



SUN LIFE MALAYSIA TAKAFUL BERHAD

MASTER CONTRACT

SUN WEALTH PROTECT-i

ANNEXURE SWP001

Introduction

The aims

This takaful plan aims to provide takaful coverage to certificate owner or the person covered in line with the principles below and is dealt in line with the conditions shown in this plan.

The basic principles

- First** We will manage this takaful plan in line with wakalah contract and other applicable Shariah principles.
- Second** You and the certificate owner must agree to us collecting contributions. You and the certificate owner agree to appoint Sun Life Malaysia Takaful Berhad to manage this takaful plan on your behalf. In return, you and the certificate owner allow us to deduct certain amount as wakalah fee.
- Third** Our Shariah committee will ensure that our operations comply with Shariah at all times. You and the certificate owner agree that a portion of the contribution shall be allocated as tabarru' (donation) into the participants' tabarru' fund for takaful coverage and for mutual assistance to other participants in times of misfortune.

ANNEXURE SWP002

Benefit table

Main benefits	Sum covered (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
(1) Death	100,000	200,000	300,000	400,000	500,000
(2) Total and permanent disability (TPD)					
(3) Critical illness					
(4) Accidental death	Additional 100,000	Additional 200,000	Additional 300,000	Additional 400,000	Additional 500,000
(5) Accidental TPD					
(6) Death due to specified infectious diseases (SID)					
(7) TPD due to specified infectious diseases (SID)					
(8) Accidental death while in public conveyance, elevator or burning public building*	Additional 100,000	Additional 200,000	Additional 300,000	Additional 400,000	Additional 500,000
(9) Accidental TPD while in public conveyance, elevator or burning public building**					

* The benefit payable under item (8) is an additional benefit payable on top of item (4).

** The benefit payable under item (9) is an additional benefit payable on top of item (5).

Contribution table

Contribution (RM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
For all ages	512	1,024	1,536	2,048	2,560

Wakalah fee table

Wakalah fee (as a % of contribution)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
For all ages	30%				

ANNEXURE SWP003

General conditions

1. Definition

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

- (a) **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 will, independently of any other cause, be the sole cause of bodily injury or resulted in death of the person covered.
- (b) **Accidental bodily injury** means bodily injury, occurring whilst this takaful coverage is in force for the person covered due to accidental means.
- (c) **Accidental death** means:
 - (i) death from bodily injury, occurring whilst this takaful coverage is in force for the person covered, resulting solely, directly and independently of all other causes, from external, violent and accidental means with visible contusion or wound on the exterior of the body or internal injury revealed by autopsy; or
 - (ii) death from drowning revealed by autopsy.
- (d) **Certificate anniversary** means the first and each subsequent anniversary of the certificate beginning from the certificate commencement date.
- (e) **Certificate monthly anniversary** means the monthly date that corresponds numerically to the day of the commencement date; in the event there is no date in a subsequent month that corresponds numerically to the day in the commencement date, the monthly anniversary will be the last day of the month.
- (f) **Certificate commencement date** means the date the certificate commences shown in the certificate of takaful. This date will be the date the takaful coverage starts.
- (g) **Certificate issue date** means the date we issue the certificate as shown in the certificate of takaful.
- (h) **Certificate owner** means the person under this master contract as named in the certificate of takaful.
- (i) **Certificate of takaful** means the individual certificate issued to certificate owner as evidence of the takaful coverage.
- (j) **Contribution** means the contribution amount as shown in the certificate of takaful. The contribution is due on the date shown in the certificate of takaful or in any future endorsement.
- (k) **Doctor or surgeon or physician** 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 or surgeon or physician who is the person covered himself.

- (l) **Elevator** means a vertical transport vehicle powered by electric motor that moves people or goods between floors of a building (excluding elevators in mines and construction sites).
- (m) **Endorsement** means written evidence of any amendment, variation or change made to this master contract and certificate of takaful.
- (n) **End date** means the date this contract ends as shown in the certificate of takaful or in any future endorsement which changes the end date.
- (o) **Eligibility date** means the date the takaful coverage shall take effect which is the first day the member(s) become eligible.
- (p) **Nominee** means one or more person(s) named by the certificate owner under clause 28 in the nomination form or in any future endorsement as nominee.
- (q) **Operator fund** means the fund managed by us in which the wakalah fee paid for this master contract will be used to pay all operating expenses, commissions (where applicable) and agency related expenses to this master contract.
- (r) **Participants' tabarru' fund** means the holding fund into which tabarru' deduction will be credited into, in line with the terms and conditions shown here.
- (s) **Permissible takaful interest** means the certificate owner's economic or financial interest in the coverage of the person covered.
- (t) **Person covered** means a person who we provide takaful coverage under this master contract as named in the certificate of takaful.
- (u) **Pre-existing condition** means any injury, illness, condition or symptom that existed prior to the certificate issue date or last reinstatement date, whichever is later, for which:
 - (i) treatment, medication, advice or diagnosis has been sought or received;
 - (ii) an ordinary and prudent person with such injury, illness, condition or symptom would have sought advice or treatment in connection with his/her health; or
 - (iii) the certificate owner /or the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- (v) **Public building** means a building, or a defined or enclosed place used or constructed or adapted to be used either ordinarily or occasionally as a church, chapel, mosque, temple or other place where public worship is or religious ceremonies are performed, not being merely a dwelling-house so used, or as a cinema, public hall, public concert room, public ballroom, public lecture room, or public exhibition room, terminus, or shopping arcade, or as a public place of assembly for persons admitted by ticket or otherwise, or used or constructed or adapted to be used either ordinarily or occasionally for any other public purpose.
- (w) **Public conveyance** means:
 - (i) Any public bus, shuttle bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers;
 - (ii) Any regular scheduled airport limousine operating on fixed routes and schedules; or

- (iii) Any regular scheduled commercial aircraft.
- (x) **Qard** means an interest-free loan provided by us in the event of a deficit in the participants' tabarru' fund.
- (y) **Shariah** means Islamic laws. In the context of this master contract, Shariah will refer to the Islamic laws as interpreted by the Shariah committee.
- (z) **Shariah committee** means the committee constituted by us to advice on the operation of our takaful business in order to ensure compliance with the Shariah.
- (aa) **Specified infectious diseases** include:
- (i) **Avian Influenza** means an acute infectious disease caused by the Avian Influenza A virus (H5N1 or H7N9 strains) and transmitted to humans by direct or close contact with infected poultry;
 - (ii) **Chikungunya Fever** means an acute infectious disease caused by the Chikungunya virus and transmitted to humans by the Aedes mosquito;
 - (iii) **Dengue Fever** means an acute infectious disease caused by the Dengue virus and transmitted to humans by the Aedes mosquito;
 - (iv) **Japanese Encephalitis** means an acute infectious disease caused by the Japanese encephalitis virus and transmitted to humans by the Culex mosquito;
 - (v) **Malaria** means an acute infectious disease caused by the Plasmodium parasitic protozoan and transmitted to humans by the Anopheles mosquito; and
 - (vi) **Zika or Zika Virus Infection** means an acute infectious disease caused by the Zika virus and transmitted to humans by the Aedes mosquito.

