

List of Exclusions

1. Pre-Existing Condition.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Waiting Period of thirty (30) days for all except Accident Injuries.
4. Elective cosmetic or plastic Surgery except re-constructive Surgery necessary to restore function after an Accident that has occurred during the period of Takaful.
5. Eye Examinations, glasses, contact lenses and surgical procedures for the correction of eye refractive errors and the use or acquisition of external prosthetic appliances or corrective devices such as artificial limbs, hearing aids, implanted pacemakers, prescription thereof.
6. Dental conditions including dental treatment or oral Surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the Period of Takaful.
7. Private nursing, rest cures or sanatoria care, any treatment received purely as an Outpatient Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to the treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatment, preventive medicines or examination carried out by a Physician and treatments specifically for weight reduction or gain.
8. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
9. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and any surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, gender change, sexual dysfunction including impotency, tests or treatment related to sterilization and circumcision performed due to any reason other than Illness or infection.
10. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
11. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
12. Sanctions Exclusion – We shall not be deemed to provide coverage or will make any payments or provide any service or benefit to You or Your Dependents or any other party to the extent that such cover, payment, service, benefit would violate any applicable trade or economic sanctions law or regulation.
13. Treatment for any medical conditions arising directly or indirectly from radioactivity contamination or any nuclear material whatsoever, including the combustion of nuclear fuel.
14. Expenses incurred for donation of any body organ by You and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
15. Investigation into and treatment of sleep and snoring disorders, psychiatric, psychotic, mental or nervous disorders, including neuroses and their physiological or psychosomatic manifestations, psychiatric disorders such as neuro-psychosis, schizophrenia and others.
16. Hormone replacement therapy and alternative therapy such as treatment, medical services or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy.

17. Care or treatment for which payment is not required or to the extent which is payable by any other Takaful or indemnity covering You and Disabilities arising out of duties of employment or profession that is covered under a Workmen's Compensation Takaful Contract.
18. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
19. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/ pack and other ineligible non-medical items.
20. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, mountaineering with use of ropes or mountain guides and illegal activities.
21. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
22. Epidemic and/or pandemic

Group Hospital and Surgical Takaful AXXESS H&S

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to participate in the Group Hospital and Surgical Takaful AXXESS H&S. Be sure to also read the general terms and conditions.)

Date:

1 What is this product about?

This is a comprehensive Group Hospital & Surgical Takaful certificate which covers the costs of medical treatment for surgical expenses for hospitalisation due to accident or sickness.

2 What are the applicable Shariah concepts?

- **Takaful:** An arrangement based on mutual assistance under which Takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the Takaful participants or their beneficiaries on the occurrence of pre-agreed events.
- **Wakalah:** Agency contract where the participant appoints the Takaful operator to manage Takaful contributions by charging an agreed Wakalah Fee for their services.
- **Tabarru':** It is a contribution from the participants to the General Risk Investment Account (GRIA) which the participants agree to relinquish all or a portion of their contribution to pay the Takaful benefits.
- **Hibah:** If there is a Surplus Sharing declared from the General Risk Investment Account (GRIA) at the end of each financial year, fifty percent (50%) of the surplus will be shared with the eligible participant based on the Hibah (gift) contract.
- **Ju'alah:** It is a commission (reward) for good performance in managing the General Risk Investment Account (GRIA) where the Takaful operator shall be entitled to an incentive equal to percent (50%) of any surplus sharing from the General Risk Investment Account (GRIA) after the end of each financial year.
- **Qard:** An interest free loan which is provided by the Takaful operator in the event of deficit in the General Risk Investment Account (GRIA).

