PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Dear Tester A,
This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful.
Other customers have read this PDS and found it helpful; **you should read it too**.

Product Name: Sun eMediCare Income-i (This is a takaful product) **Printed date: 11/03/2026**

1. What is Sun eMediCare Income-i?

Sun eMediCare Income-i is an individual yearly renewable medical and health takaful plan with surplus sharing that provides comprehensive daily hospital income. This plan provides daily hospital income benefit in the event the person covered is hospitalised due to all causes (illnesses or accidental causes). In the event person covered is hospitalised due to specified infectious diseases*, hospitalized in overseas or confined in an intensive care unit of a hospital an additional daily hospital income benefit will be payable.

* Specified infectious diseases refer to Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection.

Shariah principles:

- Between contract holders of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and contract holders in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

2. Know Your Coverage

As an illustration, for ***RM166.00*** *half-yearly* (inclusive of service tax, if any), you will receive the following **coverage**:

Daily hospital income	• **RM200.00 per day up to 180 days per contract year.**
Specified infectious diseases daily hospital income	• **RM300.00 per day up to 60 days per contract year.**
Overseas daily hospital income	• **RM400.00 per day up to 90 days per contract year.**
Intensive care unit daily hospital income	• **RM600.00 per day up to 30 days per contract year.**
Coverage duration	Up to age 70.

Note: All benefits payable are subjected to combined limit of 180 days of hospitalisation per contract year. Only one daily hospital income benefit is claimable for any one day of admission period for hospital confinement. No other daily hospital income benefit shall be claimable for the same admission period where one of the benefits above is claimable.

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your medical and health takaful **excludes**:

- Please refer to Appendix 1 for the full list of exclusions.

If you have any questions or require assistance on your medical and health takaful, you can:

Call us at:	Visit our website at:	Email us at:	For claim related:
1300-88-5055	**https://www.sunlifemalaysia.com**	**wecare@sunlifemalaysia.com**	**https://www.sunlifemalaysia.com/client-care/make-a-claim**

3. Know Your Obligations

For your medical and health takaful, you must pay the takaful contribution of:

Takaful contribution (inclusive of service tax, if any)

RM166.00 half-yearly.
Your contribution will increase according to your attained age, at contract anniversary as shown below:

Attained age (age at contract anniversary)	Half-yearly contribution (RM)
Age 18 - 30	149.00
Age 31 - 40	166.00
Age 41 - 50	192.00
Age 51 - 55	245.00
Age 56 - 60*	328.00

	Age 61 - 65* | 443.00 Age 66 - 69* | 602.00 **For renewal only* **Note**: The contributions are not guaranteed and may be revised from time to time. 30 days written notice in advance will be given to you and the contribution revision will be applicable from the next contract anniversary.
Contribution duration	Up to age 70.
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Wakalah fee	Please refer to Appendix 2 - Wakalah fee table
Commission	**Not applicable.**
Service tax	**Not applicable.**
Other applicable charges	Tabarru'- The deducted tabarru'is to cover the cost of the covered benefit.
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of the declared surplus, determined on each financial year.

4. Other Key Terms

- **Importance of disclosure** - You must disclose all material facts correctly such as the medical condition, the age or date of birth and other information as required during enrolment. If the takaful contract is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the contract is issued.
- **Nomination** - You may nominate a nominee and ensure that your nominee is aware of the takaful plan that you have participated.
- **Changes to contact details/personal details** - It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- **Grace period** - You are given a grace period of 30 days from the contribution due date for the payment of contribution. If you do not pay the contribution within 30 days grace period from the contribution due date, your contract will lapse with immediate effect.
- **Waiting period** - A 30 days waiting period from the contract commencement date or last reinstatement date, whichever is later, is applicable to all illnesses and specified infectious diseases with exception to the following specified illnesses which shall be subjected to 120 days waiting period:
  (a) Hypertension, diabetes mellitus or cardiovascular disease;
  (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
  (c) All ear, nose (including sinuses) and throat conditions excluding flu and sore-throat;
  (d) Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
  (e) Endometriosis including disease of the female reproductive system; and
  (f) Vertebro-spinal disorders (including disc) and knee conditions.
  No benefit shall be payable in the event that the person covered is diagnosed with the covered illness or had signs and symptoms of any of the covered illness within the waiting period as defined.

Note: This list is **non-exhaustive**. Please refer to the contract documents for the full list of terms and conditions under this plan.

? Can I cancel my contract?

Yes, you may cancel your contract by giving a written notice to us.

- **Free look period** - You may cancel your takaful contact within 15 calendar days from the delivery date of the contract by giving us written notice. Any contribution paid will be refunded if you cancel the takaful coverage during the free look period.
- **Written notice** - You may cancel your takaful contract at any time by giving written notice to us. The effective date of the surrender shall be the next contribution due date and there will be no cash value or pro-rated contribution payable upon surrender.

Important Note:
You should satisfy yourself that this contract will best serve your needs. You should read and understand the takaful contract documents or contact us directly for more information.

This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.

APPENDIX 1 - EXCLUSIONS

1. Hospitalisation exclusions:

No benefit shall be payable if the hospitalisation of the person covered is resulted directly or indirectly from, or as a result of the following:

(a) Suicide, attempted suicide or self-inflicted injury/harm irrespective of the person covered's mental state, willful or negligent exposure to unnecessary risks or perils;

(b) Being under the influence of drugs or any narcotic or due to intoxication by liquor and/or illicit substance;

(c) Criminal act, involvement in a breach of law (unless as an innocent party) or membership of an illegal organisation;

(d) 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;

(e) Participation in any hazardous sport or pastime or activities, including but not limited to aerial activity, bungee jumping, rock climbing or mountaineering, underwater activities, racing of any type other than on foot;

(f) While engaging in professional sport activities of any kind;

(g) Exposure from any radiation material from any source;

(h) Disease(s) resulting from Acquired Immuno-deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV);

(i) Childbirth, pregnancy and related complications thereof;

(j) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;

(k) Any pre-existing conditions;

(l) Any medical or physical conditions arising within the waiting period, except for hospitalisation due to accident;

(m) Specified illnesses occurring within the first 120 days from the contract commencement date or last reinstatement date, whichever is later;

(n) Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the contract year;

(o) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;

(p) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment;

(q) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;

(r) Private nursing, rest cures or sanitaria care, sterilisation, venereal disease and its sequelae, and any communicable diseases required quarantine by law;

(s) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);

(t) Hospitalisation for sex change procedures;

(u) Hospitalisation for donation of any body organ by a person covered; or

(v) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.

2. Specified infectious diseases exclusions:

No benefit shall be applicable or payable if the hospitalisation of the person covered incurred directly or indirectly, wholly or partly, by any of the following occurrence:

(a) The covered event occurring within 30 days from the contract commencement date or last reinstatement date, whichever is later;

(b) Any other causes other than Dengue Fever, Chikungunya Fever, Malaria, Japanese Encephalitis, Avian Influenza or Zika Virus Infection; or

(c) Any pre-existing conditions.

APPENDIX 2: WAKALAH FEE TABLE

Attained age (age at contract anniversary)	Wakalah fee (as a percentage of annualised contribution)	
	Proportion of annualised contribution paid (%)	Actual amount (RM)
Age 18 - 30	45%	134.10
Age 31 - 40	45%	149.40
Age 41 - 50	45%	172.80
Age 51 - 55	45%	220.50
Age 56 - 60*	45%	295.20
Age 61 - 65*	45%	398.70
Age 66 - 69*	45%	541.80

**For renewal only*