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PUBLIC ITTIKAL FUND COMPLIMENTARY* TAKAFUL COVERAGE

Introduction

Public Ittikal Fund (PITTIKAL) complimentary* Takaful coverage is offered to all the unitholders of PITTIKAL who maintain a minimum investment of 5,000 units at any point of time. The total sum of coverage is equal to the number of units held in the ratio of RM1 Takaful coverage for every units held, subject to a maximum amount of RM100,000 per unitholder.

The coverage will be based on the number of units held on the date of death or disability. With this complimentary* Takaful coverage, you will enjoy an additional Takaful benefit on top of any other protection plans that you may already have.

Eligibility

All PITTIKAL unitholders aged between 18 and 59 years old are eligible for the complimentary* Takaful coverage.

Nomination

The unitholder who is entitled to the complimentary* Takaful coverage shall designate nominee(s) in the nomination form. The unitholder 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.

**Subject to terms and conditions*

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Effective Date of Coverage

The complimentary* Takaful coverage will take effect from the bank-in date of the initial or additional investment.

Coverage/Benefits

- **Death Benefit**

AIA PUBLIC Takaful Bhd shall pay the Amount of Insurance to the designated nominee in the event of death of the Covered Member. The benefits payable are as follows:-

- (i) Death due to accidental causes : 2 x Amount of Insurance, up to RM200,000.
- (ii) Death due to natural causes : 1 x Amount of Insurance, up to RM100,000.

- **Total and Permanent Disability (TPD) Benefit**

Total and Permanent Disability as used in the Provision, means disability caused by bodily injury, illness or disease, which wholly prevents a Covered Member from engaging in any business, or occupation or performing any work, for compensation or profit. To determine if the total disability has become a permanent one, it must continue uninterrupted for a period of at least **six (6)** months. Total and Permanent Disability shall be understood to have begun on the first day that such disability has occurred and it has continued uninterrupted for **six (6)** months at least.

The Total and Permanent Disability covers situations where if there is an occurrence of any of the following:

- (a) Total and irrecoverable loss of sight of **two (2)** eyes; or
- (b) Loss of **two (2)** or more limbs by severance at or above wrist or ankle; or
- (c) Total and irrecoverable loss of sight of **one (1)** eye and loss of **one (1)** limb by severance at or above wrist or ankle

The word “**Disability**” means total and permanent disability as above defined and limited.

- **Partial and Permanent Disability Benefit (PPD)**

PPD is payable if the Covered Member suffers PPD due to an injury caused by an accident. The Covered Member will be paid depending on the severity of his/her injuries according to the Schedule of Indemnity.



Termination of Coverage

Coverage will terminate when:-

- Covered Member ceases to be unitholder of PITTIKAL; or
- Covered Member's investment in PITTIKAL falls below 5,000 units; or
- On the date of termination of the Master Certificate by AIA PUBLIC; or
- Covered Member attains age of 60 years; or
- On the date the Supplementary Total and Permanent Disability Benefit is approved for payment or a claim on Total Permanent Disability (TPD) has been made.

Eligibility Exclusion

Covered Member who enters full-time military, naval or air force service of any country is not entitled to this complimentary* Takaful coverage.

Transfer of Units

Once a transfer has been executed, the transferee will receive the complimentary* Takaful coverage if the total units in his/her accounts remain at 5,000 and above. The effective date of complimentary* Takaful coverage is based on the transaction date of the said transfer.

The transferor will still be covered if the units in his/her accounts remain at 5,000 and above but will cease to be covered if his/her units drop below 5,000.

Switching

Unitholder switches from PITTIKAL to another funds, his/her complimentary* Takaful coverage will cease immediately. But if a unitholder switches into PITTIKAL from another funds, he/she will be entitled to the complimentary* Takaful coverage if his/her units in PITTIKAL is 5,000 or more. The effective date is based on the acceptance date by Public Mutual Berhad.