Any claims due to infectious disease must be confirmed by a registered medical doctor and supported by the following diagnostic tests (or equivalent tests) as conclusive proof of infection:

- **Avian Influenza** – Avian Influenza PCR specific to H5N1 or H7N9 Avian Influenza strains
 - **Chikungunya Fever** – Chikungunya IgM Antibody/Chikungunya PCR test
 - **Dengue Fever** – Dengue IgM Antibody/Dengue PCR test
 - **Japanese Encephalitis** – Japanese encephalitis IgM Antibody test
 - **Malaria** – Malaria parasite test
 - **Zika Virus Infection** – Zika virus PCR test
- (bb) **Sum covered** means the amount of coverage for benefit under this master contract as shown in the master contract schedule or in any future endorsement which changes the sum covered.
- (cc) **Tabarru'** means the amount to be deducted for takaful coverage.

(dd) **Total and permanent disability (TPD)** means the following:

If the person covered is working or operating their own business

If the person covered is between the age of 18 and 65, and working for money or operating their own business, they will be considered totally and permanently disabled if they were totally and permanently unable to do any work, occupation or profession to earn any wages, compensation or profit. The disability must last for at least 6 consecutive months.

If the person covered is unemployed or not operating their own business

If the person covered is between the ages of 18 and 65, and at the time of suffering the disability is not in paid work or operating their own business or is a housewife, we will consider TPD to be the inability to carry out at least 3 of the 6 activities of daily living (as stated below) without the help of another person. The disability must last for at least 6 consecutive months.

- (i) Transfer – Getting in and out of a chair without requiring physical assistance;
- (ii) Mobility – The ability to move from room to room without requiring any physical assistance;
- (iii) Continence – The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene;
- (iv) Dressing – Putting on and taking off all necessary items of clothing without requiring assistance of another person;
- (v) Bathing/Washing – The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means; or
- (vi) Eating – All tasks of getting food into the body once it has been prepared.

The TPD covers the situations where any of the following occurs:

- (i) Total and permanent loss of sight of both eyes;
- (ii) Loss of 2 limbs at or above the wrist or ankle;
- (iii) Total and permanent loss of sight of 1 eye and loss of 1 limb at or above the wrist or ankle; or
- (iv) Permanent total paralysis.

2 of our medical examiners must be satisfied that the person covered's disability meets the definition of TPD.

- (ee) **Wakalah** means the contract where a party, as principal (muwakkil) authorises another party as his agent (*wakil*) to perform a particular task on matters that may be delegated.
- (ff) **We, us** or **our** means Sun Life Malaysia Takaful Berhad.
- (gg) **You** or **your** means the master contract holder as shown in the master contract schedule.

2. Interpretation

2.1 In this master contract, unless the context requires:

- (a) the headings in this master contract are inserted for convenience only and will not affect its construction.
- (b) the singular words will include the plural and vice-versa.
- (c) the words that refer to a gender will include every gender.

2.2 If any provisions in this master contract are not valid or cannot be enforced under Malaysia Law, it will not affect the legality, validity and enforceability of the remainder of these provisions.

3. Master contract

3.1 This master contract is issued in consideration of the certificate owner and/or person covered's application form and the payment of contribution as shown in the certificate of takaful and pursuant to:

- (a) the answers given by the certificate owner and/or the person covered in the application form or any subsequent questionnaires given by us on any matters relating to the application and any disclosures made by certificate owner and/or the person covered between the time of the application and the time of the certificate of takaful is entered into; and
- (b) medical reports and any other reports and questionnaires; (collectively referred to as 'the material information')

and such material information will form part of this master contract between us and you and/or the certificate owner. However, in the event of any pre-contractual misrepresentation made in relation to such material information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

3.2 If the certificate owner and/or the person covered are required by us, before the certificate of takaful is varied, to answer any questions or if he/she is required to confirm or amend any matter previously disclosed by him/her to us in relation to the certificate of takaful, it is the certificate owner and/or the person covered's duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

3.3 The certificate owner and/or the person covered must inform us of any change to the information given to us in his/her answers or in respect of any matter previously disclosed to us in relation to the certificate of takaful if such changes had taken place after the certificate owner and/or person covered has submitted the application for variation but before the certificate of takaful is varied.

4. Evidence of permissible takaful interest

4.1 We will require satisfactory evidence of permissible takaful interest between the certificate owner and the person covered before he/she is accepted for takaful coverage.

4.2 If the certificate owner ceases to have any interest in a person covered, all rights and privileges of the takaful coverage will be automatically transferred to the person covered.

5. Eligibility

- 5.1 The persons eligible for the takaful coverage are the clients of the master contract holder as specified in the master contract schedule.
- 5.2 The clients will be required to complete the application form to be submitted to us. We have the right to either accept or reject any application subject to the underwriting requirement.

6. Period of cover

- 6.1 Subject to payment of contribution, for the person covered, the takaful coverage will take effect from the certificate commencement date as specified in the certificate of takaful.

7. Free look period

- 7.1 If the certificate owner decides not to take up the takaful coverage for whatever reason after it has been issued, the certificate owner may return the certificate of takaful to us for cancellation by giving us written notice within 15 days from the delivery date of the certificate of takaful.
- 7.2 We will refund the contribution paid to the certificate owner.