3 What are the covers / benefits provided?

This product covers:

Benefits	
Hospital Expenses	
Hospital Room & Board	RM200 (daily maximum up to 180 days)
Intensive Care Unit	RM400 (daily maximum up to 30 days)
Hospital Supplies & Services	As Charged
Ambulance Fees	RM250 (maximum per disability)
Surgical Expenses	
Surgical Fees	As Charged
Anaesthetist Fee	As Charged
Operating Theatre Fee	As Charged
Non-Surgical Expenses and Outpatient	
Pre-Hospital Diagnostic Tests	As Charged (within 60 days prior to hospital confinement)
Pre-Hospital Specialist Consultation	As Charged (within 60 days prior to hospital confinement)
In-Hospital Physician Visit	As Charged (maximum up to 180 days)
Post-Hospitalisation Treatment	As Charged (within 60 days from discharge date)
Second Surgical Opinion	As Charged
Daycare procedures	As Charged
Outpatient Accident Treatment	RM3,000 (within 24 hours and follow-up treatment up to 60 days)
Outpatient Sickness Treatment	RM200 (maximum per disability)
Medical Report Fees	RM100 (maximum per disability)
Sales and Services Tax (SST)	6% of Eligible Expenses Reimbursable
Overall Annual Limit	RM20,000
Maximum Limit Per Admission	RM10,000

Notes:

- Duration of cover is for one (1) year. You need to renew your Takaful cover annually.
- Please refer to the certificate wording for full benefits, terms, and conditions under this product.

4 How much contribution do I have to make?

The annual contribution is RM378.00 per member inclusive of Managed Care Organization (MCO) fee & tax (RM362.63 for Takaful contribution, RM14.50 for MCO fee and RM0.87 for SST). Renewal contributions is not guaranteed.

5 Managed Care Organisation (MCO)

- One of the MCO's roles is to facilitate convenient admission into and discharge from participating hospitals.
- An additional amount of RM14.50 (excluding SST) will be charged for the MCO service.

6 What are the fees and charges that I have to make?

- Wakalah Fee : 20% of the contribution of which
 - Commission 10% of the contribution
 - Management expenses 10% of the contribution
- Stamp Duty : RM10.00 (applicable to Master certificate only)
- Tax : 0%

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

- **Importance of disclosure** - You must disclose all material facts such as your medical condition, occupation, and state your age correctly.
- You are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the certificate issued may be invalidated.
- You may be required to undergo a medical examination or to submit medical reports to Us for Our underwriting process.
- **Cooling-off period** - You may cancel your certificate by returning the certificate to us within fifteen (15) days upon receipt of the certificate. The contribution that you have made (less any medical expenses incurred) will be returned to you provided there is no claim incurred on the certificate.
- **Waiting period** - The eligibility for benefits under this certificate will only start thirty (30) days after the effective date of this certificate except for accidental injuries occurring after the effective date of this certificate. This shall not be applicable after the first year of cover. However, if the renewal contribution is not made within Grace Period, the Waiting Period will apply again.
- **Switching of Certificate** - Please contact us or refer to our agents for the likely implications of switching certificate from one Takaful Operator to another or transferring from one type of Takaful plan to another. For example, you may be subject to new terms and conditions of the new certificate or of the new Takaful Operator.
- **Grace Period** - A Grace period of fifteen (15) days, from its contribution due date will be allowed for each contribution. During such fifteen (15) days, we shall remain liable thereunder if by the last of such days, the contribution is made. If any contribution is not made in respect of this certificate Schedule before the end of the Grace Period, this certificate Schedule shall be deemed as terminated at the expiry date of the certificate.
- **Upgraded Room and Board Co-payment** - You shall bear twenty percent (20%) of the other eligible expenses if you are hospitalised at a published Room & Board rate which is higher than your eligible benefit.
- **Residence Overseas clause** - No benefit whatsoever shall be payable for any medical treatment received by you outside Malaysia, if you reside or travel outside Malaysia for more than ninety (90) consecutive days.
- **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 yourself / family / dependants, you have a duty to take reasonable care not to make any 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 the 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 provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
- **Non Consumer Takaful Contract** - Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for the purpose of providing medical Takaful benefits to your employees and their dependants, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of the 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. 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 provided in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
- **Period of Cover and Renewal** - You need to renew your Takaful cover by making the contribution due. This certificate is renewable at the option of certificate holder until the occurrence of any of the following:
 - on the date the Certificate Schedule is cancelled; or
 - on your death; or
 - on the next renewal date if you attain the maximum age limit at fifty-four (54) years old; or
 - on the next renewal date or contribution due date, whichever earlier, if the required contribution is not made within

fourteen (14) days from certificate expiry date.

