

Prepared for: &lt;Person covered name&gt;

**PRODUCT DISCLOSURE SHEET: Sun eMediCare Income-i**

(Read this Product Disclosure Sheet before you decide to participate in the Sun eMediCare Income-i plan. Be sure to also read the general terms and conditions.)

**1. What is this product about?**

Sun eMediCare Income-i is an individual yearly renewable medical and health takaful plan with surplus sharing that provides comprehensive daily hospital income coverage up to age 70.

This plan provides daily hospital income benefit in the event the person covered is hospitalised due to all causes (illnesses or accidental causes). In the event person covered is hospitalised due to specified infectious diseases\*, hospitalized in overseas or confined in an intensive care unit of a hospital an additional daily hospital income benefit will be payable.

\* Specified infectious diseases refer to Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection. Please refer to the contract document for the definition of specified infectious disease.

**2. What are the applicable Shariah principles?**

- Tabarru' (voluntary contribution) principle - Agreement between contract holders of the takaful fund to provide mutual financial assistance.
- Wakalah (appointment of agent/representatives) principle - Agreement between the takaful operator ("Sun Life Malaysia Takaful Berhad") and contract holders in managing the takaful funds.

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

You have chosen &lt;Plan type&gt; which provides these benefits:

Benefits	Sum covered (RM)
Daily Hospital Income Benefit	<Sum covered> per day up to 180 days per contract year
Specified Infectious Diseases Daily Hospital Income Benefit	<Sum covered> per day up to 60 days per contract year
Overseas Daily Hospital Income Benefit	<Sum covered> per day up to 90 days per contract year
Intensive Care Unit Daily Hospital Income Benefit	<Sum covered> per day up to 30 days per contract year

Notes:

- All benefits payable are subjected to combined limit of 180 days of hospitalisation per contract year. Only one daily hospital income benefit is claimable for any one day of admission period for hospital confinement. No other daily hospital income benefit shall be claimable for the same admission period where one of the benefits above is claimable.
- Renewal of the contract is until you attain 69 years old. However, this renewal is subject to the conditions mentioned in the contract documents.

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

The &lt;Contribution frequency&gt; contribution amount that you have to pay is RM&lt;Contribution amount&gt;. The contribution payment term for this plan will continue up to age 70.

The contribution is varies by attained age and it will increase with your age at contract anniversary as shown below:

Attained age (age at contract anniversary)	<Contribution frequency> contribution (RM)
Age 18 - 30	<Contribution amount>
Age 31 - 40	<Contribution amount>
Age 41 - 50	<Contribution amount>
Age 51 - 55	<Contribution amount>
Age 56 - 60*	<Contribution amount>
Age 61 - 65*	<Contribution amount>
Age 66 - 69*	<Contribution amount>

\*For renewal only

The contribution above may vary based on the product experience, including claims experience or may be revised, as explained in question 6 below under "Non-guaranteed contribution".

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

- | Type  | Amount  |
|---|---|
| • Stamp duty  | RM10 and it will be paid by us on your behalf.                        |
| • Our share of surplus in participants' tabarru' fund | 50% of the declared surplus, to be determined on each financial year. |
| • Wakalah fees  |   |

Attained age (age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 30	45%	<Actual amount>
Age 31 - 40	45%	<Actual amount>
Age 41 - 50	45%	<Actual amount>
Age 51 - 55	45%	<Actual amount>
Age 56 - 60*	45%	<Actual amount>
Age 61 - 65*	45%	<Actual amount>
Age 66 - 69*	45%	<Actual amount>

