
PUBLIC ITTIKAL FUND COMPLIMENTARY* TAKAFUL COVERAGE

- Introduction
- Eligibility
- Nomination
- Effective Date of Coverage
- Coverage/Benefits
 - Death Benefit due to natural and accidental causes
 - Total and Permanent Disablement Benefit due to natural and accidental causes
 - Partial Permanent Disablement Benefit due to accidental cause
 - Terminal Illness Benefit
- Termination of Coverage
- Eligibility Exclusion
- Transfer of Units
- Switching
- Joint Account
- General Exclusion
- Notice of Claim
- Proof of Claim
- Rights of Public Mutual Berhad

Introduction

Public Ittikal Fund (PITTIKAL) complimentary* Takaful coverage is offered to all unitholders who are Privilege Circle members and 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 unit held, subject to a maximum amount of RM100,000 per member.

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

PITTIKAL unitholders who are Privilege Circle members aged between 18 and 59 years old are eligible for the complimentary* Takaful coverage.

Nomination

The Person Covered shall designate nominee(s) in the nomination form and you are allowed to change the nominee(s) by submitting a fresh nomination form to Public Mutual Berhad. The nomination shall take effect upon receipt of such notice by Public Mutual Berhad.

Effective Date of Coverage

The complimentary* Takaful coverage will take effect from the date of initial or additional investment once the Person Covered has provided all required information on Person Covered such as nationality, New National Registration Identity Card (“NRIC”) Number (for Malaysian), Passport Number (for non-Malaysian), date of birth, occupation and such other relevant data concerning the Person Covered which are considered to have an impact on the administration of the coverage. Syarikat Takaful Malaysia Keluarga Berhad (“STMKB”) reserves the right to reject and/or deny coverage for any applications or renewals that do not satisfy this requirement.

Coverage/Benefits

- Death Benefit due to natural causes
STMKB shall pay a lump sum amount equivalent to 100% of the units, up to RM100,000, to the designated nominee(s) in the event the Person Covered dies due to natural causes.
- Death Benefit due to accidental cause
STMKB shall pay a lump sum amount equivalent to 200% of the units, up to RM200,000, to the designated nominee(s) in the event the Person Covered dies due to accidental causes.
- Total and Permanent Disablement Benefit due to natural and accidental causes
STMKB shall pay a lump sum amount equivalent to 100% of the units, up to RM100,000, to the Person Covered in the event the Person Covered suffers Total and Permanent Disablement.

Total and Permanent Disablement refers to a state of incapacity arising from any one (1) of the following conditions:

- 1) For a gainfully employed Person Covered, a disability caused by Injury or disease which totally and permanently prevents the Person Covered from performing his normal activities that is, engaging in any business, occupation, profession or performing any work, for wages, compensation or profit. Such disability shall be understood to have begun on the first day that such disability has occurred and must continue uninterrupted for a period of six (6) months, and verified by STMKB’s appointed Medical Practitioner; or
- 2) For a non-gainfully employed Person Covered, a disability caused by Injury or disease which will require the Person Covered, for the remainder of his natural life, to be subjected to constant medical care and attention and to be confined to a home, to a hospital or to a similar institution. Such disability shall be understood to have begun on the first day that such disability has occurred and must continue uninterrupted for a period of six (6) months, and verified by STMKB’s appointed Medical Practitioner; or
- 3) Upon occurrence of any of the following to the Person Covered:
 - (a) Total and irrecoverable loss of sight of both eyes; or
 - (b) Total and irrecoverable loss of use of two (2) limbs at or above the wrist or ankle; or
 - (c) Total and irrecoverable loss of sight of one (1) eye and loss of use of one (1) limb at or above the wrist or ankle.

- Partial Permanent Disablement due to accidental cause

This benefit is payable if the Person Covered suffers Partial Permanent Disablement due to an injury caused by an accident. The Person Covered will be paid depending on the severity of his/her injuries according to the Schedule of Benefits.

Schedule of Benefits

Part	Partial Permanent Disablement	% of Sum Covered
A	1. Loss of all fingers and both thumbs	100
	2. Loss of sight of one eye	50
	3. Loss of arm	
	(a) at shoulder	100
	(b) between shoulder and elbow	100
	(c) at elbow	100
	(d) between elbow and wrist	100
B	(e) at wrist	100
	4. Loss of leg	
	(a) at hip	100
	(b) between knee and hip	100
	(c) below knee	100
	1. Loss of hearing	
	(a) both ears	75
	(b) one ear	15
	2. Loss of speech	50
	3. Loss of :	
	(a) Four fingers and thumb of one hand	50
	(b) Four fingers of one hand	40
	(c) Thumb	
	• both phalanges	25
	• one phalanx	10
	(d) Index finger	
	• three phalanges	10
	• two phalanges	8
	• one phalanx	4
	(e) Middle finger	
	• three phalanges	6
	• two phalanges	4
	• one phalanx	2
	(f) Ring finger	
	• three phalanges	5
	• two phalanges	4
	• one phalanx	2
	(g) Little finger	
	• three phalanges	4
	• two phalanges	3
	• one phalanx	2
	(h) Metacarpals	
	• first or second (additional)	3
	• third, fourth or fifth (additional)	2
	(i) Toes	
	• all of one foot	15
	• great, both phalanges	5
	• great, one phalanx	2
	• other than great and if more than one toe lost, each	1

Any other form of partial permanent disablement not stated in the Schedule of Benefits will be assessed at STMKB's sole and absolute discretion, and any proportion of the sum covered payable will be in accordance with such rates of compensation as opined by STMKB's Medical Practitioner to be appropriate.