8. Age

- 8.1 The certificate is issued for the age of the person covered as shown in the certificate of takaful, based on the date of birth declared upon application. We will need proof of the person covered's age before we pay any benefits.
- 8.2 If the age of the person covered has been given incorrectly and they are not eligible for takaful coverage, we will not pay any benefit and the coverage will end. The total amount payable from participants' tabarru' fund will be limited to tabarru' deduction less any accumulated surplus shared out from the certificate commencement date.

9. Gender

- 9.1 The certificate of takaful is issued for the person covered as shown in the certificate of takaful, based on the gender given upon application.

10. Incontestability clause

- 10.1 If the certificate of takaful is no longer valid, for reasons other than fraud, we will refund the total tabarru' collected less any accumulated surplus shared out from the certificate commencement date.
- 10.2 We will not be able to challenge the certificate of takaful after it has been in force for 2 years from the certificate issue date, unless there is evidence of fraud or the certificate owner has not paid the contributions. If the certificate of takaful had come to an end as a result of the certificate owner not paying the contributions and we had reinstated it under clause 26, clause 26 would then apply.

11. Ability to travel and any restrictions on where you and/or the person covered lives

- 11.1 This master contract does not restrict the person covered from travelling and is not affected by where the person covered lives.

12. Change of master contract

- 12.1 We reserve the right to amend the terms and provisions of this master contract in order to comply with Malaysia Law and regulations. We will provide prior written notice by ordinary post to your last known address in our records or other alternatives modes of written communication.
- 12.2 The certificate owner request for any alteration or endorsement to the master contract will not be valid unless authorised by us and such approval is endorsed on the certificate of takaful.

13. Assignment (transferring legal rights)

- 13.1 Legally we will not accept the transfer of this master contract or certificate of takaful unless the transfer is registered with us.
- 13.2 We do not have any responsibility on the validity of the transfer if you or the certificate owner decides to transfer the master contract or certificate of takaful.

14. Rights and using amounts owed

- 14.1 We have the first right to any amount due under the certificate of takaful.
- 14.2 We can offset any amount we owe the certificate owner (for example: benefits) under the certificate of takaful with any amount certificate owner owe us (for example: contribution) under the certificate of takaful.
- 14.3 We will not make any payment to the certificate owner with amount less than RM2. However, any amount withheld will be utilised as donation to any charitable organisation as approved by our Shariah committee.

15. Surrender

- 15.1 The certificate owner, at any time during his/her lifetime and while the certificate of takaful is in force, may surrender the certificate by giving us written notice and returning the certificate of takaful to us. All benefits and rights under the certificate of takaful will end upon next contribution due date after receiving the notice.
- 15.2 As the certificate of takaful does not acquire any cash value, we will not pay any cash value upon surrender of the certificate of takaful.
- 15.3 Clause 7 would apply if certificate owner cancels the certificate of takaful within the free look period.
- 15.4 If the certificate owner surrenders the certificate of takaful after the free look period, there will be no refund of the contribution paid.

16. Termination

- 16.1 The master contract will end on the end date as stated in the certificate of takaful.
- 16.2 The certificate of takaful will be terminated on the earliest occurrence of any one of the following circumstances:
- (a) Upon death of the person covered;
 - (b) Upon TPD of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or
 - (g) Upon certificate of takaful anniversary date immediately after the person covered's attainment of age 70th years old.

17. Conditional renewability

- 17.1 The certificate will be renewable yearly subject to the contribution payment within the grace period and the terms and conditions in this master contract.
- 17.2 No renewal documents will be issued upon renewal. This master contract and the certificate of takaful shall continue to be applicable.
- 17.3 The renewal contribution rate is not guaranteed and may be revised by giving you and certificate owners 90 days written notice in advance. The revision shall take effect on the next certificate anniversary after the notice period. Such change of contribution rates, if any, would be applicable to all certificate owners irrespective of their respective claim experience.

18. Laws

- 18.1 This master contract and our responsibilities under this master contract are governed by the laws, rules, regulations and principles of Shariah currently in force in Malaysia. The laws, rules and regulations will include but are not limited to any circulars, directives or guidelines.
- 18.2 If there is a difference between the conditions of this master contract and any law, rule or regulation, the law, rule or regulation will apply.
- 18.3 This master contract will be governed by the laws of Malaysia. Any dispute will be dealt with by the courts of Malaysia.

19. Legal proceedings

- 19.1 No action at law or in equity shall be brought to claim any benefit pursuant to this master contract prior to the expiration of 2 years from the date of the event giving rise to the claim.

20. Tax

- 20.1 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 the certificate of takaful will be charged in accordance with the applicable legislation at the prevailing rate. Where necessary, we will amend the terms of this master contract to take into account any such tax.

21. Contribution payment and grace period

21.1 Payment of contributions

All contributions are payable on or before the due date (as shown in the certificate of takaful or in any future endorsement changing the due date) directly to us.

21.2 Change of contribution payment frequency

Subject to our approval, the certificate owner may change the frequency of contribution payment by giving us written notice before the expiry of the grace period.

21.3 Grace period

If the certificate owner does not pay the contribution on or before its due date, we will allow a grace period of 30 days from the contribution due date for the payment of any contributions. This certificate will remain in force during such period. This certificate will lapse or cease to be in force after the grace period.

21.4 Benefit claim

If we have approved a claim under the certificate of takaful, and occurrence of the event happened during the grace period or within a certificate year of that, we will deduct any amount the certificate owner owes us and contributions payable up to the date of the event from the benefit payable.

22. Wakalah fee

- 22.1 We will deduct the wakalah fee from the contributions payable for this master contract. This will be a percentage (%) of contributions as prescribed in the schedule of wakalah fees.
- 22.2 We reserve the right to revise this percentage from time to time by written notification to you and certificate owners 90 days in advance. The revision shall take effect on the next certificate anniversary after the notice period.

23. Tabarru'

- 23.1 We will take the tabarru' which is the contribution paid less the wakalah fee, and allocate this amount into participants' tabarru' fund as described in Clause 24.

