



**SUN LIFE MALAYSIA TAKAFUL BERHAD**

**CERTIFICATE OF TAKAFUL**

**GROUP TERM TAKAFUL  
(GTT ADB)**

## CERTIFICATE INFORMATION STATEMENT

This certificate information statement provides a summary of the main features of your plan, from Sun Life Malaysia Takaful Berhad (referred to as “our”, “us” or “we”) for information purposes. This certificate information statement does not constitute a contract of takaful. It is very important that you, as a person covered, to read through and fully understand the information contained. Please refer to the master contract for the exact terms, conditions and exclusions. You can also view and download a copy of the master contract from our website at [sunlifemalaysia.com](http://sunlifemalaysia.com).

### 1. Master contract holder

Master contract holder, as stated in the certificate of takaful is the organisation or institution named as the master contract holder in the master contract schedule.

### 2. Proof of age

Proof of age at the time of inception or prior to payment of benefit under the certificate is necessary. Your certificate document(s) state whether your age has been admitted. If it has not been admitted, we encourage you to submit a photocopy of your NRIC, passport or birth certificate to us immediately as a proof of age for our record.

### 3. Contribution payment and grace period

The contribution will be funded by us.

### 4. Period of cover

The takaful coverage for each person covered will commence on the certificate commencement date as stated in the person covered’s certificate of takaful.

### 5. Benefits

<b>Death</b>	<p>Subject to the general conditions of the master contract, while this certificate of takaful is in force, should we receive satisfactory proof of death of the person covered and upon the approval of the claim, we will pay the sum covered as at the date of death for death benefit.</p> <p>This benefit will be payable in one lump sum from participants’ tabarru’ fund.</p>
<b>Accidental death</b>	<p>Subject to the general conditions of the master contract, while this certificate of takaful is in force, should we receive satisfactory proof of death of the person covered due to accident and upon the approval of the claim, we will pay the sum covered as at the date of death. This benefit is payable on top of the payment of the death benefit.</p> <p>This benefit will be payable in one lump sum from the participants’ tabarru’ fund.</p>

### 6. Exclusions

<b>Death</b>	<p>We will not pay any benefit if the death is due to suicide (while sane or insane) or a pre-existing condition (PEC) within twelve (12) months from the certificate commencement date. In this case, this certificate will be terminated.</p> <p>This exclusion shall not be applicable after the first year of cover.</p>
<b>Accidental death</b>	<p>The accidental death benefit will not be payable if the injury or losses shown under the schedule of benefits are caused or accelerated by:</p> <p>a) attempted suicide (while sane or insane), immorality or intentional self-injury;</p>

	<ul style="list-style-type: none"> <li>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;</li> <li>c) childbirth, pregnancy and complications thereof;</li> <li>d) being under the influence of intoxicating liquor, intoxicating substance, any narcotic or drugs;</li> <li>e) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;</li> <li>f) active duty in any navy, army, air force, military, fire service, civil defense, police or law enforcement organisation;</li> <li>g) participation in any hazardous sports or pastime, including but not limited to aerial activity, rock climbing or mountaineering, underwater activities, racing of any type other than on foot;</li> <li>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 operated by a commercial passenger airline on a regular schedule passenger trip over its established passenger route;</li> <li>i) criminal act, involvement in a breach of law, resisting arrest by a lawful authority, or membership of an illegal organization;</li> <li>j) acquired Immuno-deficiency Syndrome (AIDS), AIDS related complications, infection of the person covered by Human Immunodeficiency Virus (HIV);</li> <li>k) pre-existing physical or mental defect or infirmity;</li> <li>l) while engaging in professional sport activities of any kind; or</li> <li>m) willful or negligent exposure to unnecessary risks or perils.</li> </ul>
--	---

## 7. Definition

- a) **Certificate anniversary** means the first and each subsequent anniversary of this certificate of takaful beginning from the certificate commencement date.
- b) **Certificate commencement date** means the commencement date as stated in the certificate schedule and is the date on which takaful coverage pursuant to this certificate of takaful begins.
- c) **Pre-existing condition** means any injury, illness, condition or symptom that existed prior to the application signed date. A person covered may be considered to have reasonable knowledge of a pre-existing illness where the condition is one, for which:
  - (a) treatment, medication, advice or diagnosis has been sought or received;
  - (b) 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

