

PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful certificate that best meet your needs. You should read your takaful certificate carefully for full details on your coverage.

Name of Takaful Operator	AmMetLife Takaful Berhad (AmMetLife Takaful)
Product Name	i-Am Care
Participant Name	<<Participant Name>>
Plan	Plan 200
Date	<<DD/MM/YYYY>>

FIND OUT MORE:



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

Step 1 Is this takaful certificate right for you?

- This takaful certificate covers hospitalisation and surgical expenses incurred due to accident or illnesses covered under this takaful certificate until 55 age next birthday.
- Your takaful contributions will be pooled with other takaful participants' contributions to pay claims. If the total claims paid out from the pool of fund is high, the takaful contributions for all takaful participants in the same pool may increase, including your takaful contributions **even if you did not make a claim**.

Step 2 Does it meet your needs?

What is covered?

- Hospital Room & Board: RM200
- Surgical expenses: As charged subject to Annual Limit
- Benefits payable are on pay first, claim later basis and subject to:
- Annual limit: RM100,000
- Lifetime limit: Unlimited

Refer to Schedule of Benefits in Appendix 1 for full list of benefits.

What is not covered?

- Medical conditions that you had, or had symptoms of, before participating in the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes)
- Diseases required quarantine by law.
- Pregnancy or pregnant related conditions
- Self-destruction, act of war and unlawful act

This is not a complete list. Please read your takaful certificate carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in takaful contributions over time?

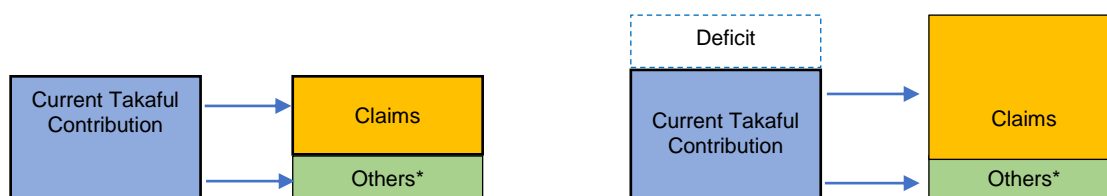
Takaful Contribution Projection Table

Age	Current takaful contribution upon attained age (RM)	Estimated Takaful Contribution		Over the long term, you can reduce takaful contribution payable by choosing plans with:
		Based on medical inflation rate of 7% per annum ¹ (RM)	Based on medical inflation rate of 10% per annum ¹ (RM)	
<28>	XX			(a) A higher deductible. (b) A higher co-takaful. (c) A lower annual/lifetime limit.
<33>	XX	YY	ZZ	
<38>	XX	YY	ZZ	
<43>	XX	YY	ZZ	
<48>	XX	YY	ZZ	

- The projection above is solely for **illustration purposes only**.
- Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- The bulk of takaful contributions goes to claims. On average, for every RM1.00 of takaful contribution paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to takaful agent, management expenses and profits of the takaful operators.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you participate may differ from the industry average.



Now: Takaful Contribution sufficiently covers Claims and Others

Future: Arising from medical inflation, Takaful Contribution may not be enough to cover Claims and Others

*Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale.

Step 4 What else should you be aware of?

- Importance of Disclosure :** You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- Free- Look Period :** If you decide you do not want this takaful certificate within 15 days after receive it, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Fees and Charges :** The wakalah fees you have to pay are combination of fixed amount of RM5, plus 25% of annual contribution after deducting the fixed wakalah of which detailed out as below:
 - Commission to the agent : RM0 or 0%
 - Management expenses : RMzz or y%
 - Total Wakalah Fee³ : RMxx or xx%**
- Waiting period :** The eligibility for the benefits under this takaful certificate will start after waiting period. The waiting period below applies from the date of commencement/reinstatement whichever is later:
 - **120 days** for any claim arising from specified illnesses.
 - **30 days** for any claim arising from illnesses other than specified illnesses.
 - **No waiting period** for accidental injuries.
- Grace Period :** You will have 30 days from the contribution due date to pay contribution due. If the contribution is not paid at the end of the grace period, your takaful certificate will be terminated.
- Cancellation :** You can cancel your takaful certificate at any time after the Free Look Period by notifying us in writing. Your cover will end and we will refund the unused contribution (if any). Refer to Appendix 2 for schedule of refund contribution.
- Non-guaranteed contribution :** The contribution rates are NOT GUARANTEED and may be revised by giving at least 30 days' advance written notice to you.
- Claim :** Notify us as soon as possible if you need to make a claim under your takaful certificate. We will guide you on the required documents to submit for processing your claim. Find [AmMetLife Takaful's panel - Clinics/Hospitals](#), for seamless and hassle free medical care.
- Change in contact details :** You must inform us of any change in your/your nominee(s) contact details to ensure that all correspondences reach you/your nominee(s) in a timely manner.
- Shariah Concept Applicable :**
 - **Wakalah** – All certificate holders appoint AmMetLife Takaful to act on their behalf to invest and manage the takaful plan in accordance with Shariah principle. AmMetLife Takaful is entitled to a wakalah fee, for managing the plan.
 - **Tabarru'** – All certificate holders agree to donate a specified portion of the contribution paid into the Participants Risk Fund (PRF) for the purpose of mutual aid and assistance.
 - **Qard** – 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.