24. Participants' tabarru' fund

- 24.1 The tabarru' will be allocated into participants' tabarru' fund, which is the holding fund from which we pay all takaful benefits prescribed under this master contract.
- 24.2 We will manage the assets of the participants' tabarru' fund and decide how to invest and manage the assets in line with Shariah.
- 24.3 We will pay all costs, expenses and charges for maintaining and investing the assets of the participants' tabarru' fund and any other direct claims related expenses from the participants' tabarru' fund.
- 24.4 Any surplus arising from participants' tabarru' fund after Qard repayment (if any), will be shared out as follow:
- (a) 50% to us; and
 - (b) 50% to certificate owner, if eligible.
- 24.5 If there is insufficient fund in the participants' tabarru' fund to pay the takaful benefits, we will arrange for a Qard (interest-free loan) from operator fund to cover the shortfall. The Qard will have to be repaid when participants' tabarru' fund returns to profitability.
- 24.6 If the net surplus payable to the certificate owner is less than or equal to RM2, the said net surplus shall be channelled to charitable organisations as approved by our Shariah committee according to the terms and conditions of the certificate of takaful.

25. Cash value

- 25.1 The certificate of takaful does not acquire any cash value.

26. Reinstatement of certificate

- 26.1 If the certificate of takaful lapses, the certificate owner may apply to reinstate the certificate within 12 months from the due date of the contribution which was not paid, subject to the following requirements:
- (a) complete and sign a reinstatement form;
 - (b) truthfully declare all facts in the reinstatement form;
 - (c) provide all the information (if any) we have asked for;
 - (d) pay all overdue contributions as determined by us; and
 - (e) any other terms and conditions which we may impose at the time of the application.
- 26.2 We rely on the truth of statements made in the reinstatement form, declaration, personal statements and any statements to our medical examiners, questionnaires, endorsements or written amendments.

- 26.3 If we discover that any information is incorrect or withheld, we will set aside (effectively end) this reinstated certificate. We can only do this in the first 2 years of reinstating this certificate, unless we are able to prove fraud or, if certificate owner fail to pay the contributions.
- 26.4 If we do set aside this reinstated certificate (for reasons other than fraud), we will refund the contribution paid from last reinstatement date. We will not refund the contributions paid before the reinstatement date.
- 26.5 We will not provide takaful coverage under this certificate for the period between the date this certificate has lapsed and the date we approve the reinstatement.

27. Ownership

- 27.1 You are the legal owner of this master contract.
- 27.2 You may use all the rights and options that this master contract provides (depending on the rights of any nominee).

28. Nominee

- 28.1 The certificate owner who has attained the age of 16 years old may nominate a person to receive the moneys payable upon death of the person covered under the certificate of takaful either as an executor, or as a beneficiary under a conditional hibah. Nomination may be made at the time of application of the certificate or at any time after the certificate of takaful has been issued.
- 28.2 The nominee named in the nomination form or any future amendments the certificate owner makes, will receive the death benefits in accordance with the Islamic Financial Services Act 2013. The certificate owner may revoke or change the nominee at any time by giving us written notice. The written notice must be received and registered by us during the person covered's lifetime. The revocation and change of nominee will take effect from the date we receive the written notice.

29. Notice of claim

- 29.1 The certificate owner or his/her legal representative must give written notice of claim to our head office within 30 days from the date the covered event happens.

30. Proof of claim

- 30.1 Satisfactory proof of claim must be given to us within 30 days from the date of giving us notice of claim, at the expense of certificate owner or his/her legal representative.
- 30.2 We have the right to ask for any other additional document(s) that may be considered necessary to support the claim.
- 30.3 We have the right to request that the person covered undergoes medical examination at any time by a legally qualified medical examiner appointed by us, at our cost, to support the claim.

31. Paying benefits

- 31.1 We will pay the applicable takaful benefits under the certificate of takaful to the certificate owner in accordance with the provisions on benefits herein.
- 31.2 The takaful benefits applicable to the person covered are determined based on the certificate of takaful issued in respect of such person covered.

32. Stamp duty

- 32.1 The stamp duty of RM10 will be borne by us.

ANNEXURE SWP004

General exclusions

1. Application of exclusions

- 1.1 These exclusions in respect of person covered apply only if the benefit conditions make reference to this annexure.

2. Specified infectious disease exclusions

- 2.1 We do not cover death or disability incurred directly or indirectly, wholly or partly, by any of the following:
- (a) The covered event occurring within 30 days from the certificate issue date or last reinstatement date, whichever is later;
 - (b) Any other causes other than specified infectious diseases; or
 - (c) Any pre-existing conditions. In this case, the certificate of takaful will be terminated and the total contributions paid will be refunded.

3. Accidental death/Accidental death while in public conveyance, elevator or burning public building exclusions

- 3.1 We do not cover accidental death/accidental death while in public conveyance, elevator or burning public building exclusions incurred directly or indirectly, wholly or partly, by any of the following occurrence:
- (a) Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications, or infection of the person covered by Human Immunodeficiency Virus (HIV);
 - (b) Active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation;
 - (c) Self-inflicted injuries or suicide, while sane or insane;
 - (d) Being under the influence of drugs or any narcotic or due to intoxication by liquor and/or illicit substance;
 - (e) Bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
 - (f) Childbirth, pregnancy and related complications thereof;
 - (g) Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
 - (h) Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operating by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;

- (i) Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot;
- (j) Pre-existing physical or mental defect or infirmity;
- (k) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- (l) While engaging in professional sport activities of any kind; or
- (m) Willful or negligent exposure to unnecessary risks or perils.

4. Accidental TPD/Accidental TPD while in public conveyance, elevator or burning public building exclusions

- 4.1 We do not cover accidental TPD/accidental TPD while in public conveyance, elevator or burning public building incurred directly or indirectly, wholly or partly, by any of the following occurrence:
- (a) Active duty in any navy, army, air force, military, fire service, civil defence, police or law enforcement organisation;
 - (b) Bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infection other than an infection occurring simultaneously with and in consequence of a cut or wound of an accidental injury;
 - (c) Childbirth, pregnancy and related complications thereof;
 - (d) Pre-existing physical or mental defect or infirmity;
 - (e) While engaging in professional sport activities of any kind; or
 - (f) Willful or negligent exposure to unnecessary risks or perils.

ANNEXURE SWP005

Benefit conditions – Death benefit

1. Death benefit

- 1.1 Subject to the general conditions of the master contract, while the certificate of takaful is in force, should we receive satisfactory proof of death of the person covered due to any cause other than the excluded risks as stated below, we will pay a lump sum benefit according to the sum covered as per the certificate of takaful, from participants' tabarru' fund in one lump sum.
- 1.2 We will deduct any amount the certificate owner owes us from this benefit.
- 1.3 The certificate will be terminated upon death of the person covered or payment of the above.

