of accident and the subsequent medical expenses are incurred not more than twelve (12) calendar months from the date of accident. Such medical treatment(s) must be provided by a medical practitioner.	4,000

	The medical expenses shall exclude medical report fee and/or other non-medical nature, such as lodger, television, telephones, broadband services, radios or similar facilities, admission kit/pack, and other ineligible non-medical items.	
4.	<b>Repatriation Expenses</b> We will reimburse up to the Sum Covered in the event of death to the Person Covered due to an accident in respect of repatriation expenses incurred to repatriate the Person Covered whilst outside his normal place of domicile or residence, provided the claim is payable under Death Benefit.	3,000
5.	<b>Funeral Expenses</b> We will pay the Sum Covered in the event of death to the Person Covered due to an accident in respect of cremation, interment, burial or funeral services of such deceased Person Covered had taken place, provided the claim is payable under Death Benefit.	3,000
6.	<b>Hospital Allowance</b> (up to 30 days per year) We will pay the Sum Covered if the Person Covered is hospitalised up to a maximum of thirty (30) days per accident per year provided that hospitalisation is within twelve (12) months from the date of accident.	75 per day
7.	<b>Ambulance Fees</b> We will reimburse up to the Sum Covered for the ambulance services (inclusive of one (1) attendant) for transporting the Person Covered to/from the hospital as a result of an accident.	200
8.	<b>Snatch Injury</b> We will pay the Sum Covered if the Person Covered sustains bodily injury caused by snatch theft and/or robbery during period of takaful subject to police report being lodged within twenty-four (24) hours of the incident. We shall not be liable to make any payment for more than one incident during any one period of takaful in respect of each Person Covered.	1,000
9.	<b>Orthopaedic Equipment</b> We will reimburse up to the Sum Covered for the purchase costs of orthopaedic equipment (including wheelchair, crutches and artificial arm or leg) as recommended by a medical practitioner as a result of a bodily injury which incurred within twelve (12) months from the date of accident.	1,000
10.	<b>Badal Haji</b> We will pay the Sum Covered in the event of accidental death resulted from a bodily injury to the Person Covered which prevent the Muslim Person Covered from ever performing Hajj and for Non-Muslim Person Covered, this Benefit will be payable as a compassionate allowance, provided the claim is payable under Death Benefit.	3,000

**Note:**

- Duration of coverage is three (3) years from the effective date stated in the individual schedule.
- A Person Covered is limited to only one (1) takaful coverage under this product. If for whatever reason there is more than one (1) takaful coverage participated for the same Person Covered under this product, we will cancel and refund the contribution paid in respect of the remaining takaful coverage.

**4. How much contribution do I have to pay?**

The total contribution that you have to pay is RM330.00 (including 6% service tax) for a duration of three (3) years of the period of takaful.

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

Type	Amount
Wakalah fee	55% of total contribution of which: - Commission – 25% - Other expenses – 30%
Service Tax	6% of total contribution.

Stamp duty of RM10.00 is payable by BIMB.

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

Some of the key terms and conditions that you should be aware of are:

### a. Duty of Disclosure

#### Consumer Takaful Contract

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in voidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful. The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with Us. In addition to answering the questions in the Proposal Form (or when you apply for this takaful), you are required to disclose any other matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell Us immediately if at any time after your contract of takaful has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when you applied for this takaful) is inaccurate or has changed.

b. **Change in Risk** – you must inform BIMB in writing of any material changes during period of takaful so that the necessary amendments are endorsed into your certificate.

### c. Eligibility

#### Eligible Person:

- i. BIMB's customer; and
- ii. Malaysian; or
- iii. Permanent Resident of Malaysia with valid MyPR card.

Age Limit: This product does not cover any person under the age of eighteen (18) years or over the age of sixty-five (65) years (age next birthday on effective date of coverage).

Persons engaged in occupations with high risk or exposure to hazardous conditions are **NOT COVERED** whilst in the course of their works or whilst on duty e.g. airlines personnel, aviation crews, ship crews, personnel in the regular armed forces (army, navy and air force), any law enforcement forces, policemen, armed security guards, firemen, fishermen, divers, professional motor racers and sportsmen whilst engaged in their professional racing/sporting activity, stevedores, building demolition workers, jockeys, logging workers, oil rigs workers, quarry workers, underground tunnel and mine workers, marine salvage crews, individuals directly involved in making or handling explosives or munitions or fireworks, tree fellers, window cleaners of high-rise buildings and despatch riders.

d. **Cash before cover** – Full contribution must be paid to BIMB and received by Us before the takaful coverage can be granted.

e. **Claims** – Written notice of any event likely to give rise to a claim should be submitted to BIMB or Us as soon as reasonably possible and in any case not later than fourteen (14) days of the accident causing such injury or loss.

