



**SUN LIFE MALAYSIA TAKAFUL BERHAD**

**MASTER CONTRACT**

**Group Personal Accident (GPA)**

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## **ANNEXURE GPA001**

### **Introduction**

1. This takaful plan aims to provide takaful cover for the member in line with the condition below.
2. We will manage this takaful plan according to Shariah.
3. We will issue this contract when we receive your application/enrolment form and contribution.
4. Our Shariah committee will ensure that our operations comply with Shariah at all times.

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## ANNEXURE GPA002

### General conditions

#### 1. Definition

1.1 In this contract, the following words and phrases have the meanings given next to them:

- (a) **We, us or our** means Sun Life Malaysia Takaful Berhad.
- (b) **You or your** means any organization or institution named as the master contract holder in the contract schedule.
- (c) **Eligible member** means a member of the institution as stipulated in the contract schedule who may participate in the takaful under this contract.
- (d) **Institution** means the contract holder or any organization named in this contract document or a subsidiary to the contract holder covered under this contract.
- (e) **Member** means a person who is covered under this contract.
- (f) **Accidental** means a sudden unintentional, unexpected, unusual and specific event caused by violent, external and visible means that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury or resulted in death of the member.
- (g) **Contribution** means the amount of contribution shown in the contract schedule. The contribution is due on the date shown in the contract schedule or in any future endorsement.
- (h) **Indebtedness** means any uncollected contribution due by you to us or refund of any benefit greater than the entitlement.
- (i) **Doctor** means a registered medical practitioner qualified and licensed to practise western medicine and who, in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice, but excluding a doctor who is the member or anyone related to the member.
- (j) **Partial disablement** means that the member is incapable of attending some portion of his/her ordinary business, profession or occupation.
- (k) **Total disablement** means that the member is rendered completely incapable of attending to any part of his/her ordinary business, profession or occupation.
- (l) **Snatch theft** means the act of dishonestly taking movable property out of the possession of another, without that other person's consent and accompanied with the elements of stealth, surprise and force, with the intention of permanently depriving that other person of it.

## **2. The contract**

- 2.1 This contract is issued in consideration of the payment of contribution as specified in the contract schedule and pursuant to the answers given in the application form and any other disclosures made by you and/or the member between the time of submission of the application form and the time this contract is entered into. The answers and any other disclosures given by you and/or the member shall form part of this master contract between you and us. However, in the event of any pre-contractual misrepresentation made in relation to the answers or in any disclosures given by you and/or the member, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.
- 2.2 This contract reflects the terms and conditions of the master contract as agreed between you and us.
- 2.3 Where you and/or the member applied for this takaful wholly for purposes unrelated to your and/or the member's trade, business or profession, you and/or the member had a duty to take reasonable care not to make a misrepresentation in answering the questions in the application form i.e. you and/or the member should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the contract, refusal or reduction of your and/or the member's claim(s), change of terms or termination of the takaful coverage in accordance with the remedies in Schedule 9 of the Islamic Financial Services Act 2013. You and/or the member was also required to disclose any other matter that you and/or the member knew to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- 2.4 You and/or the member also has a duty to tell us immediately if at any time after the contract has been entered into, varied or renewed with us any of the information given in the application form is inaccurate or has changed.

## **3. Eligibility**

- 3.1 The persons eligible for this contract are members of the institutions as specified in the contract schedule.
- 3.2 Eligible members of the stated institutions will be eligible to participate in this takaful on the start date of the contract while future members will be eligible to participate on the date immediately when they become eligible to participate as mentioned in the contract schedule.

## **4. Effective date of each member**

- 4.1 Subject to satisfactory evidence of eligibility as stipulated in provision 3 of the contract, the takaful coverage of each member shall take effect from the 1<sup>st</sup> day they become eligible provided the contract holder enrolls him/her for takaful coverage within 30 days from his/her eligibility date, otherwise eligible members shall be covered with effect from a date to be specified by us and we may require satisfactory evidence of eligibility at no expense to us.

## **5. Evidence of eligibility**

- 5.1 Eligible members may be required to complete an enrolment form to be submitted to us.

- 5.2 We may accept on different terms or reject such application if the opinion of us the health, occupation, avocation, etc of the members are not within the standard limits.

