

IMPORTANT NOTICE

Please review your Certificate of Takaful and Certificate Information Statement which you will receive upon successful enrolment of Sun Cover-i plan.

You may cancel your Certificate within 15 days from the delivery date of its delivery by giving us written notice. Any contribution paid will be refunded if you cancel the takaful coverage during the free look period.

If you did not receive the Certificate documents within 7 days or would like to cancel this plan within the free look period or have any queries or change of information, you can call Sun Life Malaysia Takaful Berhad at 1300-88-5055, Monday to Friday from 8.30am to 5.30pm.

Your coverage will start upon issuance of the certificate document. This certificate is renewable up to age 49. If there is any change in your contribution, at least 14 days written notice in advance will be given to you and the contribution revision will be applicable from the next e-certificate monthly anniversary after the notice period. As a result of any change of contribution, the wakalah fee, tabarru' and commission amount will change accordingly.

Your certificate will be automatically renewed based on monthly basis with payment deduction from your selected payment option.

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

You will receive the nomination form together with the certificate documents upon successful enrolment, kindly complete and return the nomination form to Sun Life Malaysia Takaful Berhad.

It is advisable to nominate at least one nominee and keep the nominee informed of the nomination in order to facilitate the payment of takaful benefits payable upon death of the person covered. Failure to make a nomination may delay the payment of the takaful benefits payable under the certificate.

A certificate owner who has attained the age of 16 years old may nominate a person to receive the benefits payable upon person covered death under the takaful contract. The nominee shall receive the takaful benefits in accordance with the percentages stated in the Nomination Form. If no percentage is stated, all the nominees will receive equal shares.

The certificate owner has the right to deal with, modify, terminate or revoke the appointment of nominee without nominee's consent.

Sun Life Malaysia Takaful Berhad shall be discharged from all liabilities once the takaful benefits have been payable to the nominee(s).

DECLARATION SHEET

1. I am aware that it is my pre-contractual duty of disclosure that I must exercise reasonable care not to misrepresent i.e. to give false answers/information when answering any questions asked by the Sun Life Malaysia Takaful Berhad and that I am to answer the questions fully and accurately/correctly.
2. I acknowledge and confirm that I have read and fully understood the information, benefits and terms and conditions under Sun Cover-i plan which are summarized but not exhaustive in Sun Cover-i's Product Disclosure Sheet.
3. I am aware that the person covered age will be admitted if due proof is furnished to the Sun Life Malaysia Takaful Berhad. Proof of age is required prior to the payment of benefit under the Certificate Document.
4. I am aware that I must inform the Sun Life Malaysia Takaful Berhad of any change to the answers given in this application if the change occurred after I have submitted the application but before the certificate is entered into.
5. I am aware that if any answers, statements or information given by me is not accurate/correct, the certificate may be voided, my claim may be denied or reduced, the terms of the certificate changed or varied, or the certificate terminated.
6. I declare that I am the certificate owner and the credit/debit card holder. I hereby authorise Sun Life Malaysia Takaful Berhad to deduct an amount equal to the contribution for this takaful plan from my credit/debit card. I will ensure that my credit/debit card will have sufficient available limit/amount to meet the above payment. This instruction shall remain in force until it is revoked by me in writing. I agree to be bound by the terms and conditions as specified by the card issuing bank.
7. I am satisfied that this takaful plan would best serve my needs and the contribution payable under the certificate is affordable.
8. I am aware that the takaful coverage under this certificate will not apply unless Sun Life Malaysia Takaful Berhad has approved this application and received the full contribution, except for loss of life of the person to be covered, arising within 7 days of, and due to bodily injury caused by violent, visible external and accidental means, where the bodily injury occurred within 7 days of the receipt of the initial contribution. I am aware that once the certificate is either issued or declined, the coverage will be as per the certificate, or will terminate, respectively.
9. I understand and agree that any of my personal information collected or held by Sun Life Malaysia Takaful Berhad ("Takaful Operator") (whether contained in this application or otherwise obtained) may be held, used, and disclosed by the Takaful Operator to individuals or organisations related to or associated with the Takaful Operator or any selected third party (within or outside of Malaysia, including retakaful and claims investigation companies and industry associations/federations) for the purpose of processing this application and providing subsequent service for this certificate and to communicate with me for such purposes. I understand that I am entitled to obtain access to and to request correction of any personal information held by the Takaful Operator and such request can be made to the Takaful Operator's Client Careline at 1300-88-5055. I will keep the Takaful Operator updated of any change to such personal information as soon as possible.

I hereby confirm my participation into Sun Cover-i takaful plan, managed by Sun Life Malaysia Takaful Berhad licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.