

## PRODUCT DISCLOSURE SHEET – *i*-Am Shield

Read this Product Disclosure Sheet before you decide to participate in *i*-Am Shield. Please also read the terms and conditions in the certificate upon the acceptance of your proposal.

AmMetLife Takaful Berhad (AmMetLife Takaful) is a licensed family takaful operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

### 1. What is *i*-Am Shield?

***i*-Am Shield** is an individual family takaful term protection plan. It provides sum covered in the event participant diagnoses with one of any 36 critical illnesses covered during the coverage term.

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

#### • Wakalah

This plan applies wakalah (agency) concept, where all certificate holders appoint AmMetLife Takaful to act on behalf of them to invest and manage the Participants Risk Fund (PRF). AmMetLife Takaful is entitled to a wakalah fee, for managing and investing the fund.

#### • Tabarru'

This plan applies tabarru' concept, where all certificate holders agree to donate a specified portion from the contribution paid into the PRF for the purpose of mutual aid and assistance to all participants in times of misfortune.

#### • Qardh

An interest-free loan from AmMetLife Takaful in the event that the PRF is in deficit. The loan will be paid from the future surplus arising from the PRF.

### 3. What are the covers/ benefits provided?

The benefits of this plan will be payable in one lump sum if the participant suffers any one of 36 critical illnesses as listed below:

#### • List of Critical Illness

1. Alzheimer's Disease	19. HIV due to Blood Transfusion
2. Bacterial Meningitis	20. Loss of Independence Existence
3. Benign Brain Tumor	21. Loss of Speech
4. Blindness/Total Loss of Sight	22. Major Burns
5. Brain Surgery	23. Major Organ/Bone Marrow Transplant
6. Cancer	24. Major Head Trauma
7. Chronic Aplastic Anemia	25. Medullary Cystic Disease
8. Coma	26. Motor Neuron Disease
9. Coronary Artery By-pass Surgery	27. Multiple Sclerosis
10. Deafness/Total Loss of Hearing	28. Muscular Dystrophy
11. Encephalitis	29. Other Serious Coronary Artery Disease
12. End Stage Kidney Failure	30. Paralysis/Paraplegia
13. End Stage Liver Disease	31. Parkinson's Disease
14. End Stage Lung Disease	32. Primary Pulmonary Arterial Hypertension
15. Full Blown Aids	33. Stroke
16. Fulminant Viral Hepatitis	34. Surgery to Aorta
17. Heart Attack	35. Systemic Lupus Erythematous with Lupus Nephritis
18. Heart Valve Surgery	36. Terminal Illness

- The Sum Covered will be based on the chosen plan
- Certificate term: up to age 55 years old.

**Note:** Please refer to the certificate for full definitions of critical illness.

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

- The annual contribution that you have to pay may vary depending on your attained age (next birthday), gender and plan that you choose.
- Below are the annual contribution based on the chosen plan:

##### Plan 1 : RM50,000 Sum Covered

Attained Age Next Birthday	Gender	
	Male	Female
18	190	195
19	190	195
20	190	195
21	190	195
22	195	195
23	195	195
24	195	195
25	195	195
26	195	195
27	195	195
28	195	195
29	195	195
30	195	195

Attained Age Next Birthday	Gender	
	Male	Female
31	210	205
32	215	205
33	215	205
34	225	205
35	240	215
36	250	225
37	275	230
38	290	240
39	310	250
40	335	265
41	375	290
42	410	310
43	450	330

Attained Age Next Birthday	Gender	
	Male	Female
44	500	355
45	555	385
46	650	440
47	720	485
48	805	540
49	900	600
50	1,020	685
51*	1,135	765
52*	1,245	840
53*	1,375	930
54*	1,520	1,035

##### Plan 2 : RM100,000 Sum Covered

Attained Age Next Birthday	Gender	
	Male	Female
18	320	330
19	320	330
20	320	330
21	320	330
22	330	330
23	330	330
24	330	330
25	330	330
26	330	330
27	330	330
28	330	330
29	330	330
30	330	330

Attained Age Next Birthday	Gender	
	Male	Female
31	360	350
32	370	350
33	370	350
34	390	350
35	420	370
36	440	390
37	490	400
38	520	420
39	560	440
40	610	470
41	690	520
42	760	560
43	840	600

Attained Age Next Birthday	Gender	
	Male	Female
44	940	650
45	1,050	710
46	1,240	820
47	1,380	910
48	1,550	1,020
49	1,740	1,140
50	1,980	1,310
51*	2,210	1,470
52*	2,430	1,620
53*	2,690	1,800
54*	2,980	2,010

\*Only applicable for existing customer who has participated before age 50 next birthday.