## **6. Changing the contract**

- 6.1 No agent or any other person has the authority to change, or decide not to enforce, any conditions or clauses of this master contract unless approved by one of our authorised officer and we have added an endorsement to the contract.

## **7. Occupation Class**

- 7.1 If the member is injured after having changed his/her occupation to one we have classified in our classification of risks and contribution rates as more dangerous than that shown in the contract schedule, and is within the excluded occupation as specified under general exclusions, or while he/she is doing anything relating to an occupation classified in this way, no benefits shall be payable.

## **8. Leisure and sports activities**

- 8.1 This contract provides takaful coverage for all the activities stated in provision 8.2, provided the member takes part in these activities on a recreational basis and not for any kind of racing, speed or duration testing or as a professional.
- 8.2 Archery (under supervision), badminton, beach cricket, football and volleyball, bowls, canoeing, kayaking and rafting (grades 1 and 2 only), clay-pigeon shooting (under supervision), curling, cycling (no bicycle motor cross, mountain biking or racing), fencing (protective gear must be worn), fishing (no deep sea fishing), golf, horse riding/hacking (no hunting, jumping or polo), hot air ballooning (passenger only and is organised through a tour operator), mountaineering which does not need ropes or guides, parascending (over water), pony trekking, racquetball, roller blading or skating (protective gear must be worn), rounder, rowing (inland waters only), safari (camera only and is organised through a tour operator), snorkeling, squash, swimming, table tennis, tennis, trampolining, tug of war, and water polo.

## **9. Paying the contributions and grace period**

### **9.1 Paying contributions**

You must pay all contributions on or before their due date (as shown in the contract schedule or in any endorsement changing the due date) direct to us.

### **9.2 Changing how often you pay the contribution**

You may change how often you pay the contributions by sending us a written notice. We will then decide whether to approve the change.

### **9.3 If you miss any contributions**

After paying the first contribution, if you fail to pay a contribution on or before its due date, we will treat it as your failure to pay and the grace period will apply immediately.

### **9.4 Grace period**

If the contribution frequency is on annual mode, you will have 60 days from the contribution's due date to pay each contribution due. For other contribution frequency, the grace period of 31 days shall apply. During the period this contract will stay in force. If you still have not paid the

contribution at the end of the grace period, this contract will end (lapse) and the member will not have any takaful cover, benefit or value.

#### **9.5 Benefits claim**

If we have approved a claim under this contract, and the occurrence of the event of the member happened during the grace period or within a contract year of that, we will take any unpaid contribution due for the contract year from the takaful proceeds due under this contract.

### **10. Renewal**

10.1 You can renew this master contract from term to term, subject to our consent. We will issue you a renewal contract schedule and you will have to pay the contribution due for the renewal.

### **11. Wakalah fee**

11.1 We will deduct the wakalah fee from the contribution for the services rendered. This will be 40% of the contribution paid.

11.2 We may change this percentage at any time as long as we give you at least 60 days' notice in writing.

### **12. Tabarru'**

12.1 We will take a tabarru' which is the contribution payable less the wakalah fee, and transfer this amount into the tabarru' fund described below.

### **13. Tabarru' fund**

13.1 We will put all tabarru' collected under this contract into the tabarru' fund, which is the holding fund/account from which we pay all takaful benefits under this contract.

13.2 We will manage and invest the tabarru' fund in line with Shariah.

13.3 We will pay all costs, expenses and charges for maintaining the tabarru' fund and any other related expenses arising from the tabarru' fund.

13.4 If there is insufficient fund in the 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 there is surplus in the tabarru' fund.

13.5 We may change the tabarru' rates at any time as long as we give you at least 60 days' notice in writing. Any changes will only apply after the end of the notice period.

### **14. Surplus sharing**

- 14.1 If at the end of each of our financial year, there is a surplus in the tabarru' fund, you are entitled to share profit of 50% of the surplus allocated for distribution less any qard given (if any). However, you must not have made a claim or received any benefits under this contract.

## 15. Cancellation

- 15.1 We reserve the right to cancel the entire master contract if we decide to discontinue managing this product, at the contract anniversary date immediately following a 60 days' written notice to your last known address.
- 15.2 You may also cancel the entire contract or the takaful coverage for any member(s) by giving us a 30 days' written notice. In either of the situation mentioned, you will be entitled to a refund of the pro-rated Tabarru' which applies to the unexpired period of the takaful. The takaful coverage shall be terminated 30 days after the date we receive your notice.

