

CERTIFICATE INFORMATION STATEMENT

This certificate information statement provides a summary of the main features of your plan, Sun Cover-i from Sun Life Malaysia Takaful Berhad (referred to as "our", "us" or "we") for information purposes. This certificate information statement does not constitute a contract of takaful. It is very important that you, as a certificate owner read through and fully understand the information contained. Please refer to the master contract for the exact terms, conditions and exclusions. You can also view and download a copy of the master contract from our website at www.sunlifemalaysia.com.

1. Master contract holder

The master contract holder, as stated in the certificate of takaful or master contract schedule, is the organisation or institution named as the master contract holder.

2. Proof of age

Proof of age at the time of inception or prior to payment of benefits under this certificate is necessary. Your certificate document(s) state whether your age has been admitted. If it has not been admitted, you are required to submit a photocopy of your NRIC, passport or birth certificate to us as proof of age for our record immediately.

3. Your responsibility to pay contributions

You are responsible to pay the contributions before the next coverage start date to ensure your takaful coverage is not interrupted.

4. Non-payment of contribution and no-coverage period

If you do not pay the contribution before the next coverage start date, no takaful coverage will be provided and no takaful benefits will be payable during the period of no contribution payment. However, if we receive your contribution payment, the takaful coverage will be resuming and an e-certificate which indicates the coverage start date and coverage end date will be delivered to you upon receiving the contribution payment.

A maximum of up to 6 months to reactivate the takaful coverage is provided from the coverage end date as shown in your latest e-certificate. Immediately after 6 consecutive months on non-payment of contribution, the certificate will be lapsed.

5. Facility for paying contributions

For your convenience, payment of contributions can be made via credit/debit card or direct debit through your saving or current account.

6. Renewability and contribution rates

The e-certificate will be renewable monthly subject to the terms and conditions in the master contract. The e-certificate will be issued upon each renewal upon receiving the monthly contribution. The contribution rates for the benefits are not guaranteed. We reserve the right to revise the contribution rates at the next e-certificate monthly anniversary date by giving 14 days written notice in advance to the master contract holder and you at your last known address. Such change of contribution rates, if any, would be applicable to all certificate owners irrespective of individual claim experience.

7. Free look period

You may cancel your certificate by giving us written notice within 15 days from the date of delivery of the first certificate of takaful. Upon receiving the notice, the contribution that you have paid will be refunded to you.

8. Misstatement of age and/or gender

This certificate is issued for the age and/or gender of the person covered as shown in the certificate of takaful, based on the date of birth and/or gender declared in the application. We will need proof of the person covered's age before we pay any benefits.

If the age and/or gender of the person covered has been misstated, we will make one of the following adjustment:

- (a) If the contribution based on the correct age and/or gender of the person covered is higher than the contribution paid, then we shall prorate the benefits payable based on the ratio of the actual contribution paid to the correct contribution which should have been paid for the person covered's correct date of birth and/or gender. The end date stated in the certificate of takaful shall be adjusted based on the correct age (if applicable); or
- (b) If the contribution based on the correct age and/or gender of the person covered is lower than the contribution paid, then we shall refund the difference in wakalah fee and tabarru' from the operator fund and participants' tabarru' fund. The end date stated in the certificate of takaful shall be adjusted based on the correct age (if applicable).

9. Wakalah

- (a) We will deduct the wakalah fee as defined from the contributions payable for this certificate of takaful. The wakalah fee is expressed as a percentage of the contribution, which is 50%.
- (b) We reserve the right to revise this percentage from time to time by giving 14 days prior written notification to you and master contract holder. The revision shall take effect on the next e-certificate monthly anniversary after the notice period.
- (c) If there are any circumstances that would be deemed as mismanagement and negligence by us, we will take all actions necessary to correct and rectify such circumstances including revising the relevant procedures and if required, to refund any amount due to participants.
- (d) In the event of dissolution of the certificate due to cancellation within the free look period, surrender of certificate or termination of certificate, a refund of the whole or a part of the wakalah fee, if any, would form part of the amount payable.

