

# SABAH TAKAFUL PERSONAL ACCIDENT SCHEME

## PRODUCT DISCLOSURE SHEET

### Types of Protection:



Covered Participant  
On Rakyat Sabah



All Occupation from  
Class 1 until Class 4



Age of 18 until 80 years  
old (of next birthday)



Accidental Death or  
Accidental Permanent  
Disablement



24 hours Worldwide  
Protection

### BENEFITS DESCRIPTION

Benefits	Description
Accidental Death	Death of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within twelve (12) calendar months of the event. The amount payable is the Sum Covered as stated in the Table of Benefits.
Accidental Permanent Disablement	Permanent disability of the Person Covered due to solely and directly from Accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection, or any naturally occurring condition or degenerative process; within twelve (12) calendar months of the event. The amount payable is a percentage of the Sum Covered as described in Appendix 1.
Accidental Funeral Expenses	A lump sum amount as described in the Table of Benefits is payable for immediate death expenses in the event of an Accidental death of the Person Covered.
Waqaf	A lump sum amount as described in the Table of Benefits is payable for Waqf in the event of an Accidental death of the Person Covered.
Repatriation Expenses	It is hereby declared that in the event of a fatal accident to the Covered Person occurring outside/within Malaysia. The company will reimburse the Person Covered's next-of-kin or legal representatives for the actual

### TABLE OF BENEFITS

BENEFITS:	LIMIT PER PERSON (RM)		
	OPTION 1	OPTION 2	OPTION 3
Death	15,000.00	20,000.00	30,000.00
Permanent Disablement (as per scale of compensation, refer Appendix 1)	15,000.00	20,000.00	30,000.00
Funeral Expenses	1,500.00	2,000.00	3,000.00
Waqaf	500.00	500.00	1,000.00
Repatriation Expenses	2,000.00	2,000.00	3,000.00
Annual Gross Contribution per person (exclude SST) RM	10.00	15.00	21.00
Annual Gross Contribution per person (include 8% SST) RM	10.80	16.20	22.70

## EXCLUSIONS

- War, terrorism, insanity, suicide, pre-existing physical or mentally defect, bacterial or viral infections, disease, sickness, pregnancy, childbirth, miscarriage, provoked murder, breach of Civil or Syariah Law, preexisting disablement or body injury, misuse or abuse of alcohol/drugs.
- While operating or riding a two-wheeled motor vehicle as a sport, while using wood-working machinery driven by mechanical power, while flying, or engaging in aerial activity except as a fare-paying passenger.
- Loss consequent upon engaging in hunting, mountaineering, rock climbing, hiking/trekking, ice-hockey, polo-playing, steeple chasing, yachting, high diving, parachuting, bungee jumping, sky diving, underwater activities, racing, professional sports/games.
- AIDS, AIDS-related complex (ARC).
- Ionization, radiation by radioactivity, nuclear weapons.
- Disease, medical or surgical treatment (except as a result of injuries), hernia.
- Common Law.
- Regularly engage in any occupation, sport, pastime, or activity in which materially greater risk may be incurred.
- Arising from any illegal activities, from action taken by Government Authorities including confiscation, seizure, destruction, and restriction; from loss of or damage to hired or leased equipment; testing any kind of conveyance.
- It is the duty of the Participant/Members to read thoroughly and understand all the terms, exceptions, and conditions of the certificate.

## CLAIM HANDLING PROCEDURES

- Notification of claim by Next-of-Kin (NOK)/Participant to Takaful Ikhlas General Berhad (TIGB) within 30 days from the date of accident.
- TIGB to review and consider any potential policy coverage issues.
- NOK/Participant to submit complete documentation directly to TIGB.
- TIGB to ensure the claim documents submitted process is smooth by following up with NOK/Participant and guiding them in the submission process.
- TIGB would review the documents in order to finalize the claim within a reasonable time frame depending on the complexity of the claim.
- TIGB will revert with Findings/Offer Letter for NOK/Participant acceptance.
- Upon NOK/Participant's acceptance, TIGB to issue payment.
- TIGB to update the claim Bordereaux and submit the report to the Corporate Agency.

## DOCUMENTS CHECKLIST

No.	Plan/Benefit	Limit per person (RM)	Documents required
1	Accidental Death	(for e.g: Option 1) 15,000.00	<ul style="list-style-type: none"> <li>• A copy of police report.</li> <li>• A copy of Deceased Person NRIC.</li> <li>• A copy of Deceased Person Death Certificate.</li> <li>• A copy of Deceased Person Post-Mortem Report.</li> <li>• A copy of Deceased Person driving license (if involved with Motor Vehicle Accident).</li> </ul>
2	Accidental Permanent Disablement	15,000.00	<ul style="list-style-type: none"> <li>• A copy of police report.</li> <li>• A copy of Claimant NRIC.</li> <li>• A copy of Claimant driving license (if involved with Motor Vehicle Accident).</li> <li>• Attending Physician Statement (APS form).</li> <li>• Photographs of Injured Limb/Disability – Latest photo of injury part and whole body.</li> </ul>
3	Accidental Funeral Expenses	1,500.00	<ul style="list-style-type: none"> <li>• Pay together with death benefits.</li> </ul>
4	Repatriation Expenses	2,000.00	<ul style="list-style-type: none"> <li>• Original receipt.</li> </ul>