

Dear <Person Covered Name>,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

Product Name: Sun Cover-i (This is a takaful product)

Printed date: <dd/mm/yyyy>

**1. What is Sun Cover-i?**

Sun Cover-i is a monthly renewable group family takaful term plan with surplus sharing that offers takaful coverage for the person covered up to age 50. It provides a lump sum benefit in the event of death or total and permanent disability (TPD) of person covered due to all causes.

**Shariah principles:**

- Between certificate owners of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and certificate owner in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

**2. Know Your Coverage**

**As an illustration, for RM15.00 monthly** (inclusive of service tax, if any), you will receive the following takaful **coverage:**

Death/Total and permanent disability (TPD)	<ul style="list-style-type: none"> <li>• <b>RM60,000</b></li> <li>• The maximum aggregate amount payable on TPD benefit to the person covered under this certificate and all other individual and group contract or certificates with us is limited to RM2,000,000.</li> </ul>
Coverage duration	Up to age 50.

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**Your family takaful excludes:**

- No exclusions for this product.

**If you have any questions or require assistance on your family takaful, you can:**



**Call us at:**  
1300-88-5055



**Visit our website at:**  
<https://www.sunlifemalaysia.com>



**Email us at:**  
[wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com)



**For claim related:**  
<https://www.sunlifemalaysia.com/client-care/make-a-claim>.

**3. Know Your Obligations**

**For your family takaful, you must pay the takaful contribution of:**

Monthly contribution (inclusive of service tax, if any)	<b>RM15.00</b>  <b>Note:</b> The contributions are not guaranteed and may be revised from time to time. 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. As a result of any change of contribution, the wakalah fee, tabarru' and commission amount will change accordingly.
Contribution duration	Up to age 50.

**You also have to pay the following fees and charges:**

Stamp duty	<b>RM10.00.</b> This amount will be borne by us.
Wakalah fee	<b>50%</b> of the monthly contribution paid or <b>RM7.50.</b>
Commission	<b>10%</b> of the monthly contribution paid or <b>RM1.50.</b>
Service tax	<b>Not applicable.</b>
Other applicable charges	Tabarru' - The deducted tabarru' is to cover the cost of the covered benefit.
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of the surplus determined annually.

4.

#### Other Key Terms

- **Importance of disclosure** - You must disclose all material facts such as the medical condition and the age or date of birth correctly. If the certificate of takaful is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the contract is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the takaful plan that you have participated.
- **Changes to contact details/personal details** - It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- **Grace period** - Grace period is not applicable for this product.
- **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. 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.

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

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#### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free look period** - You may cancel your certificate of takaful within 15 calendar days from the delivery date of the first certificate of takaful by giving us written notice. We shall refund the full contributions paid.
- **Written notice** - You may cancel your certificate of takaful at any time by giving written notice to us. The effective date of the surrender shall be the coverage end date of the coverage period and there will be no cash value or pro-rated contribution payable upon surrender.

#### Important Note:

Participating in a family takaful plan is a long-term financial commitment. You must choose the type of plan that best suits your personal circumstances. You should read and understand the takaful certificate documents and discuss with our authorised representative or contact us directly for more information.

This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.

This plan is distributed by CIMB Islamic Bank Berhad 200401032872. CIMB Islamic Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.