2. Exclusions

- 2.1 No benefit shall be payable if person covered dies due to suicide (while sane or insane) within 12 months from the certificate issue date or last reinstatement date, whichever is later.

3. Claim procedure

- 3.1 Satisfactory proof of death must be given to us within 30 days after the date of death. Failure to provide notice within the specified period will not invalidate the claims if it can be shown that it was not reasonably possible to provide such notice and that notice is being provided as soon as is reasonably possible.
- 3.2 We will provide the appropriate claim forms to the claimant upon claim notification. We will also need all the relevant documents and information to assess the claims as soon as possible.
- 3.3 We will only be able to assess the claim upon receipt of all the required documents, information and evidence.

4. Termination of coverage

- 4.1 The benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon TPD of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or
 - (g) Upon certificate of takaful anniversary date immediately after the person covered's 70th years old.

ANNEXURE SWP006

Benefit conditions – Total and permanent disability (TPD) benefit

1. Total and permanent disability (TPD) benefit

- 1.1 This benefit applies in the event the person covered suffers from TPD as defined, while the certificate of takaful is in force, and the TPD begins on or after the certificate commencement date.
- 1.2 Subject to the general conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof that the person covered has suffered from TPD due to any cause other than the excluded risks as stated below, we will pay a lump sum benefit according to the sum covered as per the certificate of takaful, which is payable from the participants' tabarru' fund.
- 1.3 We will deduct any amount the certificate owner owes us.
- 1.4 The maximum aggregate amount for TPD benefit payable on each person covered under this and all other individual and group contracts or certificates issued by us will not exceed RM2,000,000.
- 1.5 The certificate of takaful will be terminated upon payment of claims under this benefit.
- 1.6 If the person covered dies before the TPD benefit is paid, the death benefit will be paid upon receipt of complete documents, and the TPD benefit will not be payable. The certificate will then terminate.

2. Exclusions

- 2.1 We will not pay the benefit if the TPD resulted directly or indirectly from, or as a result of the following:
 - (a) A pre-existing condition within the first 12 months of the certificates issue date or last reinstatement date, whichever is later;
 - (b) Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications, or infection of the person covered by Human Immunodeficiency Virus (HIV);
 - (c) Being under the influence of drugs or any narcotic or due to intoxication by liquor and/or illicit substance;
 - (d) Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;
 - (e) Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the person covered is in an aircraft operating by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;
 - (f) Participation in any hazardous sport or pastime or activities, including but not limited to aerial activities, bungee jumping, rock climbing or mountaineering, underwater activities, or racing of any type other than on foot;
 - (g) Self-inflicted injuries or suicide, while sane or insane; or

- (h) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

3. Claim procedure

- 3.1 The certificate owner or his/her legal representative will need to send us written notice within 30 days to make a claim for TPD benefit after the date of such disability.
- 3.2 Satisfactory proof of TPD must be given before we consider this claim at the expense of the certificate owner or his/her legal representative.
- 3.3 We will not consider any disability which lasts less than 6 months.
- 3.4 We have the right to request that the person covered undergo medical examination at any time by a legally qualified medical examiner appointed by us, at our cost, to support the TPD claim.

4. Termination of coverage

- 4.1 This benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon death of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or
 - (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.

ANNEXURE SWP007

Benefit conditions – Critical illness benefit

1. Critical illness benefit

- 1.1 Subject to the terms and conditions of the master contract, should we receive satisfactory proof that the person covered has been diagnosed with any one of the 36 critical illnesses as stated under item 5 below, and if we approve the claim, we will pay a lump sum benefit according to the sum covered as per the certificate of takaful, which is payable from the participants' tabarru' fund.
- 1.2 The payment of critical illness benefit is an accelerated payment and not an addition to the payment of the sum covered of death and total permanent disability (TPD). A claim which has been approved under this benefit will automatically reduce the death benefit and/or TPD benefit by the amount of critical illness benefit admitted.
- 1.3 We will deduct any amount the certificate owner owes us from this benefit.
- 1.4 The maximum aggregate amount payable with respect to the critical illness of the same member under this product only shall not exceed RM500,000.
- 1.5 If the person covered dies before the critical illness benefit is paid, the death benefit will be paid upon receipt of complete documents, and the critical illness benefit will not be payable. The certificate will then terminate.

2. Exclusions

- 2.1 No critical illness benefit will be payable if the critical illness is directly or indirectly resulted by any of the following:
 - (a) Congenital conditions;
 - (b) Disease(s) resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immune Deficiency Virus (HIV);
 - (c) Participating in any avocation/activities such as racing of any kind, aerial sports, scuba diving, professional sports;
 - (d) Pre-existing conditions;
 - (e) Self-inflicted injuries while sane or insane;
 - (f) War or any act of war, atomic, biological and/or chemical warfare/activities, terrorism related activities and any activities of a military nature; or
 - (g) Willful misuse of alcohol or drugs.

3. Waiting period

- 3.1 Waiting period of 30 days from the certificate issue date or last reinstatement date, whichever is later is applicable on all critical illnesses with exception to the following critical illnesses which will be subjected to 60 days waiting period:

- (a) Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease;
 - (b) Cancer;
 - (c) Coronary heart disease requiring surgery;
 - (d) Heart Attack; or
 - (e) Serious Coronary Artery Disease.
- 3.2 No benefit would be payable if the person covered is diagnosed with the critical illness or had signs and symptoms of any of the listed critical illness within the waiting period as defined.
- 3.3 No waiting period would be applicable for critical illness conditions due to accident where the injury occurred after the certificates issue date or last reinstatement date, whichever is later and was directly and solely caused by external, violent and accidental means.

4. Termination of coverage

- 4.1 This benefit will terminate at the earliest of the following circumstances:
- (a) On the date we approve and pay 100% of this benefit;
 - (b) Upon death of the person covered;
 - (c) Upon TPD of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or
 - (g) Upon certificate of takaful anniversary date immediately after the person covered's 70th years old.

5. The critical illnesses or diseases covered by this certificate are as follows:

5.1 Alzheimer's Disease/Severe Dementia

Deterioration or loss of intellectual capacity confirmed by clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the person covered. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (a) Non organic brain disorders such as neurosis;
- (b) Psychiatric illnesses; and

(c) Drug or alcohol related brain damage.

