

Participant's to be :<NAME>

Date :<TODAY'S DATE>

Date of Birth :<DATE OF BIRTH>

Age :<ANB>

PRODUCT DISCLOSURE SHEET – *i-Am Protect*

Read this Product Disclosure Sheet before you decide to participate in *i-Am Protect*. 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 Protect*?

i-Am Protect is an individual family takaful term protection plan. It provides sum covered in the event of death or Total and Permanent Disability (TPD) of participant during the coverage term. The coverage term is 1 year.

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 are:

No.	Benefits	Plan <1/2/3/4>
1.	Death or TPD Benefit	RM <Sum Covered>

• Total and Permanent Disability (TPD)

TPD means the participant suffers one of the following impairments:

- Total and permanent loss of sight in both eyes; or
- Loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle; or
- Total and permanent loss of sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.

If the participant who is employed or engaged in any business in which the income, profits, commission or compensation is generated, at the commencement of TPD, then TPD includes any situation where the participant is rendered disable to such an extent that there is no occupation whatsoever in which the participant is able to perform.

The participant shall also be regarded as being TPD if the participant is rendered disable to such an extent that the participant is unable to perform at least three of the six Activities of Daily Living (ADL) listed below:

• Bathing/Washing	The ability to wash in the bath or shower (including getting in and out of the bath or shower) or wash by other means.
• Continence	The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
• Dressing	Putting on, and taking off all necessary items of clothing without requiring assistance of another person.
• Eating	All tasks of getting food into the body once it has been prepared.

• Mobility	The ability to move from room to room without requiring any physical assistance.
• Transfer	Getting in and out of a chair without requiring physical assistance.

Note: Please refer to the certificate for full definitions of TPD.

4. How much contribution do I have to pay?

The total contribution that you have to pay may vary depending on your entry age, gender and plan that you choose.

- The contribution that you have to pay: RM <XXX> yearly
- Contribution duration: 1 year
- Contribution rate per RM1,000 of sum covered is RM <contribution rate per 1,000>
- Payment method: Online banking or JomPay. Payment shall be made after your application is received by us. 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 RM10, plus 30% of 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.

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
Death Benefit	AmMetLife Takaful shall not pay the death benefit when the participant dies due to the following: a) suicide whether while sane or insane; or b) while under the influence of alcohol, narcotics or drugs other than those prescribed by a legally qualified medical practitioner.
TPD Benefit	AmMetLife Takaful shall not pay the TPD benefit for any TPD caused directly or indirectly, wholly or partly by any of the following: a) attempted suicide or self-inflicted bodily injuries while sane or insane; or b) while under the influence of alcohol, narcotics or misuse of drugs other than those validly prescribed by a legally qualified medical practitioner; or c) pre-existing condition.

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 expiry date.

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

You must inform AmMetLife Takaful of any changes in your contact details in writing 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.

If you have any queries, please contact us at:

AmMetLife Takaful Berhad (201101002936)

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@ammetlifetakaful.com
Website: ammetlifetakaful.com

SMS

Type AMT<space>Message
Send to 33911

11. Other similar types of Family Takaful cover 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 our [Income Protection Analysis](#) calculator, which available at our website.
4. The benefit(s) payable under eligible certificate is protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefit Protection System (TIPS) Brochure or contact AmMetLife Takaful Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this Product Disclosure Sheet is valid as at **<TODAY's DATE>**