Joint Account

Only the first-named unitholder in the account/register is given the complimentary* Takaful coverage if the units of investment is 5,000 or more. Upon the death of the first-holder (and the claims is paid), the joint-holder takes over the investment, he/she will then be the first-holder and thus is eligible for the complimentary* Takaful coverage.



General Exclusion

Benefits under this complimentary* Takaful coverage shall not be payable in the following event:

Death Benefit:

Any death resulting from :

- (a) Atomic, biological and nuclear energy reactions, radiation and contamination.
- (b) Pre-Existing Conditions for which the Covered Member received medical treatment, diagnosis, consultation or prescribed drugs under the following conditions:
 - (i) During the first twelve (12) months from the effective date of coverage; or
 - (ii) During the first twelve (12) months from the date of additional investments being accepted.

Total and Permanent Disability (TPD) Benefit:

Any TPD caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Suicide, self-inflicted injuries or any attempt thereat, while sane or insane;
- (b) War, declared or undeclared, revolution or any warlike operations;
- (c) Violation or attempted violation of the law or resistance to arrest;
- (d) Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device, or conveyance except while the Covered Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; and
- (e) Pre-Existing Conditions for which the Covered Member received medical treatment, diagnosis, consultation or prescribed drugs during the ninety (90) days preceding the effective date of coverage and such disability begins in the first twelve (12) months after the Covered Member's effective date of Coverage.

Accidental Death and Disablement (ADD) Benefit:

Any accidental death and disablement caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Suicide, self-inflicted injuries or any attempt thereat while sane or insane, or
- (b) Participation in riots, strikes or committing a criminal offense, or
- (c) War or any act of war, declared or undeclared, revolution, any warlike operations, or restoration of public order, or
- (d) Engaging in air travel except as a passenger in any properly licensed aircraft, or
- (e) Participation in any organized racing.



Schedule of Benefits

Scale of Indemnities	Percentage of Sum Covered
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the Permanent Total Loss of Use of two limbs	100%
5. Loss of or the Permanent Total Loss of Use of one limb	100%
6. Permanent total loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent and incurable paralysis of all limbs	100%
9. Permanent Total Loss of hearing in	
(a) both ears	75%
(b) one ear	25%
10. Permanent total loss of speech	50%
11. Permanent total loss of the lens of one eye	50%
12. Loss of or the Permanent Total Loss of Use of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
13. Loss of or the Permanent Total Loss of Use of four fingers of	
(a) right hand	40%
(b) left hand	30%
14. Loss of or the Permanent Total Loss of Use of one thumb	
(a) both right phalanges	30%
(b) one right phalanx	15%
(c) both left phalanges	20%
(d) one left phalanx	10%
15. Loss of or the Permanent Total Loss of Use of fingers	
(a) three right phalanges	10%
(b) two right phalanges	7.5%
(c) one right phalanx	5%
(d) three left phalanges	7.5%
(e) two left phalanges	5%
(f) one left phalanx	2%
16. Loss of or the Permanent Total Loss of Use of toes	
(a) all - both feet	15%
(b) great - both phalanges	5%
(c) great - one phalanx	3%
(d) other than great, each toe	1%
17. Fractured leg or patella with established non-union	10%
18. Shortening of leg by at least 5 cm	7.5%



Where the injury is not specified, the Takaful Operator reserves the right to adopt a percentage of disablement which in its opinion is consistent with the scale in the Schedule of Benefits.

Permanent total loss of use of member shall be treated as loss of member. Loss of speech shall mean total permanent inability to communicate verbally.

The aggregate of all percentages payable in respect of any one accident shall not exceed 100%. In the event of a total of 100% having been paid, all coverage hereunder shall immediately cease to be in force. All other losses smaller than 100%, if having been paid shall reduce the coverage by that amount from the date of accident until the expiration of the certificate.

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 AIA PUBLIC Takaful Bhd.

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