10. Participants' tabarru' fund

- (a) The tabarru' shall be deducted monthly from the monthly contribution less the wakalah fee and will be allocated into the participants' tabarru' fund, which is the holding fund from which we pay all takaful benefits prescribed under this certificate of takaful. The participant's tabarru' fund is collectively owned by the pool of takaful participants.
- (b) The tabarru' will take into effect when there is contribution into the participants' tabarru' fund for takaful coverage.
- (c) The tabarru' amount is not guaranteed and may be revised by giving you and master contract holder at least 14 days written notice in advance. Any revisions shall take effect on the next e-certificate monthly anniversary after the notice period.
- (d) We will manage the assets of the participants' tabarru' fund and decide how to invest and manage the assets in line with Shariah. The investment profit (if any) shall be part of surplus sharing calculation and distribution (if any).

- (e) All costs, expenses and charges for maintaining and investing the assets of the participants' tabarru' fund and any other direct claims related expenses will be deducted from the participants' tabarru' fund.
- (f) If there is insufficient fund in the participants' tabarru' fund to pay the takaful benefits, we will arrange for a Qard (interest-free loan) from our fund to cover the shortfall. The Qard will have to be repaid when participants' tabarru' fund returns to surplus position.
- (g) Any distributable surplus arising from participants' tabarru' fund after Qard repayment (if any) will be determined each financial year end and will be shared out as follow:
 - (a) 50% to us; and
 - (b) 50% to you, if eligible.
- (h) Certificate owner is entitled to the distributable surplus, if any, provided that the required contribution for this plan is paid prior to the financial year end. If the certificate owner is entitled to the distributable surplus but the certificate of takaful is terminated under clause 14 of this certificate on the surplus distribution date, the following clause (i) of this certificate would then apply.
- (i) Upon the distribution of surplus (if any), investment profit (if any) and/or the maturity of certificate of takaful (if any), any amount payable which is equal to or less than RM10 per certificate owner on each financial year will be credited to the certificate owner's latest bank account in our records. If the certificate owner does not provide us with his/her bank account information, the amount will be donated to charitable organisations as approved by our Shariah committee.

11. Choosing a nominee

If the takaful coverage is on your own life and you are 16 years old and above, you may nominate in our nomination form, a nominee(s) to receive the takaful benefit payable upon your death under this certificate (if any) at the time of applying for the takaful coverage or at any time after this certificate has been issued. You may download the nomination form from our website.

12. Change of address

If you or your nominee(s) change address, please inform us immediately. This is to ensure that you and/or your nominees will receive all correspondences in a timely manner.

13. Surrender of certificate

You may at any time during the lifetime of the person covered and while the certificate is in force, surrender this certificate by giving us written notice. All benefits and rights under the certificate will end on the coverage end date of the coverage period as shown in the latest e-certificate after receiving the notice. No cash value or pro-rated contribution will be payable upon surrender.

14. Termination of coverage

The takaful coverage will end on the earliest occurrence of any one of the following circumstances:

- (a) upon death of the person covered and payment of death benefit;
- (b) upon payment of TPD benefit where TPD benefit is equal to the death benefit;
- (c) immediately after 6 consecutive months of non-payment of contribution;

- (d) upon surrender;
- (e) upon cancellation;
- (f) upon SLMT exercising its right to discontinue this plan as part of a product withdrawal condition;
- (g) on the e-certificate anniversary after the person covered's 50th birthday; or
- (h) as mentioned under the benefit conditions in the annexure of the master contract

15. Change of certificate

We reserve the right to amend the terms and provisions of this certificate in order to comply with Malaysian Law and regulations. We will provide prior written notice by ordinary post to your last known address in our records or other alternative modes of communication.

Your request for any alteration or endorsement to this certificate will not be valid unless authorised by us and such approval is endorsed on this certificate.