- **Portfolio Withdrawal** - We reserve the right to cancel the portfolio as a whole if we decide to discontinue underwriting this Takaful product. Cancellation of the portfolio as a whole shall be given by reasonable written notice in advance with valid reasons to the certificate holder and we will run off all certificates to expiry of the period of cover within the portfolio.
- **Eligibility:**
 - Age limit – eighteen (18) years old to fifty-four (54) years old. All ages refer to the age of your next birthday, and
 - Malaysian or foreigner who has a valid work permit, student permit, permanent resident status, or Malaysia My Second Home (MM2H) status.
- **Automatic Termination**

This certificate shall automatically terminate on the earliest happening of the following events:

 - (a) on the date this certificate is terminated; or
 - (b) on the date of termination of membership (for association, affinity/scheme); or
 - (c) on your death; or
 - (d) on your certificate anniversary or the maximum age (as stated in the certificate); or
 - (e) on the contribution due date if you fail to make the required contribution; or
 - (f) any other date on which you cease to be eligible for assurance; or
 - (g) if the total benefits paid under the member's certificate since the last certificate anniversary exceeds the Overall Annual Limit for the respective certificate year.

Termination of this certificate shall be without prejudice to any claim arising prior to such termination. The payment or acceptance of any contribution hereunder subsequent to termination of this certificate shall not create any liability but We shall return any such contribution.

Note: The list is non-exhaustive. Please refer to the certificate wording for the full terms and conditions under this product.

8 What are the major exclusions under this Certificate?

This contract does not cover any hospitalisation, surgery or charges incurred directly or indirectly, wholly, or partly, by any one (1) of the following occurrences:

- Pre-existing Condition.
- Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
- Waiting Period of thirty (30) days for all except accidental injuries.
- Elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function after an accident that has occurred during the period of cover.
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and any surgical mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, gender change, sexual dysfunction including impotency, tests or treatment related to sterilization and circumcision performed due to any reason other than illness or infection.

Note: The list above is non-exhaustive. Please refer to the certificate wording for the full list of exclusion under this product.

9 What is a Pre-Existing Condition?

A Pre-Existing Condition shall mean disabilities which existed before the effective date of cover and for which you should have been reasonably aware of. You may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) You have received or are 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.

10 What is Specified Illnesses?

Specified Illnesses shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days of continuous cover:

- (a) Hypertension, diabetes mellitus and cardiovascular disease.
- (b) All Tumors of any kind, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system.
- (c) All ear, nose (including sinuses) and throat conditions.
- (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele.
- (e) Endometriosis including disease of the Reproductive System.
- (f) Vertebro-spinal disorders (including discs) and knee conditions.

11 Can I cancel my Certificate?

You may cancel your certificate at any time by giving written notice to us, and provided that no claims have been made during the current Takaful year. Upon cancellation, you are entitled to a return of the annual contribution as follows:

Period Not Exceeding	Return of Annual Contribution
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%

6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No return

There shall be no return of contribution for non-annual contribution mode.

12 What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You can write to us at the address below or email us at: callcentre@zurich.com.my.

13 Where can I get further information?

Should you require additional information about Medical and Health Takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful, available at all our branches or you can obtain a copy from the Takaful agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Zurich General Takaful Malaysia Berhad

Aras 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03 – 2109 6000 Fax: 03 – 2109 6888

14 Other types of Medical and Health Takaful cover available:

Please ask your agent / intermediary for other similar type of products offered by us.

