

**COMPLIMENTARY* GROUP PERSONAL ACCIDENT WITH PERMANENT
DISABLEMENT TAKAFUL: PRIVATE RETIREMENT SCHEME (PRS) SHARIAH-BASED
SERIES OF FUNDS**

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Introduction

Complimentary* Group Personal Accident with Permanent Disablement Takaful coverage is offered to all Private Retirement Scheme (PRS) Shariah-Based Series of Funds contributors (“Person Covered”) who maintain a minimum investment of RM5,000 Net Asset Value (NAV) at any point of time (can be accumulated from various PRS accounts of Shariah-Based Series of Funds), up to a maximum amount of RM100,000 Net Asset Value (NAV) per Person Covered.

The amount of Takaful coverage is equal to the NAV of units held in the ratio of RM1 Takaful coverage for every RM1 NAV of units held. As the NAV fluctuates, the coverage will also fluctuate accordingly.

Eligibility

All PRS Shariah-Based fund contributors aged between 18-59 are eligible for the Complimentary* Takaful coverage. The Takaful coverage will cease once the Person Covered reaches age 60.

Nomination

The Person Covered who is eligible to the Complimentary* Takaful coverage shall designate nominee(s) in the nomination form. The Person Covered is allowed to change the nominee(s) by submitting a fresh nomination form to Public Mutual Berhad. Such change shall take effect upon receipt of such notice by Public Mutual Berhad. The nomination form is available in Public Mutual website.

**Subject to terms and conditions*



Effective Date of Coverage

The Complimentary* Takaful coverage will take effect according to the bank-in date of the initial or additional investment.

Termination of Coverage

Coverage will terminate when:-

- a) The Person Covered ceases to be contributor of PRS Shariah-Based fund; or
- b) The Person Covered's Investment in PRS Shariah-Based fund drop below RM5,000 NAV; or
- c) A total claim of 100% has been paid out; or
- d) The Person Covered attains age 60.

Coverage For Group Personal Accident Permanent Disability (GPAPD)

This is a group personal accident takaful that provides the Person Covered with 24 hours protection against accidental injuries that shall solely and independently of any cause result in the Person Covered's death or permanent disablement anywhere in the world.

Exceptions

The Complimentary* Takaful coverage does not cover:

1. Death or Permanent Disablement, Bodily Injury, or any other loss caused directly or indirectly by:
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered(s) is/are taking part therein;
 - (b) insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
 - (c) effect or influence of drugs or alcohol;
 - (d) Pre-Existing Condition;
 - (e) provoked murder or assault; or
 - (f) nuclear, energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.

2. Death or Permanent Disablement, Bodily Injury, or any other loss sustained by the Person Covered:
 - (a) while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service; or
 - (b) while committing or attempting to commit any unlawful or criminal act;
 - (c) as a result of epidemics and/or pandemics as declared by the World Health Organization ("WHO") or any governmental authority in Malaysia; or
 - (d) whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, underwater activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hang-gliding or participation in any form of race or competition other than on foot.



3. Individuals such as airlines personnel, aviation crews, ship crews, personnel in the regular armed forces, any law enforcement forces, policemen, armed security guards, firemen, fishermen, divers, professional motor racers and sportsmen whilst engaged in their professional racing/sporting activity, building demolition workers, jockeys, logging workers, oil rigs workers, quarry workers, underground tunnel and mine workers, marine salvage crews, individuals directly involved in making or handling explosives or munitions or fireworks, tree fellers, window cleaners of high-rise buildings, despatch riders and other hazardous and dangerous occupations whilst in the course of their works or whilst on duty.

Extended Coverage

Motor Cycling, Strike, Riot and Civil Commotion, Hunting, Hijacking, Amateur Sporting Activities, Snake and Harmful Insects Bites, Unprovoked Murder and Assault, Accidental Drowning or Suffocation, Suffocation Through Smoke, Fumes and Poisonous Gas, Food and Drink Poisoning, Exposure and Disappearance.

SCALE OF INDEMNITY

Benefit	Scale of Indemnity	Percentage (%) of the Sum Cover
A	Death	100%
B	Permanent Disablement	
	Loss of two limbs	100%
	Loss of both hands, or of all fingers and both thumbs	100%
	Total loss of sight of both eyes	100%
	Total paralysis	100%
	Injuries resulting in being permanently bedridden	100%
	Any other injury causing permanent total disablement	100%
	Loss of arm at shoulder	100%
	Loss of arm between shoulder and elbow	100%
	Loss of arm at elbow	100%
	Loss of arm between elbow and wrist	100%
	Loss of hand at wrist	100%
	Loss of leg	
	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
	Eye : Loss of	
	- whole eye	100%
	- sight of one eye except perception of light	100%
	- lens of one eye	100%
	Loss of four fingers and thumb of one hand	50%
	Loss of four fingers	50%
	Loss of thumb	
	- both phalanges	25%
	- one phalanx	10%

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Benefit	Scale of Indemnity (continued)	Percentage (%) of the Sum Cover
B	Permanent Disablement	
	Loss of index finger - three phalanges - two phalanges - one phalanx	10% 8% 2%
	Loss of middle finger - three phalanges - two phalanges - one phalanx	6% 4% 2%
	Loss of ring finger - three phalanges - two phalanges - one phalanx	5% 3% 2%
	Loss of little finger - three phalanges - two phalanges - one phalanx	4% 3% 2%
	Loss of metacarpal - first or second (additional) - third, fourth, fifth (additional)	3% 2%
	Loss of toes - all - great toe, both phalanges - great toe, one phalanx - other than great toe, if more than one toe lost, each - if more than one toe lost, each	15% 5% 2% 1% 1%
	Loss of hearing - both ears - one ear	75% 15%
	Loss of speech	50%

1. Permanent loss of use of any part of the body as stated in the Scale of Indemnity shall be treated as Permanent Disablement of that part of the body.
2. Where there is a loss of two or more parts of the finger/toe and/or hand/foot, the percentage shall not be more than the loss of the whole finger/toe and/or hand/foot.
3. Where the injury is not specified, the Takaful Operator reserves the rights to adopt a percentage of disablement which in its opinion is consistent and relevant with the provisions of the Scale of Indemnity.
4. The aggregate of all percentages payable in respect of any one accident shall not exceed one hundred percent (100%) of Benefit A. In the event of a total loss of one hundred percent (100%) have been paid, all coverages under Benefits A and B shall immediately cease to be in force in respect of that Person Covered.
5. If the payment of Benefit B is less than one hundred percent (100%), it shall reduce the Sum Covered of the respective Person Covered under Benefit A and B by that amount until the expiry of the Period of Takaful.



Funeral Expenses

An allowance of RM2,500 shall be made payable to the Person Covered's legal personal representative upon valid claims due to accidental death of Person Covered only.

Rights of Manager

The Takaful coverage may be modified, replaced or discontinued by the Takaful Operator and/or Public Mutual Berhad without having to assign any reasons whatsoever.

NOTICE: Public Mutual Berhad, carries no liability whatsoever for this Takaful Scheme. Claims proceeds will be paid directly by Syarikat Takaful Malaysia Am Bhd.

The above is for information purposes only. The benefits described herein are subject to all the terms and conditions of the Master Certificate, a copy of which can be viewed at Head Office or any of our Branch Office.

This Takaful Scheme is managed by **Syarikat Takaful Malaysia Am Bhd.** Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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