5.2 Angioplasty and Other Invasive Treatments for Coronary Artery Disease

The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.

Intra-arterial investigative procedures are not covered. Payment under this clause is limited to 10% of the critical illness coverage under this certificate subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of this certificate, thereby reducing the amount of the lump sum payment which may be payable.

5.3 Bacterial Meningitis – resulting in permanent inability to perform activities of daily living

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least 3 of the activities of daily living (as stated in the preamble attached). A minimum assessment period of 30 days applies.

The diagnosis must be confirmed by:

- (a) An appropriate specialist; and
- (b) The presence of bacterial infection in the cerebrospinal fluid by lumbar puncture.

For the above definition, other forms of meningitis, including viral meningitis are not covered.

5.4 Benign Brain Tumor – of specified severity

A benign tumour in the brain or meninges within the skull, where all of the following conditions are met:

- (a) It is life threatening;
- (b) It has caused damage to the brain;
- (c) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
- (d) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.

The following are not covered:

- (a) Cysts;
- (b) Granulomas;
- (c) Malformations in or of the arteries or veins of the brain;
- (d) Hematomas;
- (e) Tumours in the pituitary gland;
- (f) Tumours in the spine; and

- (g) Tumors of the acoustic nerve.
- 5.5 Blindness – Permanent and Irreversible

Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

5.6 Brain Surgery

The actual undergoing of surgery to the brain under general anesthesia during which a craniotomy (surgical opening of skull) is performed.

For the above definition, the following are not covered:

- (a) Burr hole procedures;
 - (b) Transphenoidal procedures;
 - (c) Endoscopic assisted procedures or any other minimally invasive procedures; and
 - (d) Brain surgery as a result of an accident.
- 5.7 Cancer – of specified severity and does not cover very early cancers

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (a) All cancers which are histologically classified as any of the following;
 - pre-malignant;
 - non-invasive;
 - carcinoma in situ;
 - having borderline malignancy; or
 - having low malignant potential.
- (b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
- (c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
- (d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
- (e) Chronic Lymphocytic Leukemia less than RAI Stage 3
- (f) All cancers in the presence of HIV
- (g) Any skin cancer other than malignant melanoma

5.8 Cardiomyopathy – of specified severity

A definite diagnosis of Cardiomyopathy by a cardiologist which resulting in permanently impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

- (a) Class III : Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
- (b) Class IV : Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is excluded.

5.9 Chronic Aplastic Anemia – resulting in permanent bone marrow failure

Irreversible persistent bone marrow failure which results in anemia, neutropenia and thrombocytopenia requiring at least 2 of the following treatment:

- (a) Regular blood product transfusion;
- (b) Marrow stimulating agents;
- (c) Immunosuppressive agents; or
- (d) Bone marrow transplantation.

The diagnosis must be confirmed by a bone marrow biopsy.

5.10 Coma – resulting in permanent neurological deficit with persisting clinical symptoms

A state of unconsciousness with no reaction or response to external stimuli or internal needs, persisting continuously for at least 96 hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum assessment period of 30 days applied. Confirmation by a neurologist must be present.

The following is not covered:

- (a) Coma resulting directly from alcohol or drug abuse.

5.11 Coronary Artery By-Pass Surgery

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- (a) Angioplasty;
- (b) Other intra-arterial or catheter based techniques;

- (c) Keyhole procedures; and
- (d) Laser procedures.

5.12 Deafness – Permanent and Irreversible

Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.

5.13 Encephalitis – resulting in permanent inability to perform activities of daily living

Severe inflammation of brain substance, resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least 3 of the activities of daily living (as stated in the preamble attached). A minimum assessment period of 30 days applies. The covered event must be certified by a neurologist.

Encephalitis in the presence of HIV infection is specifically excluded.

5.14 End-Stage Liver Failure

End-stage liver failure as evidenced by all of the following:

- (a) Permanent jaundice;
- (b) Ascites (excessive fluid in peritoneal cavity); and
- (c) Hepatic encephalopathy.

Liver failure secondary to alcohol or drug abuse is not covered.

5.15 End-Stage Lung Disease

End-stage lung disease causing chronic respiratory failure. All of the following criteria must be met:

- (a) The need for regular oxygen treatment on a permanent basis;
- (b) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than 1 liter during the first second;
- (c) Shortness of breath at rest; and
- (d) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.

5.16 Fulminant Viral Hepatitis

A sub-massive to massive necrosis (death of the liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:

- (a) A rapidly decreasing liver size as confirmed by abdominal ultrasound;
- (b) Necrosis involving entire lobes, leaving only a collapsed reticular framework;

- (c) Rapidly deteriorating liver functions tests; and
- (d) Deepening jaundice.

Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

5.17 Heart Attack – of specified severity

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- (a) A history of typical chest pain;
- (b) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- (c) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I $> / = 0.5$ ng/ml.

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- (a) Occurrence of an acute coronary syndrome including but not limited to unstable angina; and
- (b) A rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

5.18 Heart Valve Surgery

The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities. For the above definition, the following are not covered:

- (a) Repair via intra-arterial procedure; and
- (b) Repair via key-hole surgery or any other similar techniques.

5.19 HIV Infection due to Blood Transfusion

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- (a) The blood transfusion was medically necessary or given as part of a medical treatment;
- (b) The blood transfusion was received in Malaysia or Singapore after the commencement of the certificate;

- (c) The source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- (d) The member does not suffer from hemophilia; and
- (e) The member is not a member of any high risk groups such as but not limited to intravenous drug users.

5.20 Kidney Failure – requiring dialysis or kidney transplant

End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular dialysis is initiated or kidney transplantation is carried out.

5.21 Loss of Independent Existence

Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least 3 of the activities of daily living. A minimum assessment period of 6 months applies.

5.22 Loss of Speech

Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum assessment period of 6 months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat (ENT) specialist.

All psychiatric related causes are not covered.

5.23 Major Head Trauma – resulting in permanent inability to perform activities of daily living

Physical head injury causing in permanent functional impairment verified by a neurologist. The resultant permanent functional impairment must result in an inability to perform at least 3 of the activities of daily living (as stated in the preamble attached). A minimum assessment period of 3 months applies.

