

PRODUCT DISCLOSURE SHEET – *i*-Am Care

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

***i*-Am Care** is an individual medical and health takaful plan that pays eligible medical expense in the event of hospitalization and surgery up to overall annual limit.

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:

| Plan Type | Plan 200 |
|--|-------------|
| In-patient Benefits | |
| Room & Board <i>(max. of one hundred fifty (150) days)</i> | RM200 |
| Intensive Care Unit <i>(max. of seventy five (75) days)</i> | RM300 |
| Hospital Miscellaneous Services | *As charged |
| Operating Theatre Fees | |
| Surgical Benefit | |
| Anaesthetist's Fees | |
| Pre & Post Benefits | |
| Pre-hospital Diagnostic Services <i>(within sixty (60) days prior to admission or surgery)</i> | *As charged |
| Pre-hospital Specialist Consultation <i>(within sixty (60) days prior to admission or surgery)</i> | |
| Post Hospital Follow-up <i>(within sixty (60) days from discharge date)</i> | |
| Second Surgical Opinion <i>(within sixty (60) days prior to surgery)</i> | |
| In-hospital Physician Visit <i>(max. two (2) visit per day)</i> | |
| Out-patient Benefits | |
| Emergency Treatment for Accidental Injuries inclusive of Dental injury <i>(max. thirty one (31) days for follow-up)</i> | RM2,000 |
| Out-patient Physiotherapy <i>(within ninety (90) days from discharge date)</i> | *As charged |
| Day care procedure | |
| Ambulance Fees | |
| Medical Record Fees | RM80 |
| Medical Catastrophe Benefits | |
| Outpatient Cancer Treatment <i>(max. per annum)</i> | RM40,000 |

| | |
|--|------------------|
| Outpatient Kidney Dialysis (max. per annum) | RM40,000 |
| Organ Transplant (once per lifetime) | RM75,000 |
| Miscellaneous Benefits | |
| Applicable Consumption Tax | *As charged |
| Overall Annual Limit | RM100,000 |
| Lifetime Limit | Nil |

Notes:

*All the benefits are as charged based on reasonable and customary charges in Malaysia, subject to overall annual limit.

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 occupation class.

- The annual contribution based on your occupational class are as follows:

| Attained Age Next Birthday | Occupation Class 1 | | Occupation Class 2 | | Occupation Class 3 | | Occupation Class 4 | |
|----------------------------|--------------------|--------|--------------------|--------|--------------------|--------|--------------------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 18 – 35 | 1,193 | 1,193 | 1,193 | 1,193 | 1,476 | 1,476 | 1,759 | 1,759 |
| 36 – 45 | 1,536 | 1,536 | 1,536 | 1,536 | 1,905 | 1,905 | 2,274 | 2,274 |
| 46 – 50 | 2,066 | 2,066 | 2,066 | 2,066 | 2,567 | 2,567 | 3,069 | 3,069 |
| 51 – 54* | 2,066 | 2,066 | 2,066 | 2,066 | 2,567 | 2,567 | 3,069 | 3,069 |

*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. Contributions may be adjusted on a portfolio basis in consideration of medical inflation and any other factors which may materially affect the sustainability of the portfolio. We will notify you at least ninety (90) days before any revision of the contribution.
- Payment method: Online banking or JomPay. Payment of annual contribution shall be made after we have 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 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.
- Waiting Period** – This plan will only start thirty (30) days from the commencement date for illness other than specified illnesses. For specified illnesses, the waiting period is one hundred and twenty (120) days. This waiting period is not applicable for accidental causes. Please refer to the [Frequently Asked Questions](#) for the list of Specified Illnesses.
- 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.
- Upgrade Room & Board (R&B)** – If the participant is hospitalised at a R&B which is higher than his/her eligible R&B benefit, then the participant will need to pay the excess of R&B and 20% of other eligible expenses.
- Portfolio Withdrawal Condition** – We reserve the right to cancel this product portfolio as a whole if we decide to discontinue underwriting this product. We will provide a prior notice to the participant and we will run off all certificates to expiry of the current period of cover within the portfolio. Cancellation of the product portfolio as a whole shall be given by written notice to you at least thirty (30) days in advance and we will run off all the certificates to expiry of the period of cover within the portfolio.

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

7. What are the major exclusions?

This plan does not cover the following:

- a) Pre-existing illness.
- b) Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
- c) Any medical or physical conditions arising within the first thirty (30) days of the Participant's covered except for injuries caused by an accident.
- d) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- e) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental injuries to sound natural teeth which happen during the period of takaful.
- f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
- g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- h) Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- k) 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.
- l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- m) Expenses incurred for donation of any body organ by a Participant and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatment.
- o) Care or treatment for which payment is not required or to the extent which is payable by any other takaful or indemnity covering the Participant and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract.
- p) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- q) 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.
- r) Sickness, disease, illness 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 and illegal activities.
- s) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- t) Expenses incurred for gender reassignment.

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 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 (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
Website: ammelifetakaful.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 [Financial Needs Calculator](#).

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