This is not a complete list. Please read your takaful certificate contract carefully for full details on the key terms and conditions.

³These figures are based on the current takaful contribution upon attained age.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Option	
	i-Am Care	Option 1	Option 2
Annual Takaful Contribution	RM<xxx>	Not Applicable.	Not Applicable.
Type	Pay First, Claim Later 'You pay for treatment first and claim from us later'	Not Applicable	Not Applicable
Coverage Term	Until age 55 'Renewal is guaranteed but takaful contribution rates are not guaranteed'	Not Applicable	Not Applicable
Co-Takaful/ Deductible	RM500 Deductible	Not Applicable	Not Applicable
Hospital Room & Board	RM200 per day	Not Applicable	Not Applicable
Surgical Expenses	As charged	Not Applicable	Not Applicable
Annual Limit	RM100,000	Not Applicable	Not Applicable
Lifetime Limit	Unlimited	Not Applicable	Not Applicable
<ul style="list-style-type: none"> Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits). Co-takaful: Fixed percentage of a medical charge that you have to pay. E.g. 10% co-takaful means you have to pay only 10% of each medical bill (up to the relevant limits), and we will cover 90%. Annual limit: Maximum amount you can claim in a year. Lifetime limit: Maximum amount you can claim throughout your lifetime. The annual contribution displayed is applicable for the first certificate year and may increase as you get older. Please refer to Appendix 3 for more details on the annual contribution. 			

This table does not capture all of the features of products compared. Please ask us for more information on the differences in features of these products.

Appendix 1: Schedule of Benefit

The benefits of this plan are:

Item	Covered Benefits	Plan 200
A	Overall Annual Limit	RM100,000
B	Lifetime Limit	Unlimited
C	Deductible Not applicable to Item (12), (17), (18), Emergency Treatment including Accident and any medical treatment in the Malaysia Government Hospital.	RM500 Deductible per certificate year
In-patient Benefits		
1	Room & Board (max. of one hundred fifty (150) days)	RM200
2	Intensive Care Unit (max. of seventy five (75) days)	RM300
3	Hospital Miscellaneous Services	*As charged
4	Operating Theatre Fees	
5	Surgical Benefit	
6	Anaesthetist's Fees	
Pre & Post Benefits		
7	Pre-hospital Diagnostic Services (within sixty (60) days prior to admission or surgery)	*As charged
8	Pre-hospital Specialist Consultation (within sixty (60) days prior to admission or surgery)	
9	Post Hospital Follow-up (within sixty (60) days from discharge date)	
10	Second Surgical Opinion (within sixty (60) days prior to surgery)	
11	In-hospital Physician Visit (max. two (2) visit per day)	
Out-patient Benefits		
12	Emergency Treatment for Accidental Injuries inclusive of Dental injury (max. thirty one (31) days for follow-up)	RM2,000
13	Out-patient Physiotherapy (within ninety (90) days from discharge date)	*As charged
14	Day care procedure	
15	Ambulance Fees	
16	Medical Record Fees	RM80
Medical Catastrophe Benefits		
17	Outpatient Cancer Treatment (max. per annum)	RM40,000
18	Outpatient Kidney Dialysis (max. per annum)	RM40,000
19	Organ Transplant (once per lifetime)	RM75,000
Miscellaneous Benefits		
20	Applicable Consumption Tax	*As charged

Notes:

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

-Emergency treatment refers to an event whereby immediate medical attention within twenty-four (24) hours for preservation of life or limb is required for disability which are sudden and severe failing which will be life threatening or lead to serious deterioration of health.

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).

Appendix 2: Schedule of Refund Contribution

You may cancel your certificate at any time after the Free Look Period by giving a written notice to us. We will refund a proportion of your contribution provided you did not make any claim for the current certificate year as follows:

Period Not Exceeding	Refund of Annual Contribution
1 month*	85%
2 months	70%
3 months	55%
4 months	45%
5 months	35%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
12 months	0%

*For termination within Free Look Period, shall refer to Free Look Period clause.

Sample of Refund Contribution	
Annual contribution: RM 1,844.00 If cancellation is done in the 4 th month: Refund Contribution Amount : $RM\ 1,844.00 \times 45\% = RM\ 829.80$	Annual contribution: RM 1,844.00 If cancellation is done in the 12 th month Refund Contribution Amount: $RM\ 1,844.00 \times 0\% = RM\ 0.00$

Appendix 3: Schedule of Contribution

The annual contribution that you have to pay may vary depending on your attained age (next birthday), gender and occupation class 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	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
19	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
20	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
21	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
22	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
23	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
24	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
25	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
26	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
27	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
28	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
29	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
30	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
31	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
32	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
33	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
34	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
35	1,844	1,844	1,844	1,844	2,304	2,304	2,764	2,764
36	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
37	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
38	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
39	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
40	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
41	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
42	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
43	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
44	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
45	2,401	2,401	2,401	2,401	3,000	3,000	3,599	3,599
46	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
47	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
48	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
49	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
50	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
51*	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
52*	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
53*	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892
54*	3,263	3,263	3,263	3,263	4,078	4,078	4,892	4,892

*Only applicable for existing participant 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 thirty (30) days before any revision of the contribution.