## 16. Claim procedure

- 16.1 If you or your legal representative makes a claim, you or your legal representative must give us written notice of the claim within 20 days from the date of the covered accidental event occurred.
- 16.2 If we do not receive your notice within the time given, it will not affect any claim as long as you can show it is not reasonably possible to give notice and you have given the notice as soon as it is reasonably possible.
- 16.3 If the member dies as a result of an accident, you or your legal representative must give us notice immediately.
- 16.4 Upon receiving the notification, we will send you or your legal representative the relevant forms to guide you or your legal representative to file proof of loss. If we do not provide these forms within 30 days, you or your legal representative must give us written proof of the loss event, its nature and extent of loss within 90 days from the date of the covered accidental event occurred.
- 16.5 We reserve the right to examine the member as often as we may reasonably need in assessing the claim. We also reserve the right to carry out an autopsy if member dies, as long as it is not prevented by law.
- 16.6 We will pay all benefits in this contract for loss, other than that of time because of a disability, as soon as we receive proof.
- 16.7 We will pay all benefits to you, or if you die to your legal personal representatives, or such proper claimant(s) as shown in the contract schedule.
- 16.8 You or your legal representatives cannot take legal action in relation to this master contract until 60 days have passed after giving us proof of the loss. You must do this within 2 years of the time limit we give for providing proof.

## 17. Termination



17.1 This contract will be terminated in the following circumstances:

- (a) Upon 30 days after we receive the cancellation notice from you;
- (b) When the contract comes to an end because the contributions have not been paid after the grace period;
- (c) At the contract anniversary date immediately following a 60 days' written notice from us to discontinue managing this product; or
- (d) At 12:01am Malaysia Time on the end date of the contract.

17.2 This coverage for a member will be terminated in the following circumstances:

- (a) When the contract is terminated;
- (b) As we have said under the benefit conditions in the annexures in this contract;
- (c) When the member dies or ceases to be eligible as defined in this contract;
- (d) Upon 30 days after we receive the cancellation notice from you; or
- (e) Immediately after 100% of sum covered is paid as claims under the benefit of accidental death, accidental disablement and total or partial disablement, combined for one contract year.

## **18. Goods and Services Tax (GST)**

18.1 GST on the gross contribution amount will be charged.

18.2 GST as per Goods and Services Tax Act 2014 is currently at 6%. The prevailing rate of GST subject to change.

## **19. Stamp duty**

19.1 RM10 will be charged to you for the stamp duty.

## **20. Ability to travel and any restrictions on where the member lives**

20.1 This contract does not restrict the member from travelling and is not affected by where he/she live.

## **21. Laws**

21.1 This contract will be governed by Malaysian law.

## **22. Tax**

22.1 All taxes, including without limitation any goods and services tax, and/or other forms of sales or consumption tax, whether currently in force or implemented after the date of this contract will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of this contract to take into account any such tax.

## **ANNEXURE GPA003**

### **General exclusions**

We do not cover any loss or injury directly or indirectly caused by the following:

1. War, riot, revolution or any similar event. The act of any member acting on behalf of or in connection with any organisation with activities aimed at overthrowing any government or influencing it by using terrorism or violence. This includes any action taken to control or prevent (or in any way relating to) any act of terrorism or violence.
2. Direct or active participation in strike, riot and civil commotion.
3. Insanity, suicide (while sane or insane) or any attempt suicide.
4. Nuclear weapons material, ionising materials or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel (including nuclear fission).
5. The member being in, on, or getting into or off of any aircraft other than a fully licensed passenger carrying aircraft in which the member is travelling as a passenger other than as a member of the crew and not for the purpose of carrying out any trade or technical operation.
6. Pregnancy, childbirth, miscarriage, abortion or pre-existing physical problem or condition.
7. Disease due to parasites; infection (except pyogenic infection which happens through an accidental cut or wound) or any other kind of disease.
8. While on duty or service in any of the armed forces or armed uniform groups.
9. While taking part in or practising for leisure or sports activities that are not listed in provision 8 of general condition.
10. The member being affected or influenced (temporarily or otherwise) by alcohol or drugs.
11. While committing or trying to commit any criminal act.
12. A hernia of any kind.
13. Excluded occupations including mineral exploration, extraction or construction underground, extraction or construction offshore or underwater, oil and gas exploration, production or refining, seafaring or commercial fishing, working with firearms, ammunitions, explosives, fireworks or substantial quantities of toxic substances, working at heights of more than 15 metres above ground, flying except as a fare-paying passenger in a commercial aircraft licensed for passenger service; police or participation in military activities and exercises; fire-fighting or search and rescue operations, diver, security firms, taxi drivers, dispatch riders, heavy vehicle drivers, participation in professional sports or any other hazardous occupation.