\*For renewal only

**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 correctly such as occupation, medical condition, age or date of birth and other information as required during enrolment. If the contract is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to our decision in accepting the risks and determining the rates (if any) and terms (if any) to be applied and not to mislead us. If it is proven there is suppression of material fact and that it was fraudulently made or omitted; only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply. The obligation of continuous disclosure is your responsibility until the contract is issued, varied or renewed.
- **Free look period** - you may cancel your contract within 15 days from the delivery date of the contract by giving us written notice. Any contribution paid will be refunded if you cancel the takaful coverage during the free look period.
- **Grace period** - you are given a grace period of 30 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 30 days grace period from the contribution due date, your contract will lapse with immediate effect.
- **Non-guaranteed contribution** - the contributions are not guaranteed and may be revised from time to time. 30 days written notice in advance will be given to you and the contribution revision will be applicable from the next contract anniversary. As a result of any change of contribution, the wakalah fee amount will change accordingly.
- **Pre-existing conditions** - means any injury, illness, condition or symptom that existed during the 12 months prior to the contract commencement date or last reinstatement date, whichever is later, for which:
  - treatment, medication, advice or diagnosis has been sought or received;
  - an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
  - you and/or the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- **Tax** - all taxes, including but not limited to any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of the contract will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of the certificate to take into account any such tax.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the takaful plan that you have participated.
- **Waiting period** - a 30 days waiting period from the contract commencement date or last reinstatement date, whichever is later, is applicable to all illnesses and specified infectious diseases with exception to the following specified illnesses which shall be subjected to 120 days waiting period:
  - Hypertension, diabetes mellitus or cardiovascular disease;
  - All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
  - All ear, nose (including sinuses) and throat conditions excluding flu and sore-throat;
  - Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
  - Endometriosis including disease of the female reproductive system; and
  - Vertebro-spinal disorders (including disc) and knee conditions.
 No benefit shall be payable in the event that the person covered is diagnosed with the covered illness or had signs and symptoms of any of the covered illness within the waiting period as defined.
- **Claim process** - you may download the claim form and view the claim process at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).

Note: This list is non-exhaustive. Please refer to the contract documents for the full list of terms and conditions under this plan.

**7. What are the major exclusions under this plan?**
Exclusions:

No benefit shall be payable if the hospitalisation is resulted directly or indirectly from, or as a result of the following:

- Suicide, attempted suicide or self-inflicted injury/harm irrespective of the person covered's mental state, willful or negligent exposure to unnecessary risks or perils;
- Being under the influence of drugs or any narcotic or due to intoxication by liquor and/or illicit substance;
- Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activity, bungee jumping, rock climbing or mountaineering, underwater activities, racing of any type other than on foot;
- While engaging in professional sport activities of any kind;
- Exposure from any radiation material from any source;
- Disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV);
- Private nursing, rest cures or sanatoria care, sterilisation, venereal disease and its sequelae, and any communicable diseases required quarantine by law;
- Childbirth, pregnancy and related complications thereof;
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- Any pre-existing conditions;
- Any medical or physical conditions arising within the waiting period, except for hospitalisation due to accident;
- Specified illnesses occurring within the first 120 days from the contract commencement date or last reinstatement date, whichever is later;
- Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the contract year; or
- 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.

Exclusion on the covered event due to Specified Infectious Diseases:

No benefit shall be applicable or payable if the hospitalisation of person covered incurred directly or indirectly, wholly or partly, by any of the following occurrence:

- The covered event occurring within 30 days from the contract commencement date or last reinstatement date, whichever is later;
- Any other causes other than Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection; or
- Any pre-existing conditions.

Note: This list is non-exhaustive. Please refer to the contract documents for further information on exclusions.

**8. Can I give up (surrender) my contract?**

You may surrender your contract by giving us a written notice. The effective date of the surrender shall be the next contribution due date and no cash value or pro-rated contribution will be payable upon surrender.

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

It is important that you inform us of any change 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 medical and health takaful, please refer to the *insuranceinfo* booklet on 'Medical and Health Takaful', available at Sun Life Malaysia or you could log on to the Insurance Info website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Sun Life Malaysia Takaful Berhad**  
Registration Number: 200501012215 (689263-M)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the **Client Careline at 1300-88-5055**,  
lodge an online enquiry via [sunlifemalaysia.com](http://sunlifemalaysia.com),  
email to us directly at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com),  
or fax to us at **(603) 2698 7035**.

**11. Other types of Medical and Health takaful plan available.**

Please call our Client Careline for other similar types of plan available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS CONTRACT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT DOCUMENTS OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as at <Date>. This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013.

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