IMPORTANT NOTE
YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

Zurich General Takaful Malaysia Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this disclosure sheet is valid as at: 16th September 2021.

All contribution and fees shown in this document may be subject to tax or other government levies.

Note: In the event of discrepancy, ambiguity, and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.

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Takaful Hospital dan Pembedahan Berkelompok AXXESS H&S

LEMBARAN PENDEDAHAN PRODUK

(Sila baca Lembaran Pendedahan Produk ini sebelum anda membuat keputusan untuk menyertai Takaful Hospital dan Pembedahan Berkelompok AXXESS H&S. Pastikan anda juga membaca terma dan syarat am.)

Tarikh:

1 Apakah yang ditawarkan oleh produk ini?

Ini adalah Sijil Takaful Hospital & Pembedahan Berkelompok komprehensif yang meliputi kos rawatan perubatan bagi perbelanjaan pembedahan untuk dimasukkan ke hospital disebabkan oleh kemalangan atau penyakit.

2 Apakah konsep Syariah yang berkenaan?

- **Takaful:** Suatu persepakatan yang berdasarkan konsep saling bantu membantu di mana para peserta Takaful saling bersetuju untuk mencarum ke dalam satu dana yang sama untuk menyediakan manfaat kewangan bersama yang dibuat kepada peserta Takaful atau benefisiari mereka apabila berlakunya kejadian yang telah dipersetujui.
- **Wakalah:** Kontrak perwakilan di mana peserta melantik pengendali Takaful untuk menguruskan caruman Takaful dengan mengenakan Yuran Wakalah untuk khidmat mereka.
- **Tabarru':** Ia adalah caruman daripada peserta ke dalam Akaun Pelaburan Risiko Am (GRIA) di mana Peserta bersetuju untuk melepaskan semua atau sebahagian daripada caruman tersebut untuk membayar manfaat-manfaat Takaful.
- **Hibah:** Sekiranya terdapat pengisytiharan lebih daripada Akaun Pelaburan Risiko Am (GRIA) pada akhir setiap tahun kewangan, lima puluh peratus (50%) daripada lebih tersebut akan dikongsi dengan peserta berdasarkan kontrak Hibah (hadiah).
- **Ju'alah:** Ia bermaksud komisen (ganjaran) bagi prestasi yang baik dalam menguruskan Akaun Pelaburan Risiko Am (GRIA) di mana pengendali Takaful akan menerima insentif bersamaan dengan lima puluh peratus (50%) daripada perkongsian Akaun Pelaburan Risiko Am (GRIA) pada akhir setiap tahun kewangan.
- **Qard:** Pinjaman tanpa faedah yang disediakan oleh pengendali Takaful jika berlakunya defisit Akaun Pelaburan Risiko Am (GRIA).

3 Apakah perlindungan / faedah yang disediakan?

Produk ini meliputi:

Manfaat	
Perbelanjaan Hospital	
Bilik dan Penginapan Hospital	RM200 (kadar harian maksimum sehingga 180 hari)
Unit Rawatan Rapi	RM400 (kadar harian maksimum sehingga 30 hari)
Bekalan dan Perkhidmatan Hospital	Bayaran dikenakan
Bayaran Ambulans	RM250 (maksimum setiap hilang upaya)
Perbelanjaan Pembedahan	
Bayaran Pembedahan	Bayaran dikenakan
Bayaran Pakar Bius	Bayaran dikenakan
Bayaran Bilik Pembedahan	Bayaran dikenakan
Perbelanjaan Bukan Pembedahan dan Pesakit Luar	
Ujian Diagnostik Pra-Hospital	Bayaran dikenakan (dalam masa 60 hari sebelum penghospitalan)
Rundingan Pakar Pra Hospital	Bayaran dikenakan (dalam masa 60 hari sebelum penghospitalan)
Lawatan Pakar Perubatan Dalam Hospital	Bayaran dikenakan (kadar harian maksimum sehingga 180 hari)
Rawatan Selepas Penghospitalan	Bayaran dikenakan (dalam masa 30 hari dari tarikh keluar hospital)
Rundingan Pembedahan Pendapat Kedua	Bayaran dikenakan
Prosedur Pembedahan Harian	Bayaran dikenakan
Rawatan Pesakit Luar Akibat Kemalangan	RM3,000 (dalam masa 24 jam dan rawatan susulan hingga 60 hari)
Rawatan Pesakit Luar Akibat Penyakit	RM200 (maksimum setiap hilang upaya)