## ANNEXURE GPA004

### Benefits conditions – Basic benefits

#### 1. Accidental death benefit

- 1.1 Upon death of the member occurred due to accidental means (as defined in definition), a lump sum payment as stated in the contract schedule will be payable to you. The maximum amount payable is subject to the remaining sum covered after deduction of any amount paid earlier under the benefit of accidental disablement and temporary total or partial disablement in one contract year, less any indebtedness.
- 1.2 The coverage for a member will be terminated when he/she dies or ceases to be eligible.

#### 2. Accidental disablement benefit

- 2.1 Upon total and permanent disablement of the member occurred due to accidental means (as defined in definition), within 20 days from the date of accident, having lasted for at least 12 months and entirely preventing the member from engaging in gainful employment for the remainder of the life, a lump sum payment in accordance to the table of benefits for disablement will be payable to you. The maximum amount payable is subject to the remaining sum covered after deduction of any amount paid earlier under the benefit of accidental disablement and temporary total or partial disablement in one contract year, less any indebtedness.
- 2.2 When we have paid a prior claim on any part of the body, there will be no payment for a subsequent claim for the same part of the body.
- 2.3 Table of benefits for disablement:

Benefits	Percentage (%) of sum covered payable
Total and permanent loss of two limbs	100%
Total and permanent loss of limb	100%
Total and permanent loss of both hands or of all fingers and both thumbs	100%
Total and permanent loss of sight of both eyes	100%
Total and permanent loss of sight of one eye	100%
Total and permanent loss of hearing and speech	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Total and permanent loss of four fingers - right hand	70%
and thumb of - left hand	50%
Total and permanent loss of four fingers	40%

Total and permanent loss of one thumb	- both right phalanges - one right phalanx - both left phalanges - one left phalanx	30% 15% 25% 10%
Total and permanent loss of index finger	- three phalanges - two phalanges - one phalanx	10% 8% 5%
Total and permanent loss of middle finger	- three right phalanges - two right phalanges - one right phalanx - three left phalanges - two left phalanges - one left phalanx	10% 7.5% 5% 7.5% 5% 2%
Total and permanent loss of ring finger	- three right phalanges - two right phalanges - one right phalanx - three left phalanges - two left phalanges - one left phalanx	10% 7.5% 5% 7.5% 5% 2%
Total and permanent loss of little finger	- three right phalanges - two right phalanges - one right phalanx - three left phalanges - two left phalanges - one left phalanx	10% 7.5% 5% 7.5% 5% 2%
Total and permanent loss of metacarpals	- first or second (additional) - third, fourth or fifth (additional)	3% 2%
Total and permanent loss of toes	- all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each	15% 5% 3% 1%
Total and permanent loss of hearing that renders the member without the capacity for hearing beyond remedy by surgical or other treatment	- both ears - one ear	75% 15%
Total and permanent loss of speech that renders the member without the capacity for speech beyond remedy by surgical or other treatment		50%
Shortening of leg by at least 5 cm		7.5%
Fractured leg and/or patella with established non-union		10%

For other permanent disablements not specified above, we will adopt a percentage that is consistent with the above scale without reference to the member's occupation.

(a) **Loss of finger**

If the member is left-handed, the percentage relating to the right arm or right hand shall apply to the left arm or left hand respectively and the percentages relating to the left arm or left hand apply to the right arm or right hand respectively.

(b) **Loss of limb**

Loss of member's hand or foot, at or above the wrist or ankle.

(c) **Permanent loss of use of member**

Permanent total loss of use of member shall be treated as loss of member.

(d) **Permanent total disablement**

A permanent and total disability which, having lasted for at least 12 months, will in all probability, entirely prevent the member from carrying out any paid work for the rest of his life.