16. Benefits

Death	Subject to the general conditions of the master contract, while the certificate of takaful is in force, should we receive satisfactory proof of death of the person covered and upon the approval of the claim, we will pay a lump sum death benefit according to the sum covered as per the certificate of takaful less any indebtedness, which is payable from the participants' tabarru' fund. The certificate will be terminated upon death of the person covered and payment of claims under this benefit.
Total and permanent disability (TPD)	This benefit applies in the event the person covered suffers from TPD as defined, while the certificate of takaful is in force, and the TPD begins on or after the certificate commencement date. Subject to the general conditions of the master contract, while the certificate of takaful is in force, should we receive satisfactory proof that the person covered has suffered from TPD and upon the approval of the claim, we will pay a lump sum benefit according to the sum covered as per the certificate of takaful less any indebtedness, which is payable from the participants' tabarru' fund. The maximum aggregate amount for TPD benefit payable on each person covered under this certificate and all other individual and group contracts or certificates issued by us will not exceed RM2,000,000. If the person covered dies before the TPD benefit is paid, the death benefit will be paid upon receipt of complete documents, and the TPD benefit will not be payable. The certificate will be terminated upon payment of claims under this benefit where TPD benefit is equal to the death benefit.

17. Definition

- (a) **Certificate owner** means the person who owns the certificate and therefore can exercise all rights, privileges and options available.
- (b) **Contribution** means the contribution amount as shown in the certificate of takaful/e-certificate. The contribution is due on the coverage end date shown in the e-certificate or in any future endorsement.
- (c) **Coverage end date** means the date the coverage ends as per the coverage period in the e-certificate.
- (d) **Coverage period** means the date the takaful coverage starts and ends as shown in the e-certificate.
- (e) **Coverage start date** means the date the coverage starts as per the coverage period in the e-certificate and it may change according to the date of receiving the subsequent contribution amount. Therefore, it may vary from the initial or previous month coverage start date depending on the contribution received date.
- (f) **Certificate of takaful** means the individual certificate issued as evidence of the takaful coverage.
- (g) **e-Certificate** means the individual digital certificate issued to the person covered upon receiving the contribution payment in the form of SMS, instant messaging service or any other modes of written communication. This e-certificate will indicate the coverage start date and the coverage end date.
- (h) **e-Certificate anniversary** means the yearly date that corresponds numerically to the day and month of the coverage start date.
- (i) **e-Certificate monthly anniversary** means the monthly date that corresponds numerically to the day of the coverage start date; in the event there is no date in a subsequent month that corresponds numerically to the day in the coverage start date, the e-certificate monthly anniversary will be the last day of the month.
- (j) **Person covered** means the person under the certificate as named in the certificate of takaful/e-certificate and person who we provide takaful coverage as named in the certificate of takaful/e-certificate.
- (k) **Sum covered** means the amount of coverage for benefit under this certificate as shown in the certificate of takaful or in any future endorsement which changes the sum covered.
- (l) **Tabarru'** means the voluntary contribution amount to be deducted for takaful coverage.
- (m) **Total and permanent disability (TPD)** means the following:
For a person covered who is working or operating own business
If the person covered is between the ages of 18 and 50, working for money or operating their own business, they will be considered totally and permanently disabled if they were totally and permanently unable to do any work, occupation or profession to earn any wages, compensation or profit. The disability must last for at least 6 consecutive months from the date of diagnosis.

For a person covered who is unemployed or not operating own business

If the person covered is between the ages of 18 and 50 and at the time of suffering the disability is not in paid work or operating their own business or is a housewife, we consider TPD to be the inability to carry out at least 3 out of the 6 activities of daily living (as shown below) without the help of another person. The disability must last for at least 6 consecutive months from the date of diagnosis.

- (i) Transfer - Getting in and out of a chair without requiring physical assistance;
- (ii) Mobility - The ability to move from room to room without requiring any physical assistance;
- (iii) Continence - The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene;
- (iv) Dressing - Putting on and taking off all necessary items of clothing without requiring assistance of another person;
- (v) Bathing/Washing - The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means; or
- (vi) Eating - All tasks of getting food into the body once it has been prepared.

The occurrence of any of the following will also be considered as TPD:

- (i) Total and permanent loss of sight of both eyes;
- (ii) Loss by severance of 2 limbs at or above the wrist or ankle;
- (iii) Total and permanent loss of sight of 1 eye and loss by severance of 1 limb at or above the wrist or ankle; or
- (iv) Permanent total paralysis.