5.24 Major Organ/Bone Marrow Transplant

The receipt of a transplant of:

- (a) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- (b) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

Other stem cell transplants are not covered.

5.25 Medullary Cystic Disease

A progressive hereditary disease of the kidney characterised by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.

5.26 Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms

A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.

5.27 Multiple Sclerosis

A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:

- (a) Investigations which confirm the diagnosis to be Multiple Sclerosis;
- (b) Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least 6 months; and
- (c) Well documented history of exacerbation and remissions of said symptoms or neurological deficits.

5.28 Muscular Dystrophy

The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:

- (a) Clinical presentation of progressive muscle weakness;
- (b) No central/peripheral nerve involvement as evidenced by absence of sensory disturbance; and
- (c) Characteristic electromyogram and muscle biopsy findings.

No benefit will be payable under this covered event before the member has reached the age of 12 years next birthday.

5.29 Paralysis of Limbs

Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum assessment period of 6 months applies.

5.30 Parkinson's Disease – resulting in permanent inability to perform activities of daily living

A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met:

- (a) Cannot be controlled with medication;
- (b) Shows signs of progressive impairment; and
- (c) Confirmation of the permanent inability of the person covered to perform without assistance 3 or more of the activities of daily living (as stated in the preamble attached).

Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are excluded.

5.31 Primary Pulmonary Arterial Hypertension – of specified severity

A definite diagnosis of Primary Pulmonary Arterial Hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit. The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

- (a) Class III : Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.
- (b) Class IV : Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

5.32 Serious Coronary Artery Disease

The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of 60% in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of 60% or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.

5.33 Stroke – resulting in permanent neurological deficit with persisting clinical symptoms

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum assessment period of 3 months applies.

For the above definition, the following are not covered:

- (a) Transient ischemic attacks;
- (b) Cerebral symptoms due to migraine;
- (c) Traumatic injury to brain tissue or blood vessels; and
- (d) Vascular disease affecting the eye or optic nerve or vestibular functions.

5.34 Surgery to Aorta

The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- (a) Angioplasty;
- (b) Other intra-arterial or catheter based techniques;
- (c) Other keyhole procedures; and

(d) Laser procedures.

5.35 Systemic Lupus Erythematosus with Severe Kidney Complications

A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.

For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only haematological or joint involvement are not covered.

WHO Lupus Classification:

- (a) Type III : Focal segmental glomerulonephritis
- (b) Type IV : Diffuse glomerulonephritis
- (c) Type V : Membranous glomerulonephritis

5.36 Third Degree Burns – of specified severity

Third degree (i.e. full thickness) skin burns covering at least 20% of the total body surface area.

ANNEXURE SWP008

Benefit conditions – Accidental death benefit

1. Accidental death benefit

- 1.1 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof of the accidental death (as defined) of the person covered and upon the approval of claim, we will pay the benefit amount as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.2 Upon the death of the person covered due to and occurs within 180 days of an accident, we will pay an additional lump sum benefit according to the sum covered as per the certificate of takaful, which is payable from the participants' tabarru' fund.

2. Claim procedure

- 2.1 Satisfactory proof of death must be given to us within 30 days after the date of death. Failure to provide notice within the specified period will not invalidate the claims if it can be shown that it was not reasonably possible to provide such notice and that notice is being provided as soon as is reasonably possible.
- 2.2 We will provide the appropriate claim forms to the claimant upon claim notification. We will also need all the relevant documents and information to assess the claims as soon as possible.
- 2.3 We will only be able to assess the claim upon receipt of all the required documents, information and evidence.

3. Exclusions

- 3.1 The exclusions apply under this benefit will make reference to annexure SWP004.

4. Termination of coverage

- 4.1 The benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon TPD of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or

- (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.

ANNEXURE SWP009

Benefit conditions – Accidental total and permanent disability (TPD) benefit

1. Accidental total and permanent disability (TPD) benefit

- 1.1 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof of the accidental TPD (as defined) of the person covered and upon the approval of claim, we will pay the benefit amount as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.2 This benefit will be payable provided the TPD of the person covered occurs and within 180 days from the date of the accident whilst the certificate of takaful is in force.
- 1.3 This benefit will be payable from the participants' tabarru' fund.
- 1.4 The maximum aggregate amount for TPD benefits payable pertaining to the person covered under this and all other individual and group contracts or certificates issued by us will not exceed RM2,000,000.

2. Exclusions

- 2.1 The exclusions apply under this benefit will make reference to annexure SWP004.

3. Claim Procedure

- 3.1 The certificate owner or his/her legal representative will need to send us written notice within 30 days to make a claim for TPD benefit after the date of such disability.
- 3.2 Satisfactory proof of TPD must be given before we consider this claim at the expense of the certificate owner or his/her legal representative.
- 3.3 We will not consider any disability which lasts less than 6 months.
- 3.4 We have the right to request that the person covered undergo medical examination at any time by a legally qualified medical examiner appointed by us, at our cost, to support the TPD claim.

4. Termination of coverage

- 4.1 This benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon death of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;

- (e) Upon surrender of the certificate;
- (f) Upon lapsation of the certificate; or
- (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.

ANNEXURE SWP010

Benefit conditions – Death due to specified infectious diseases benefit

1. Death due to specified infectious diseases benefit

- 1.1 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force, should we receive satisfactory proof of the death of the person covered directly as a result of specified infectious diseases and upon the approval of claim, we will pay the benefit amount as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.2 This benefit will be payable from the participants' tabarru' fund.

2. Exclusions

- 2.1 The exclusions apply under this benefit will make reference to annexure SWP004.

3. Claim procedure

- 3.1 Satisfactory proof of death must be given to us within 30 days after the date of death. Failure to provide notice within the specified period will not invalidate the claims if it can be shown that it was not reasonably possible to provide such notice and that notice is being provided as soon as is reasonably possible.
- 3.2 We will provide the appropriate claim forms to the claimant upon claim notification. We will also need all the relevant documents and information to assess the claims as soon as possible.
- 3.3 We will only be able to assess the claim upon receipt of all the required documents, information and evidence.

4. Termination of coverage

- 4.1 The benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon TPD of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;
 - (f) Upon lapsation of the certificate; or
 - (g) Upon certificate of takaful anniversary date immediately after the person covered's 70th years old.