(e) **Total and permanent loss of sight**

Complete and permanent loss of sight and the condition is shown to our satisfaction to be permanent and without expectation of recovery.

2.4 The coverage for a member will be terminated immediately after 100% of sum covered is paid as claims under the benefit of accidental death, accidental disablement and total or partial disablement, combined for one contract year.

## **ANNEXURE GPA005**

### **Benefits conditions – Optional benefits**

#### **1. Optional – Snatch theft benefit**

- 1.1 This benefit applies only if the contract schedule states that this benefit is included under this contract.
- 1.2 We will pay a lump sum payment as stated in the contract schedule, after deduction of any indebtedness, if the member becomes a victim of snatch theft.
- 1.3 Such incident must be reported to the police and any claim must be evidenced and supported by the written documentation issued by the police authority.
- 1.4 This benefit is payable only once every contract year.

## ANNEXURE GPA006

### Clauses, endorsements and warranties

*(Not applicable unless stated in the contract schedule)*

**1. Motorcycling clause (P01)**

We will cover the member while motorcycling (whether as passenger or rider) for private or business purposes but not for any claim arising out of motorcycle racing, pace making or taking part in any speed contest, reliability or other trials. The terms, general conditions and general exclusions of the master contract will still apply.

**2. Disappearance clause (P02)**

We will cover the member if the member disappears during the period of this master contract and his body is not found within 365 days after his/her disappearance, and we are satisfied that the evidence leads to the conclusion that he/she sustained accidental bodily injury and that such injury caused his/her death, we will pay the death benefit shown in contract schedule provided that the person(s) to whom such sum is paid shall sign an undertaking to refund such sum to us if the member is subsequently found to be living. The terms, general conditions and general exclusions of the master contract will still apply.

**3. Food poisoning clause (P03)**

We will cover the member from death or disability arising from accidental food poisoning. The terms, general conditions and general exclusions of the master contract will still apply.

**4. Kidnapping clause (P04)**

We will cover the member from death or disability arising out of and directly caused by any act of kidnapping or any attempted threat. The terms, general conditions and general exclusions of the master contract will still apply.

**5. Gas inhalation and similar misfortune clause (P05)**

We will cover the member from death or disability arising from gas inhalation and similar accidents. The terms, general conditions and general exclusions of the master contract will still apply.

**6. Sports activities (amateur) clause (P06)**

Ignoring anything different we may say in this contract, we will cover your death or permanent disability due to the member taking part in sports activities as an amateur. The terms, general conditions and general exclusions of the master contract will still apply.



**7. Hunting clause (P08)**

We will cover the member from death or disability arising from or while involved in hunting activities. This extension will not apply if the member is hunting outside the territories of Malaysia. The terms, general conditions and general exclusions of the master contract will still apply.

**8. Automatic additions and deletions clause (P09)**

We will automatically cover all members added to or removed from the contract for the purposes of adjusting the contribution. The terms, general conditions and general exclusions of the master contract will still apply.

**9. Loss notification clause (P11)**

Ignoring anything different we say in the contract, this takaful will not be affected by any unexpected delays, mistakes or failure to let us know about any circumstances or event giving rise or likely to give rise to a claim. The terms, general conditions and general exclusions of the master contract will still apply.

**10. AIDS and/or ARC exclusions clause (P12)**

This master contract does not cover the member from death or disability directly or indirectly arising out of Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) regardless of how it is caused. The terms, general conditions and general exclusions of the master contract will still apply.

**11. Conveyance limit (P13)**

The most we will pay under this master contract for any accident to any one method of transportation is shown in the contract schedule. The terms, general conditions and general exclusions of the master contract will still apply.

**12. Mountaineering clause (P14)**

We will cover the member from accidents as defined in this master contract that the member suffers while mountaineering. The terms, general conditions and general exclusions of the master contract will still apply.

**13. Strike, riot and civil commotion clause (P17)**

Ignoring anything different we say in the contract, we will cover the member from death or disability due to strike, riot and civil commotion as long as the member is not actively engaged or involved in the above events. The terms, general conditions and general exclusions of the master contract will still apply.

**14. Murder and assault clause (P19)**

We will cover the member from death or disability due to murder/assault or from any attempt to commit such acts that are of a violent and visible nature inflicted upon the member. The terms, general conditions and general exclusions of the master contract will still apply.