Bayaran Laporan Perubatan	RM100 (maksimum setiap hilang upaya)
Cukai Jualan dan Perkhidmatan (SST)	6% daripada Perbelanjaan Layak yang Boleh Dikembalikan
Had Tahunan Keseluruhan	RM20,000
Had Maksimum untuk setiap kemasukan ke hospital	RM10,000

Nota:

- Tempoh perlindungan adalah selama satu (1) tahun. Anda hendaklah memperbaharui perlindungan Takaful anda setiap tahun.
- Sila rujuk kepada kontrak sijil untuk keterangan penuh atas manfaat, terma dan syarat yang terdapat dalam produk ini.

4 Berapakah kadar caruman yang perlu saya buat?

Caruman tahunan adalah sebanyak RM378.00 bagi setiap ahli termasuk yuran Organisasi Penjagaan Terurus (MCO) & cukai (RM362.63 untuk caruman Takaful, RM14.50 untuk yuran MCO dan RM0.87 untuk SST). Pembaharuan caruman tidak dijamin.

5 Organisasi Penjagaan Terurus (MCO)

- Salah satu peranan MCO adalah untuk memudahkan urusan masuk dan keluar dari hospital yang mengambil bahagian.
- Yuran tambahan sebanyak RM14.50 (sebelum SST) akan dikenakan untuk perkhidmatan MCO.

6 Apakah yuran dan caj yang perlu saya buat?

- Yuran Wakalah : 20% daripada caruman
 - Komisyen 10% daripada caruman
 - Perbelanjaan Pengurusan 10% daripada caruman
- Duti Setem : RM10.00 (terpakai untuk sijil Induk sahaja)
- Cukai : 0%