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.

- **Terminal illness**

STMKB shall pay a lump sum amount equivalent to 100% of the units, up to RM100,000, to the Person Covered in the event the Person Covered is diagnosed to be suffering from a condition that is expected to result in death of the Person Covered within twelve (12) months. The Person Covered must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by the STMKB's appointed Medical Practitioner.

Termination of Coverage

Coverage will terminate when: -

- Person Covered ceases to be unitholder of PITTIKAL; or
- Person Covered ceases to be a Privilege Circle member; or
- Person Covered's investment in PITTIKAL falls below 5,000 units at the end of the calendar month; or
- On the date of termination of the Master Certificate by STMKB; or
- Person Covered attains age of 60 years; or
- On the date the Total and Permanent Disablement Benefit is approved for payment; or
- On the date the Terminal Illness Benefit is approved for payment.

Eligibility Exclusion

Person Covered 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 (in which he/she is the First Registered Holder of Privilege Circle member) 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 (in which he/she is the First Registered Holder of Privilege Circle member) remain at 5,000 and above but will cease to be covered if the units drop below 5,000.

Switching

Unitholder of Privilege Circle member switches from PITTIKAL to another funds, his/her complimentary* Takaful coverage will cease immediately. But if a unitholder of Privilege Circle member 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 of Privilege Circle member in the account/register is given the complimentary* Takaful coverage if the units of investment is 5,000 or more.

General Exclusion

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

Death Benefit due to natural causes:

Any death resulting from:

- (a) Atomic, biological and nuclear energy reactions, radiation and contamination.
- (b) Pre-Existing Conditions for which the Person Covered 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 due to natural and accidental causes:

STMKB will not be liable to pay any benefit for TPD of the Person Covered which has existed prior to or on the Effective Date of coverage, or which is resulting directly or indirectly from any of the following causes:

- (a) attempted suicide or self-inflicted injuries, while sane or insane;
- (b) aviation, gliding or any other form of aerial flight other than a pilot, cabin crew or fare paying passenger of a recognized airline or charter service;
- (c) war (whether war be declared or not), revolution or any warlike operation; or
- (d) any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him.

Death Benefit Due to Accidental Cause / Partial Permanent Disablement Benefit due to Accidental Cause:

STMKB will not be liable to pay any of the above-stated benefits for accident which is resulting directly or indirectly from any of the following causes:

- (a) suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- (b) war (whether war be declared or not), revolution or any warlike operation;
- (c) any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him;
- (d) aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognized airline or charter service; or
- (e) participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.

Terminal Illness Benefit:

STMKB will not be liable to pay any benefit for Terminal Illness of the Person Covered which is resulting directly or indirectly from any of the following causes:

- (a) Pre-existing Illness;
- (b) Any condition which existed or was diagnosed:
 - during the Waiting Period; or
 - after the expiry of the Waiting Period but which is related to a condition existed or was diagnosed during the Waiting Period.except for Terminal Illness contracted due to Injury; or
- (c) Attempted suicide or self-inflicted injuries, while sane or insane.

Notice of Claim

A written notice of claim with particulars sufficient to identify the Person Covered must be given to STMKB within ninety (90) days from the date of occurrence or commencement of the claim.

Failure to give such notice within the stated period shall not invalidate the claim if there is a valid reason acceptable to STMKB that it is not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.

Proof of Claim

Satisfactory proof of the claim together with fully completed claim forms must be submitted to STMKB within one (1) year from the date of occurrence or commencement of the claim.

Rights of Public Mutual Berhad

Public Mutual Berhad reserves the right, in its sole discretion, and without having to assign any reason whatsoever: -

- a) to add, delete or vary any of the terms and conditions herein, from time to time, wholly or in part, by means of communication as may be determined by Public Mutual Berhad from time to time and such amended terms and conditions shall prevail over any provision or representation contained in any promotional materials advertising in relation the Takaful coverage arranged and funded by Public Mutual Berhad; and
- b) to replace, cancel, withdraw, suspend or discontinue the Takaful coverage arranged and funded by Public Mutual Berhad, in whole or in part, by means of communication as may be determined by Public Mutual Berhad from time to time. For the avoidance of doubt, any replacement, cancellation, withdrawal, suspension or discontinuance of the Takaful coverage arranged and funded by Public Mutual Berhad shall not entitle the Person Covered to any claim or compensation against Public Mutual Berhad for any losses or damages suffered or incurred by the Person Covered whether as a direct or indirect result of such replacement, cancellation, withdrawal, suspension or discontinuance.

NOTICE: Public Mutual Berhad, carries no liability whatsoever for this Takaful scheme. Takaful claims proceeds will be paid directly by Syarikat Takaful Malaysia Keluarga Berhad.

The above is for information purposes only. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Master Certificate. The benefits described herein are subject to all the terms and conditions of the Master Certificate. These copies can be viewed at our Head Office or any of our Branch Office.

This Takaful scheme is managed by **Syarikat Takaful Malaysia Keluarga Berhad** which is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Contact Details: Corporate Direct Department, Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K), Menara Takaful Malaysia, 11th Floor, Main Block, No 4. Jalan Sultan Sulaiman, 50000 Kuala Lumpur, Malaysia. Tel: 1300-88-252-385