- (c) the person covered knew existed, whether or not treatment, medication, advice or diagnosis was sought or received.
- d) **Qard** means an interest-free loan we provide in the event of a deficit in the participants' tabarru' fund.
- e) **Shariah principles** means Islamic laws. In the context of this certificate, Shariah principles shall refer to the Islamic laws as interpreted by Shariah committee.
- f) **Shariah committee** means the committee constituted by us to advise on the operation of our takaful business in order to ensure compliance with Shariah principles.
- g) **Tabarru'** means the voluntary contribution amount to be deducted for takaful coverage.
- h) **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.
- i) **We, us or our** means Sun Life Malaysia Takaful Berhad.
- j) **You or your** means the person who owns the certificate of takaful as shown in this certificate of takaful.

#### 8. Paying benefits

Upon receipt and approval of the proof of claim of the person covered, we will pay the applicable takaful benefits under the certificate of takaful to the person covered and/or the rightful claimant.

The takaful benefits applicable to the person covered are determined based on the certificate of takaful issued in respect of such person covered. The certificate of takaful will be terminated upon payment of the above.

In the event that there is no nominee, the unpaid benefits will be paid to the rightful claimant.

#### 9. Choosing a nominee

If the takaful coverage is on your own life and you are 16 years old and above, you may nominate in our nomination form, a nominee(s) to receive the takaful benefit payable upon your death under this certificate of takaful at the time of applying for the takaful coverage or any time after this certificate of takaful has been issued. You may download the nomination form from our website at [sunlifemalaysia.com](http://sunlifemalaysia.com).

#### 10. Free look period

You may cancel your certificate by giving written notice to us within 15 calendar days from the date of delivery of this certificate of takaful. Upon receiving the cancellation notice of this certificate of takaful, you will no longer have the takaful coverage.

#### 11. Wakalah fee

We will deduct the wakalah fee from the contribution payable. This will be a percentage (%) of the contribution as shown in the certificate of takaful.

We reserve the right to revise this percentage from time to time by notifying the person covered in writing at least 90 days in advance.

If there are any circumstances that would be deemed as mismanagement and negligence by us, we will take all actions necessary to correct and rectify such circumstances including revising the relevant procedures and if required, to refund any amount due to participants.

In the event of dissolution of the certificate of takaful due to cancellation within the free look period, surrender of certificate or termination of certificate, a refund of the whole or a part of the wakalah fee, if any, would form part of the amount payable.

#### **12. Tabarru'**

We will take a tabarru' which is the contribution payable less the wakalah fee, and transfer this amount into the participants' tabarru' fund described below.

The tabarru' amount is not guaranteed and may be revised from time to time by notifying the person covered in writing at least 90 days in advance. The revision shall take effect on the next certificate anniversary after the notice period.

#### **13. Participants' tabarru' fund**

The tabarru' amount will be allocated into the participants' tabarru' fund, which is the holding fund from which we pay all takaful benefits prescribed under this certificate of takaful. The participants' tabarru' fund is collectively owned by the pool of takaful participants.

The takaful coverage will take into effect when there is tabarru' allocated into the participants' tabarru' fund.

We will manage the assets of the participants' tabarru' fund and decide how to invest and manage the assets in line with Shariah principles. The investment profit (if any) will be retained in the participants' tabarru' fund.

We will manage any surplus from the participants' tabarru' fund in any of the following manners:

- a) The surplus to remain in the participants' tabarru' fund; or
- b) Donate the surplus to any charitable organisation approved by our Shariah committee.

If there are insufficient funds in the participants' tabarru' fund to pay the takaful benefit, and we provide a Qard (interest-free loan) from our fund to cover the shortfall, the Qard will have to be repaid when participants' tabarru' fund returns to surplus position.

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.

#### **14. Reinstatement of certificate**

Not applicable for this plan.

#### **15. Surrender of certificate**

The person covered may, at any time during lifetime of the person covered and while this certificate of takaful is in force, surrender the certificate by giving us a written notice. All benefits and rights under the certificate will end. Upon receiving the surrender notice of the certificate, the person covered will no longer have the takaful coverage.

#### **16. Termination of this takaful coverage**

We may terminate this master contract by giving you 60 days' written notice. However, the coverage will continue until the benefit end date of this certificate of takaful.