2 of our appointed medical examiners must be satisfied that the person covered's disability meets the definition of TPD.

- (n) **Wakalah** means the contract where a party, as principal (Muwakkil) authorises another party as his agent (*Wakil*) to perform a particular task on matters that may be delegated. Under this takaful plan, the certificate owner appoints us to manage takaful fund based on Wakalah contract.
- (o) **Wakalah fees** mean the amount to be charged from the contribution in return of wakalah contract for us to cover the expenses of administration and commission (where applicable).

18. Exclusions

Not applicable.

19. Claims procedure

Notice of claim

If you or your legal representative makes a claim, you or your legal representative must give us written notice of the claim at our head office within 30 days from the date the event covered happened.

Proof of claim

You or your legal representative must send us proof of the claim within 30 days from the date of giving us notice. You or your legal representative must also pay any costs involved in doing this. We will only assess the claim after we have received all the documents, information and evidence that we need.

(a) Death claim

Document requirements:

- Duly completed death claim form
- Certified true copy of deceased's death certificate
- Certified true copy of burial permit (if any)
- Duly completed Medical Report on Death Claim*
- Certified true copy of deceased's identity card/birth certificate
- Original certificate of takaful and e-certificate (if certificate of takaful and e-certificate, cannot be located, please complete Indemnity Form for Loss/Non-Receipt of Contract/Certificate Document)
- Certified true copy of claimant's identity card/birth certificate/passport
- Certified true copy of claimant's bank passbook/statement
- Proof of relationship (for deceased's spouse and family):
 - Spouse : Marriage certificate
 - Parents : Birth certificate of deceased
 - Children : Birth certificates of children

**For certain cases, the Company may request the doctor to fill in the form for extra information.*

Additional documents required for overseas death:

- Import/Export permit certificate
- Copy of death certificate in foreign language must be translated to English and authenticated by Malaysian Embassy in that particular country or the respective embassy in Malaysia
- Letter of confirmation of death by National Registration Department (JPN)
- Any other documents, if required by Us

(b) Total and permanent disability (TPD) claim

Document requirements:

- Duly completed TPD claim form
- Duly completed medical attendant's report on TPD claim (to be provided after 6 months from the disability date)
- Certified true copy of SOCSO's report

- Copy of termination letter from employer to the claimant
- Photograph depicting the physical medical condition of the claimant
- Copy of all relevant investigation results, hospital reports, CT/MRI Scan, X-ray report and etc
- Copy of claimant's identity card/birth certificate/passport
- Certified true copy of claimant's bank passbook/statement
- Original certificate of takaful and e-certificate (if certificate of takaful and e-certificate cannot be located, please complete Indemnity Form for Loss/Non-Receipt of Policy/Contract/Certificate Document)
- Newspaper cutting (if disability was caused by accident)
- Any other documents, if required by Us

20. Client service and complaint unit

Should you need more information regarding the terms and conditions of your certificate or if you are not satisfied with our decision with regard to your claim and wish to lodge a complaint, please contact our authorised representative. Any writing or communication to us will be addressed to:

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

Level 11, 338 Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur

Alternatively, you may call our Client Careline at **1300-88-5055**.

21. Financial Markets Ombudsman Service and Bank Negara Malaysia

The Financial Markets Ombudsman Service and the Laman Informasi Nasihat dan Khidmat (LINK) are set up to offer consumer protection to certificate owners, to resolve disputes over claims settlement between us and certificate owners. In the event of any dispute over claims settlement, you may write to the following addresses:

Financial Markets Ombudsman Service

Chief Executive Officer
 Level 14, Main Block
 Menara Takaful Malaysia
 4, Jalan Sultan Sulaiman
 50000 Kuala Lumpur
 Tel: (03) 2272 2811
 Fax: (03) 2272 1577
<http://www.fmos.org.my>
 Email: enquiry@ofs.org.my

Bank Negara Malaysia

Pengarah
 Jabatan LINK & Pejabat Wilayah
 Bank Negara Malaysia
 P.O. Box 10922
 50929 Kuala Lumpur
 Tel: 1-300-88-5465
 Fax: (03) 2174 1515
 Email: bnmtelelink@bnm.gov.my