7 Apakah terma dan syarat penting yang perlu saya berikan perhatian?

- **Kepentingan pendedahan** - Anda mestilah memberikan semua fakta penting seperti keadaan kesihatan, pekerjaan, dan menyatakan usia dengan betul.
- Anda perlu menyatakan sepenuhnya dan sebenarnya dalam borang cadangan, kesemua fakta yang anda tahu atau sepatutnya tahu, jika tidak sijil yang dikeluarkan mungkin akan terbatal.
- Anda mungkin perlu menjalani pemeriksaan kesihatan atau mengemukakan laporan kesihatan kepada kami bagi proses pengunderaitan kami.
- **Tempoh Bertenang** - anda boleh membatalkan sijil dengan mengembalikan sijil kepada kami dalam masa lima belas (15) hari setelah penerimaan sijil. Caruman yang telah anda buat (ditolak sebarang yuran perubatan yang ditanggung) akan dikembalikan kepada anda.
- **Tempoh Menunggu** - Kelayakan bagi manfaat di bawah sijil ini hanya akan bermula tiga puluh (30) hari selepas tarikh kuatkuasa sijil kecuali bagi kecederaan akibat kemalangan yang berlaku selepas tarikh kuatkuasa sijil ini. Ini tidak terpakai selepas tahun pertama perlindungan. Walau bagaimanapun, jika caruman pembaharuan tidak dibuat dalam Tempoh Ihsan, maka Tempoh Menunggu akan terpakai sekali lagi.
- **Penukaran Sijil** - Sila hubungi kami atau rujuk ejen anda mengenai implikasi penukaran sijil daripada satu pengendali Takaful kepada pengendali Takaful yang lain atau mengubah jenis pelan Takaful kepada yang lain. Sebagai contoh, anda mungkin akan dikenakan terma dan syarat sijil baharu atau pengendali Takaful baharu.
- **Tempoh Ihsan** - Tempoh ihsan selama lima belas (15) hari, dari tarikh akhir caruman akan dibenarkan untuk setiap caruman. Selama lima belas (15) hari, kami akan tetap bertanggungjawab terhadapnya jika pada hari-hari terakhir, caruman tersebut telah dibuat. Sekiranya sebarang caruman tidak dibuat berkenaan dengan Jadual Sijil ini sebelum akhir Tempoh Ihsan, Jadual Sijil ini akan dianggap telah berakhir pada tarikh luput sijil.
- **Bayaran Bersama Bilik dan Penginapan Dinaiktaraf** - Anda perlu membayar dua puluh peratus (20%) daripada perbelanjaan layak yang lain jika anda dimasukkan ke hospital pada kadar Bilik & Penginapan yang lebih tinggi daripada manfaat yang anda layak.
- **Klausa Tinggal di Luar Negara** - Tiada manfaat akan dibayar bagi sebarang rawatan perubatan yang diterima oleh anda di luar Malaysia, jika anda menetap atau mengembara di luar Malaysia selama lebih dari sembilan puluh (90) hari secara berterusan.
- **Kontrak Takaful Pengguna** - Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan Islam 2013, jika anda memohon Takaful ini sepenuhnya untuk diri sendiri / keluarga / tanggungan, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak memberi salah nyata dalam menjawab soalan-soalan dalam Borang Cadangan (atau semasa memohon Takaful ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat. Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak Takaful anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak Takaful anda. Kewajipan pendedahan diatas hendaklah diteruskan sehingga kontrak Takaful anda dimeterai, diubah atau diperbaharui dengan kami. Sebagai tambahan kepada soalan-soalan di dalam Borang Cadangan (atau semasa memohon Takaful ini), anda dikehendaki untuk mendedahkan apa-apa perkara lain yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak Takaful anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan Takaful ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau sudah berubah.
- **Kontrak Takaful Komersial** - Menurut Perenggan 4(1) Jadual 9 Akta Perkhidmatan Kewangan Islam 2013, jika anda memohon Takaful ini untuk memberi manfaat Takaful perubatan kepada pekerja dan tanggungan mereka, anda

berkewajipan untuk mendedahkan apa-apa perkara yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan, dan apa-apa perkara yang munasabah yang boleh dijangka, jika tidak ia boleh menyebabkan pembatalan kontrak Takaful, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak Takaful anda. Kewajipan pendedahan diatas hendaklah diteruskan sehingga kontrak Takaful anda dimeterai, diubah atau diperbaharui dengan kami. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak Takaful anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan Takaful ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau sudah berubah.

- **Tempoh Perlindungan dan Pembaharuan** - Anda perlu memperbaharui perlindungan Takaful anda dengan membuat caruman yang perlu dibuat. Sijil ini boleh diperbaharui atas pilihan pemilik sijil sehingga berlakunya perkara berikut:
 - pada tarikh Jadual Sijil dibatalkan; atau
 - ketika anda meninggal dunia; atau
 - pada tarikh pembaharuan jika anda mencapai had umur maksimum lima puluh empat (54) tahun; atau
 - pada tarikh pembaharuan atau tarikh tamat tempoh caruman, yang mana lebih awal, sekiranya caruman yang diperlukan tidak dibuat dalam tempoh empat belas (14) hari dari tarikh tamat sijil.
- **Penarikan Balik Portfolio** - Kami berhak membatalkan portfolio secara keseluruhan jika kami memutuskan untuk menghentikan produk Takaful ini. Pembatalan portfolio secara keseluruhan akan diberitahu melalui notis bertulis yang munasabah terlebih dahulu dengan alasan yang sah kepada pemilik sijil dan kami akan menanggung semua sijil hingga ke tarikh tamat tempoh perlindungan dalam portfolio.
- **Kelayakan:**
 - Had Umur – lapan belas (18) tahun hingga lima puluh empat (54) tahun. Semua umur merujuk kepada umur anda pada hari lahir berikutnya.
 - Warganegara Malaysia atau bukan warganegara Malaysia yang mempunyai permit kerja yang sah, permit pelajar, status pemastautin tetap atau berstatus Malaysia Rumah Keduaku (MM2H).
- **Penamatan Automatik**

Takaful anda akan tamat secara automatik pada tarikh kejadian-kejadian berikut, yang mana lebih awal:

 - (a) pada tarikh sijil ini ditamatkan; atau
 - (b) pada tarikh penamatan keahlian (untuk persatuan, pertalian / skim); atau
 - (c) apabila anda meninggal dunia; atau
 - (d) pada ulang tahun sijil anda atau umur maksimum hari lahir seterusnya (seperti yang dinyatakan dalam sijil); atau
 - (e) pada tarikh caruman perlu dibuat jika anda tidak membuat caruman yang diperlukan; atau
 - (f) mana-mana tarikh lain yang anda tidak layak untuk jaminan; atau
 - (g) jika jumlah manfaat yang dibayar di bawah sijil ahli sejak ulang tahun sijil yang terakhir melebihi Had Tahunan Keseluruhan bagi tahun sijil yang berkenaan.

Penamatan sijil ini adalah tanpa prejudis kepada sebarang tuntutan yang timbul dari penamatan tersebut. Pembayaran atau penerimaan sebarang caruman yang berikutan penamatan sijil ini tidak akan membentuk sebarang tuntutan tetapi pihak Kami akan mengembalikan sebarang caruman.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak sijil untuk terma dan syarat yang penuh di dalam produk ini.

8 Apakah pengecualian penting di bawah Sijil ini?

Kontrak ini tidak melindungi kemasukan hospital, pembedahan atau bayaran yang disebabkan secara langsung atau tidak langsung, secara keseluruhan atau sebahagiannya, oleh mana-mana satu (1) kejadian berikut:

- Penyakit Sedia Ada.
- Penyakit Tertentu yang berlaku dalam tempoh seratus dua puluh (120) hari pertama perlindungan berterusan
- Tempoh Menunggu tiga puluh (30) hari untuk semua kecuali kecederaan kemalangan.
- Pembedahan elektif kosmetik atau plastik kecuali pembedahan pembentukan semula diperlukan untuk memulihkan fungsi selepas kemalangan yang berlaku dalam tempoh Takaful.
- Kehamilan, melahirkan anak (termasuk kelahiran secara pembedahan), keguguran, menggugurkan kandungan dan jagaan serta pembedahan pra-natal atau pos-natal, kaedah kawalan kelahiran kontraseptif mekanikal atau kimia atau rawatan berkaitan ketaksuburan, penukaran jantina, disfungsi seksual termasuk impotensi, ujian atau rawatan berkaitan pensterilan dan khatan dilakukan disebabkan apa-apa sebab selain daripada penyakit atau jangkitan.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak sijil untuk terma dan syarat yang penuh di dalam produk ini.

9 Apakah Penyakit Sedia Ada?

Penyakit Sedia Ada bermaksud hilang upaya yang wujud sebelum tarikh kuat kuasa perlindungan dan yang anda sedia maklum. anda dianggap mengetahui sewajarnya keadaan sedia ada itu apabila:

- (a) Anda telah atau sedang menerima rawatan; atau
- (b) Nasihat perubatan, diagnosis, jagaan atau rawatan telah disyorkan; atau
- (c) Gejala yang jelas dan tepat dapat atau telah dilihat dengan nyata, atau
- (d) Kewujudannya dapat diperhatikan dengan jelas bagi orang yang mengalami keadaan itu.

10 Apakah Penyakit Tertentu?

Penyakit Tertentu hendaklah bermaksud hilang upaya berikut dan komplikasi yang berkaitan dengannya, yang berlaku dalam tempoh seratus dua puluh (120) hari pertama secara berterusan:

- (a) Hipertensi, Diabetes Melitus dan penyakit Kardiovaskular.
- (b) Semua tumor, kanser, sista, nodul, polip, batu dalam sistem kencing dan sistem billari.
- (c) Semua penyakit telinga, hidung (termasuk sinus) dan tekak.

- (d) Hernia, Hemoroid, Fistula, Hidrosele, Varikosele.
- (e) Endometriosis termasuk penyakit sistem pembiakan.
- (f) Gangguan spina vertebro (termasuk diska) dan penyakit lutut.

11 Bolehkah saya membatalkan Sijil?

Anda boleh membatalkan sijil ini pada bila-bila masa dengan memberi notis bertulis kepada kami, dan dengan syarat tiada tuntutan dibuat dalam tahun semasa sijil. Setelah pembatalan, anda layak untuk menerima pulangan balik caruman seperti yang dicatatkan di jadual di bawah:

Tempoh Tidak Melebihi	Pulangan Balik Caruman Tahunan
15 hari	90%
1 bulan	80%
2 bulan	70%
3 bulan	60%
4 bulan	50%
5 bulan	40%
6 bulan	30%
7 bulan	25%
8 bulan	20%
9 bulan	15%
10 bulan	10%
11 bulan	5%
Tempoh melebihi 11 bulan	Tiada pulangan balik

Tidak ada pulangan balik caruman untuk mod pembayaran bukan tahunan.

12 Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran perhubungan saya?

Adalah penting bagi anda untuk memaklumkan kepada kami tentang sebarang pertukaran dalam maklumat hubungan anda untuk memastikan semua surat-menyurat sampai kepada anda tepat pada masanya. Anda boleh menulis kepada kami menerusi alamat di bawah atau e-melkan kepada kami di callcentre@zurich.com.my.

13 Di mana saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat lanjut mengenai Takaful perubatan dan kesihatan, sila rujuk buku *insuransinfo* bertajuk "Takaful Perubatan & Kesihatan" yang terdapat di semua cawangan kami atau anda boleh mendapatkan satu salinan dari ejen Takaful atau layari www.insuranceinfo.com.my.

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

Zurich General Takaful Malaysia Berhad

Aras 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03 – 2109 6000 Faks: 03 – 2109 6888

14 Jenis Perlindungan Takaful Perubatan lain yang ditawarkan:

Sila rujuk kepada ejen / perunding anda untuk jenis produk yang sama yang ditawarkan oleh kami.

NOTA PENTING

ANDA HENDAKLAH MEMASTIKAN BAHAWA SIJIL INI ADALAH YANG TERBAIK UNTUK KEPERLUAN ANDA. ANDA PERLU MEMBACA DAN MEMAHAMI SIJIL TAKAFUL DAN BERBINCANG DENGAN EJEN / BROKER ATAU HUBUNGI PENGENDALI TAKAFUL SECARA TERUS UNTUK MENDAPATKAN LEBIH BANYAK MAKLUMAT.

Zurich General Takaful Malaysia Berhad diberikan lesen di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia. Maklumat yang terkandung dalam lembaran pendedahan ini sah mulai: 16th September 2021.

Semua caruman dan yuran yang ditunjukkan dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain.

Nota: Sekiranya terdapat percanggahan, kekaburan dan konflik dalam mentafsirkan sebarang terma atau syarat, versi Bahasa Inggeris akan diguna pakai dan menggantikan versi Bahasa Malaysia.

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