**15. Exposure clause (P20)**

We will cover the member from death or disability caused by any accidental exposure to the elements. We will only cover the member from death, if the death was caused by accidental exposure to the elements and it was properly established after a Judicial Body Enquiry. The terms, general conditions and general exclusions of the master contract will still apply.

**16. Accidental drowning clause (P21)**

We will cover the member from death or disability due to accidental drowning. The terms, general conditions and general exclusions of the master contract will still apply.

**17. Hijacking clause (P23)**

We will cover the member from death or disability caused by hijacking as long as it is not directly or indirectly caused, influenced or traceable to by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection or military or seized power. The terms, general conditions and general exclusions of the master contract will still apply.

**18. Suffocation from smoke, gas and fumes clause (P24)**

We will cover the member from death or disability arising from accidental suffocation through smoke, poisonous fumes or gas. The terms, general conditions and general exclusions of the master contract will still apply.

**19. Unprovoked murder, assault or attempt clause (P26)**

We will cover the member from death or disablement due to unprovoked murder, assault and/or attempted threat. The terms, general conditions and general exclusions of the master contract will still apply.

**20. Contribution warranty (P27)**

You must pay the contribution within 60 days from the start date of this master contract, endorsement or renewal certificate. If you fail to do so, this contract will be automatically cancelled and we will be entitled to the pro-rated contribution for the period that we have covered. If one of our authorised agents receives your contribution, we will assume we have received it on time. If we believe the agent was not authorised to receive the contribution, we will be responsible to prove this. The terms, general conditions and general exclusions of the master contract will still apply.

**21. Terrorism exclusion clause (P31)**

Ignoring anything else we may say different in this contract, we will not cover loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism, no matter whether any other cause or event was involved. By terrorism, we mean an act (which can include using force or violence, or the threat of force or violence) of any person or group, whether acting alone or on behalf of or in connection with any organization or government. This is committed for political, religious, ideological or similar purposes, including the aim of influencing any government or to put the public, or any section of the public, in fear. This clause also will not cover loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with any action taken to control or prevent (or in any way relating to) any act of terrorism. If we refuse to pay a claim using this clause, you will have to prove your claim should be covered. The terms, general conditions and general exclusions of the master contract will still apply.

**22. Intoxication clause (P34)**

We will cover the member from disability due to toxic condition caused by inhaling, absorbing or taking accidentally and all at one time (excluding any toxic conditions which occurs as a result of continuous inhaling, absorbing or taking) or poisonous gas or material outside the body. We will also cover the member if the disability is caused by food poisoning of bacterial nature. The terms, general conditions and general exclusions of the master contract will still apply.

**23. Snake and insects bites clause (P37)**

We will cover the member from death or disability arising from snake and harmful insects bites. The terms, general conditions and general exclusions of the master contract will still apply.

**24. Dengue extension clause (P42)**

We will cover the member from death, disability or bodily injury arising from Dengue Fever. The terms, general conditions and general exclusions of the master contract will still apply.

## **ANNEXURE GPA007**

### **Important notice to master contract holder**

You are advised to read through this contract carefully and if it has not been issued in accordance with your intention, kindly return this master contract to us for alteration immediately.

Please keep this master contract in a safe place as reference will be made to this document in endorsements and renewals.

To make a claim, please call our Customer Careline at 1300-88-5055 for claims assistance.

At Sun Life Malaysia, we will make every effort to provide the highest level of service expected by all of our master contract holders. If on any occasion our service falls below the standard of your expectation, the procedure detailed below explains what you can do:

- Your first point of contact should always be our Customer Careline at 1300-88-5055;
- Lodge an online enquiry via [sunlifemalaysia.com](http://sunlifemalaysia.com);
- E-mail to us directly at [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com); or
- Fax to us at 03-2698 7035.

If you are still dissatisfied with our response, you may refer to the following independent bodies authorised to oversee public enquiries and complaints on takaful related matters:

#### **Ombudsman for Financial Services**

*(Formerly known as Financial Mediation Bureau)*

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 ofs.org.my>  
Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

#### **Bank Negara Malaysia**

Pengarah  
Jabatan LINK & Pejabat Wilayah  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur  
Tel: 1300-88-5465  
Fax: (03) 2174 1515  
Emel: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)