**Note: The above list is non-exhaustive. Please refer to the takaful certificate and its annexure(s) for the full terms and conditions.**

## 7. What are the exclusions under this product?

This product does not cover:

1. Death or permanent disablement, bodily injury, or any other loss caused directly or indirectly by:
  - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered(s) is/are taking part therein;
  - (b) insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
  - (c) effect or influence of drugs or alcohol;
  - (d) pre-existing condition;
  - (e) provoked murder or assault; or

- (f) nuclear, energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.
2. Death or permanent disablement, bodily injury, or any other loss sustained by the Person Covered:
- (a) while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service;
  - (b) while committing or attempting to commit any unlawful or criminal act; or
  - (c) as a result of epidemics and/or pandemics as declared by the World Health Organization (“WHO”) or any governmental authority in Malaysia.
  - (d) whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hang-gliding or participation in any form of race or competition other than on foot.
3. Individuals such as airlines personnel, aviation crews, ship crews, personnel in the regular armed forces, any law enforcement forces, policemen, armed security guards, firemen, fishermen, divers, professional motor racers and sportsmen whilst engaged in their professional racing/sporting activity, building demolition workers, jockeys, logging workers, oil rigs workers, quarry workers, underground tunnel and mine workers, marine salvage crews, individuals directly involved in making or handling explosives or munitions or fireworks, tree fellers, window cleaners of high-rise buildings, despatch riders and other hazardous and dangerous occupations whilst in the course of their works or whilst on duty.

#### 8. Can I cancel my certificate?

You may cancel your certificate at any time by notifying BIMB. Upon approval by BIMB, you may proceed for cancellation by giving Us a written notice and BIMB’s approval letter. Upon cancellation, you are entitled to a partial refund of the contribution as per table below provided you have not made any claim.

Cancellation in	Refund based on
Year 1	- Prorated for year one (1); and - Full refund for year two (2) to three (3).
Year 2	- No refund for year one (1); - Prorated for year two (2); and - Full refund for year 3.
Year 3	- No refund for year one (1) and two (2); and - Pro-rated for year three (3).

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

It is important that you update any change in your contact or personal details to any of BIMB branch to ensure that all correspondences reach you in a timely manner. Please contact any of BIMB branch for assistance.

#### 10. Where can I get further information?

If you require additional information about this product or wish to view the takaful certificate and its annexure(s), please visit any of BIMB branch or email to BIMB at: [contactcenter@bankislam.com.my](mailto:contactcenter@bankislam.com.my).

You can also contact Us at:

Customer Service Unit (CSU),  
 Syarikat Takaful Malaysia Am Berhad [Registration No. 201701032316 (1246486-D)],  
 14th Floor, Annexe Block,  
 Menara Takaful Malaysia,  
 No. 4, Jalan Sultan Sulaiman,  
 50000 Kuala Lumpur.  
 P.O. Box 11483, 50746 Kuala Lumpur.  
 Tel: 1-300 88 252 385  
 Email: [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

**11. Other types of similar cover available.**

Please refer to BIMB's website at [www.bankislam.com](http://www.bankislam.com) and Our website at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my).

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF INDEMNITY FOR DEATH AND PERMANENT DISABLEMENT DUE TO ACCIDENT IN YOUR CERTIFICATE AND MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE CERTIFICATE THAT YOU HAVE PARTICIPATED.**

**YOU SHOULD READ AND UNDERSTAND THIS PRODUCT DISCLOSURE SHEET AND DISCUSS WITH BIMB PERSONNEL OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

This product is managed by Syarikat Takaful Malaysia Am Berhad [Registration No.: 201701032316 (1246486-D)] who is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at February 2023.

**Declaration by the Customer**

In addition to the information provided in this Product Disclosure Sheet, I shall refer to the takaful certificate and its annexure(s) for the terms and conditions, and hereby agree on my enrolment in this Takaful GPA Bank Islam.

\_\_\_\_\_  
Name:  
IC No:  
Tel No.:  
Date:

**Witnessed by (BIMB's personnel)**

\_\_\_\_\_  
Name:  
BIMB Branch:  
Designation:  
Date: