

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to participate in EZI Term. Be sure to also read the general terms and conditions.</p>	<p>EZI Term</p> <p>Date Printed: <dd/mm/yyyy></p>
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What is this product about?

- EZI Term is an Ordinary Family Takaful Regular Contribution Plan that provides coverage upon Death or Total & Permanent Disability (TPD) due to all causes prior to certificate maturity.

What are the Shariah concepts applicable?

- **Takaful**
Based on the concept of Takaful, participants will contribute to the Participant Risk Investment Account (PRIA) as tabarru' (donation), where it will be used for mutual aid and assistance.
- **Wakalah**
Participants appoint the Takaful Operator to manage Takaful operation by charging a Wakalah Fee for their services as approved by the regulatory authorities.
- **Tabarru'**
It is a donation where the participants agree to contribute, to a special account known as the Participant Risk Investment Account (PRIA). The contribution will be used to help other Person Covered in times of misfortune.
- **Hibah**
If there is a Surplus sharing* declared from the PRIA at the end of each financial year, 50% of the surplus will be shared with the eligible Participant based on Hibah (gift) contract.
- **Ju'alah**
Takaful Operator shall be entitled to an incentive equal to 50% of any surplus sharing from the PRIA after the end of each financial year.

Note: *Only to those participants that have not incurred any claim and/or not received any benefits payable under each type of cover under this Certificate whilst it is in force.

What are the covers / benefits provided?

- In the event of Death or TPD of the Person Covered prior to Certificate maturity, 100% of the selected Basic Sum Covered amount will be paid, subject to the terms and conditions in the Certificate. The Certificate will automatically terminate on full payment of claim.
- There are up to 6 plans available with Basic Sum Covered ranging from RM50,000 up to RM500,000 as below. The eligibility depends on the Person Covered's age and gender. The Person Covered has a choice of coverage term of 5, 10 or 15 years.

Plan	Basic Sum Covered (RM)
1	50,000
2	100,000
3	200,000
4	300,000
5	400,000
6	500,000

The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

How much contribution do I have to pay?

- Table below shows the monthly contribution of Plan 2 (Basic Sum Covered of RM 100,000) for some sample ages.

Entry Age (Last Birthday)	Monthly Contribution (RM)					
	Coverage Term					
	5 Years	10 Years	15 Years	5 Years	10 Years	15 Years
	Male			Female		
20	30.60	32.58	33.93	27.18	28.26	29.07
30	30.96	34.92	39.42	29.52	30.60	34.92
40	42.12	52.02	67.41	39.69	48.78	60.84
50	92.61	111.42	143.37	77.67	99.09	131.49

- The table shown above are for illustration purposes only.
- Your actual contribution amount shall depend on your entry age, gender, plan, payment mode and coverage term. Please [click here](#) for actual contribution payable.
- You can choose to pay your contribution either annually, semi-annually, quarterly or monthly. The less frequent you pay within a year, the more cost effective it will be in the long run.
- You need to pay contribution for the entire coverage term that you have selected.
- To enjoy continuous coverage, you need to ensure that contribution is paid within thirty-one (31) days from the contribution due date.
- The contribution rate is not guaranteed. Zurich Takaful Malaysia Berhad reserves the right to revise the contribution rate at time of renewal by giving ninety (90) days notice prior to Certificate anniversary date to the participant.

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

- Annual Wakalah Fee

Certificate Year	% of Contribution	Per Certificate (RM)
1	30%	50
2 & onwards	20%	30

Example:

Person Covered:

Ø Male, Age 30

Ø Plan 1 (RM50,000) – 5 year Term
Ø First Year Contribution: RM 196
Ø Contribution mode: Annually

Calculation:

1st certificate year Wakalah Fee = [30% x RM 196] + RM 50 = RM 108.80

2nd certificate year and onwards Wakalah Fee = [20% x RM 196] + RM 30 = RM 69.20

- **Tabarru'**
The remaining of Contribution amount after deducting Wakalah Fee will be allocated into PRIA.
The amount is known as Tabarru'.
- **Commission**
No commission will be payable under this Certificate.
- **Reinstatement Fee – RM 50**

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

- Tax - All contributions and fees shown in the document may subject to tax or other government levies.
- 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 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 avoidance of your contract of, 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 apply for this Takaful) is inaccurate or has changed.
- Free-look period – you may cancel your Certificate by returning the Certificate within fifteen (15) calendar days after you have received the Certificate. The contributions that you have paid (less any medical fee incurred) will be refunded to you.
- The coverage will cease on expiry date and Zurich Takaful Malaysia Berhad shall strictly not be liable for any expenses that take place after the expiry date.

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

What are the major exclusions under this product?

- **Any disability arising from the following are not covered:**
 - a. War (whether war be declared or not) or warlike operations, invasion, act of foreign enemies, hostilities, civil war, mutiny, civil commotion assuming the military uprising, insurrection, rebellion, military or usurped power or any act of the Person Covered acting on behalf of or in connection with any organisation actively directed towards the overthrow by force of any government or to the influencing of it by terrorism or violence;
 - b. Nuclear weapons material, ionizing, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
 - c. Any breach of law by the Person Covered or any assault provoked by him;
 - d. Misuse of drugs and/or alcohol;
 - e. Aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or charter service;
 - f. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
 - g. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
 - h. Military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - i. Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions;
 - j. Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in a aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- EZI Term shall not cover any Death benefit due to death from suicide within one (1) year from this Certificate Commencement Date or Reinstatement Date, whichever is later, whether the Person Covered is sane or insane.
- In addition, this plan shall also not cover Death benefit due to Acquired Immuno-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under the Certificate.

Can I cancel / surrender my Certificate?

- Yes, you (the Participant) may cancel the certificate at any time by giving written notice to us.
- If you choose to cancel this certificate after the Free Look Period, you will only be covered under this certificate until the date the next Contribution becomes due. No cash value will be payable and no Contribution paid will be refunded.

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

It is important that you inform Zurich Takaful Malaysia Berhad of any changes in your life profile including your occupation and personal pursuits which would affect the risk profile as well as your contact details to ensure that all correspondences reach you in a timely manner.

Where can I get further information?

- Should you require additional information about family takaful, please refer to insurance info booklet on 'Family Takaful', available at all our branches or visit www.insuranceinfo.com.my.
- If you would like to know more on EZI Term, please refer to EZI Term brochure available at all our branches or visit www.mycoverage.com.my.
- If you have any enquiries, please contact us at:

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Level 23A, Mercuri 3,
No.3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur

Tel : 1-300-888-622
: 03-2109 6000
Fax : 03-2109 6888
E-mail : callcentre@zurich.com.my

Other similar types of plan available

If you are interested to find out any similar type of Takaful plan, you may contact us.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE CUSTOMER SERVICE OFFICER/BRANCH OPERATION EXECUTIVE OR CONTACT ZURICH TAKAFUL MALAYSIA BERHAD DIRECTLY FOR MORE INFORMATION.

Zurich Takaful Malaysia Berhad is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 29 August 2019 until next revision is issued.