ANNEXURE SWP011

Benefit conditions – Total and permanent disability (TPD) due to specified infectious diseases

1. Total and permanent disability (TPD) due to specified infectious diseases

- 1.1 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof of the TPD (as defined) of the person covered directly as a result of specified infectious diseases and upon the approval of claim, we will pay the benefit amount as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.2 This benefit will be payable from the participants' tabarru' fund.
- 1.3 The maximum aggregate amount for TPD benefits payable pertaining to the person covered under this and all other individual and group contracts or certificates issued by us will not exceed RM2,000,000.

2. Exclusions

- 2.1 The exclusions apply under this benefit will make reference to annexure SWP004.

3. Claim procedure

- 3.1 The certificate owner or his/her legal representative will need to send us written notice within 30 days to make a claim for TPD benefit after the date of such disability.
- 3.2 Satisfactory proof of TPD must be given before we consider this claim at the expense of the certificate owner or his/her legal representative.
- 3.3 We will not consider any disability which lasts less than 6 months.
- 3.4 We have the right to request that the person covered undergo medical examination at any time by a legally qualified medical examiner appointed by us, at our cost, to support the TPD claim.

4. Termination of coverage

- 4.1 This benefit will terminate at the earliest of the following circumstances:
 - (a) On the date we approve and pay this benefit;
 - (b) Upon death of the person covered;
 - (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
 - (d) Upon cancellation of the certificate;
 - (e) Upon surrender of the certificate;

- (f) Upon lapsation of the certificate; or
- (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.

ANNEXURE SWP012

Benefit conditions – Accidental death while in public conveyance, elevator or burning public building benefit

1. Accidental death while in public conveyance, elevator or burning public building benefit

- 1.1 Upon the death of the person covered due to and occurs within 180 days of an accident, we will pay an additional lump sum benefit according to the sum covered as per the certificate of takaful, if the loss is sustained:
 - (a) while the person covered is a passenger within any mechanically propelled public conveyance;
 - (b) while the person covered is in an elevator (elevator in mines and construction site are excluded); or
 - (c) in consequence of the burning of any theatre, hotel or other public building in which the person covered will be at the commencement of the fire.
- 1.2 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof of the accidental death of the person covered while he/she is travelling in a public conveyance, elevator or burning public building with the said public conveyance, elevator or burning public building involved in the same accident and upon the approval of claim, we will pay an additional 100% of the accidental death benefit as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.3 The benefit is payable from participants' tabarru' fund.

2. Exclusions

- 2.1 The exclusions apply under this benefit will make reference to annexure SWP004.

3. Claim procedure

- 3.1 Satisfactory proof of death must be given to us within 30 days after the date of death. Failure to provide notice within the specified period will not invalidate the claims if it can be shown that it was not reasonably possible to provide such notice and that notice is being provided as soon as is reasonably possible.
- 3.2 We will provide the appropriate claim forms to the claimant upon claim notification. We will also need all the relevant documents and information to assess the claims as soon as possible.
- 3.3 We will only be able to assess the claim upon receipt of all the required documents, information and evidence.

4. Termination of coverage

- 4.1 The benefit will terminate at the earliest of the following circumstances:

- (a) On the date we approve and pay this benefit;
- (b) Upon TPD of the person covered;
- (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
- (d) Upon cancellation of the certificate;
- (e) Upon surrender of the certificate;
- (f) Upon lapsation of the certificate; or
- (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.

ANNEXURE SWP013

Benefit conditions – Accidental total and permanent disability (TPD) while in public conveyance, elevator or burning public building benefit

1. Accidental TPD while in public conveyance, elevator or burning public building benefit

- 1.1 Upon TPD of the person covered within 180 days from the date of accident, we will pay an additional lump sum benefit according to the sum covered as per the certificate of takaful, if the loss is sustained:
 - (a) while the person covered is a passenger within any mechanically propelled public conveyance;
 - (b) while the person covered is in an elevator (elevators in mines and construction site excluded); or
 - (c) in consequence of the burning of any theatre, hotel or other public building in which the person covered shall be at the commencement of the fire.
- 1.2 Subject to the terms and conditions of the master contract, while the certificate of takaful is in force and before the monthly anniversary date immediately after the person covered attaining age 65, should we receive satisfactory proof of the accidental TPD of the person covered while he/she is travelling in a public conveyance, elevator or burning public building with the said public conveyance, elevator or burning public building involved in the same accident and upon the approval of claim, we will pay an additional 100% of the accidental TPD benefit as shown in the certificate of takaful or any endorsement which changes the benefit amount. We will take off any amount the certificate owner owes us and any prior amount paid under the accelerated type of additional benefit (where applicable).
- 1.3 The benefit is payable from participants' tabarru' fund.
- 1.4 The maximum aggregate amount of the TPD benefit payable with respect to the TPD of the person covered under this and all other individual and group contract or certificates issued by us shall not exceed RM2,000,000.
- 1.5 If the TPD benefit payable under this certificate is less than the sum covered for death benefit on the date the TPD begins, the takaful coverage on death will continue for the remaining balance of sum covered. The sum covered for death benefit for all future terms will be reduced by the ratio of the benefit that has been paid for the sum covered on the date the TPD begins. The reduction in the sum covered for death benefit will apply from the date the TPD begins.

2. Exclusions

- 2.1 The exclusions apply under this benefit will make reference to annexure SWP004.

3. Claim procedure

- 3.1 The certificate owner or his/her legal representative will need to send us written notice within 30 days to make a claim for TPD benefit after the date of such disability.
- 3.2 Satisfactory proof of TPD must be given before we consider this claim at the expense of the certificate owner or his/her legal representative.

3.3 We will not consider any disability which lasts less than 6 months.

3.4 We have the right to request that the person covered undergo medical examination at any time by a legally qualified medical examiner appointed by us, at our cost, to support the TPD claim.

4. Termination of coverage

4.1 This benefit will terminate at the earliest of the following circumstances:

- (a) On the date we approve and pay this benefit;
- (b) Upon death of the person covered;
- (c) Upon diagnosis of critical illness (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease) of the person covered;
- (d) Upon cancellation of the certificate;
- (e) Upon surrender of the certificate;
- (f) Upon lapsation of the certificate; or
- (g) Upon certificate of takaful anniversary date immediately after the person covered's 65th years old.