- This is a guaranteed yearly renewal plan up to the expiry age. The annual contribution will change according to the attained age (next birthday) at certificate anniversary.
- The contributions are not guaranteed and may be revised by giving you at least three (3) months' notice in writing.
- Payment method: Online banking or JomPay. Payment of annual contribution shall be made after we received your application. We will contact you to inform whether your application is accepted or rejected.

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

##### • Wakalah Fee

The Wakalah Fee is a combination of fixed amount of RM60, plus 40% of the contribution after deducting the fixed amount.

##### • Tabarru'

The tabarru' amount is the contribution amount less Wakalah Fees. The tabarru' amount will be allocated into PRF.

##### • Commission

No commission will be paid under this certificate.

#### 6. 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 medical condition and state your age/ date of birth correctly.
- **Free Look Period** - You may cancel the certificate by giving AmMetLife Takaful a notice in writing within 15 days from the date of receipt of the certificate. Upon cancellation, AmMetLife Takaful will refund the full amount of contribution to you.

- **Grace Period** – You will have thirty (30) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will be terminated.
- **Limitation on Benefit** – The total critical illness benefit payable to the participant under this Certificate and all other individual and group certificates with AmMetLife Takaful is limited to RM 1,000,000.00.
- **Waiting period for Critical Illness Benefit** –
  - a) the eligibility of the critical illness coverage (except heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease) will only start thirty (30) days after the commencement date of this Certificate.
  - b) the eligibility of the critical illness coverage for heart attack, cancer, coronary artery by-pass surgery and other serious coronary artery disease will only start sixty (60) days after the commencement date of this Certificate.

**Note:** This list is non-exhaustive. Please refer to the certificate for the full terms and conditions.

**7. What are the major exclusions?**

Benefit	Exclusions
<b>Critical Illness</b>	AmMetLife Takaful shall not pay the critical illness benefit when the participant dies due to the following: <ol style="list-style-type: none"> <li>a) Specified illness occurring within the specified waiting period; or</li> <li>b) attempting suicide or self-inflicted bodily injuries while sane or insane; or</li> <li>c) Illnesses resulting from AIDS, AIDS-related complex or infection by HIV;</li> <li>d) while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or</li> <li>e) Ionizing radiation or radioactive contamination arising from fuel, waste, process or weapons material whether voluntary or involuntary; or</li> <li>a) pre-existing condition.</li> </ol>

**Note:** This list is non-exhaustive. Please refer to the certificate for the full list of exclusions, terms and conditions.

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

Yes, you may cancel your certificate by giving a written notice to us within the Free Look Period. We will refund your full contribution paid. You are not advisable to cancel your certificate after the Free look Period as no surrender value will be paid to you. However your coverage will continue until a day before the next contribution due date.

**9. What do I need to do if there are changes to my contact details?**

You must inform AmMetLife Takaful in writing of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

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

Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on "Family Takaful", available at our office or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any queries, please contact us at:

**AmMetLife Takaful Berhad** (931074-V)  
 Level 23, Menara 1 Sentrum,  
 No. 201, Jalan Tun Sambanthan,  
 50470 Kuala Lumpur.

**Customer Care Centre**

Level 6, Menara 1 Sentrum,  
 No. 201, Jalan Tun Sambanthan,  
 50470 Kuala Lumpur  
 Tel: 1 300 22 9777 Fax: (603) 2272 3229  
 E-mail: [customercare@ammelifetakaful.com](mailto:customercare@ammelifetakaful.com)  
 Website: [ammelifetakaful.com](http://ammelifetakaful.com)

**SMS**

Type AMT<space>Message  
 Send to 33911

**11. Other similar types of Family Takaful coverage available.**

Please contact us for other similar types of plans offered by AmMetLife Takaful.

**IMPORTANT NOTE:**

**YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

1. Please note that this document is for reference only and is not to be construed as a takaful contract and/or professional advice. The full terms and conditions of the plan are specified in the certificate.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under this certificate is an amount you can afford.
3. For protection need estimation, you may use [Financial Needs Calculator](#).

**The information provided in this Product Disclosure Sheet is valid as at dd/mm/yyyy**