The takaful coverage will be terminated with immediate effect on the occurrence of the following events:

- a) Upon death of the person covered;
- b) Upon the person covered ceases to be eligible under this certificate of takaful;

- c) Upon surrender of this certificate of takaful;
- d) Upon cancellation of this certificate of takaful; or
- e) Upon the benefit end date of this certificate of takaful.

**17. Change of address**

If you or your nominee(s) change address, please inform us immediately. This is to ensure that you and your nominees will receive all correspondence in a timely manner.

**18. Misstatement of age**

The certificate of takaful is issued for the age of the person covered as shown in the certificate of takaful, based on the date of birth given upon application. We will need proof of the person covered's age before we pay any benefits.

If the age of the person covered has been misstated, we will make one of the following adjustment:

- i. If the contribution based on the correct age of the person covered is higher than the contribution paid, then we may prorate the benefits payable based on the ratio of the actual contribution paid to the correct contribution which should have been paid for the person covered's true date of birth and/or gender. The benefit end date stated in the schedule of certificate of takaful shall be adjusted based on the correct age (if applicable); or
- ii. If the contribution based on the correct age of the person covered is lower than the contribution paid, then we will refund the difference in wakalah fee and tabarru' from the operator's fund and participants' tabarru' fund respectively to the person covered. The benefit end date stated in the schedule of certificate of takaful shall be adjusted based on the correct age (if applicable).

**19. Change of certificate**

We reserve the right to amend the terms and provision of this certificate in order to comply with Malaysian laws and regulations. We will provide prior written notice by ordinary post to your last known address in our records or other alternative modes of communication.

Your request for any alteration or endorsement to this certificate will not be valid unless authorized by us and such approval is endorsed on this certificate.

**20. Claim procedure****a) Death claim**

You or your legal representative shall notify us upon occurrence of death immediately and furnish us with all information necessary to determine whether the benefit is payable, at no expense to us, within a period of 30 days from the date of death. Failure to give us written notice within 30 days from the date of death will not invalidate any claim if it can be proven not to have been reasonably possible to give such notice and this notice must be given to us within twelve (12) months from the date of death.

**Document requirements:**

- Duly completed death claim form;
- Certified true copy of the deceased's death certificate;
- Certified true copy of the burial permit (if any);
- Duly completed medical report on the death claim. For certain cases, we may request the doctor to fill in the form for extra information;
- Certified true copy of the deceased's NRIC/birth certificate;
- Original certificate of takaful. If original certificate of takaful cannot be located, please

- complete indemnity form for loss/non-receipt of policy/contract/certificate document;
- Certified true copy of the claimant's NRIC/birth certificate/passport;
  - Certified true copy of the claimant's bank passbook/statement; and
  - Any other documents, if required by us.

Additional documents required for accidental death:

- Certified true copy of the police report
- Certified true copy of the post mortem report/autopsy report; and
- Newspaper cutting (if any).

Additional documents required for overseas death:

- Import/Export permit certificate;
- Copy of the death certificate in foreign language (must be translated in English and authenticated by the Malaysian Embassy in that particular country or the respective embassy in Malaysia); and
- Letter of confirmation of death by the National Registration Department (JPN).

**21. Client service and complaint unit**

Should you need more information regarding the terms and conditions of your certificate of takaful or if you are not satisfied with our decision with regard to your claim and wish to lodge a complaint, please contact our authorised representative. Any writing or communication to us shall be addressed to:

**Sun Life Malaysia Takaful Berhad**  
**Registration Number: 200501012215 (689263-M)**  
**Level 11, 338 Jalan Tuanku Abdul Rahman**  
**50100 Kuala Lumpur**

Alternatively, you may contact our Client Careline at **1300-88-5055**.

**22. Financial Market Ombudsman Services and Bank Negara Malaysia**

The Financial Market Ombudsman Services and BNMLINK are set up to offer consumer protection to you, and to resolve disputes over claims settlement between you and us. In the event of any dispute over claims settlement, you may write to the following addresses:

**Financial Market Ombudsman Services**

Chief Executive Officer  
Level 14, Main Block  
Menara Takaful Malaysia  
4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel: (03) 2272 2811  
Fax: (03) 2272 1577  
<http://www.fmos.org.my>  
Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

**Bank Negara Malaysia**

Pengarah  
Jabatan LINK & Pejabat Wilayah BNM  
4th Floor, Podium Bangunan AICB  
No. 10, Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 1300-88-5465  
BNMLINK Webpage: [bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)