

! Do you have any questions about Legasi? Check here for more info about the product.

## Content

	Page
• Eligibility	1
• Benefits & Limit	1
• Fees & Charges	2
• Certificate Endorsement & Servicing	3
• Claim Procedures & Exclusions	3

### Q1: Who is Kaotim?

Kaotim is a brand managed by Takaful Malaysia.

### Q2: What is Legasi?

Legasi is a regular contribution term takaful plan that provides coverage for death and Total and Permanent Disability (TPD) of the person covered. You may opt for critical illness coverage that provides payout upon the person covered is diagnosed with or undergoing surgery for one of the 48 covered critical illnesses.

### Q3: Who is this plan suitable for?

This plan is generally suitable for people who are looking for a basic life protection with an option to also cover critical illness at an affordable contribution.

## Eligibility

### Q4: Who can apply for this plan and what is the eligible entry age?

A Malaysian individual aged 19 years old next birthday to 70 years old next birthday can apply for this plan. As a parent, you can also apply for this plan for your child who must be at least 5 years old next birthday to 18 years old next birthday at the point of enrolment.

### Q5: Can I enrol another person for this plan besides my children?

No, you can enrol for this plan for your child only.

### Q6: Is there a minimum age to be the certificate owner if I wish to apply for this plan for my child?

Yes, you must be at least 19 years old next birthday.

### Q7: Is there any underwriting for this plan?

Yes, you are required to answer the online underwriting questions during the enrolment process. The final contribution quote will depend on the occupation and health condition of the person covered.

### Q8: Do I need to go for a medical examination?

No, this plan provides you instant underwriting decision where you just need to answer the relevant underwriting questions depending on the health condition of the person covered.

### Q9: Can I be covered under more than one Legasi plan?

Yes, you may be covered under more than one Legasi certificate but subject to underwriting.

### Q10: I have already been covered under Takaful Malaysia certificate(s), can I participate in Legasi as well?

Yes, you can participate in Legasi even though you already have an existing Takaful Malaysia certificate(s).

### Q11: How much cover do I need?

The coverage that you need depends on your budget and financial needs. You can determine the sum covered you need by using the self-assessment tool provided [here](#).

### Q12: When will my coverage begin?

Your coverage will take effect upon the successful application and payment of the first contribution via your chosen payment method. The effective date will be stated in your certificate.

### Q13: When will I receive my certificate?

Upon your successful application with contribution payment, you will receive your certificate immediately. You can also view your Certificate in the *myTakaful* Customer portal.

## Benefits & Limits

### Q14: What is covered under this plan?

This plan covers death and TPD. You may opt for critical illness coverage with inclusion of either Additional Critical Illness rider or Accelerated Critical Illness rider, whereby you will also be covered in the event that you are diagnosed with or undergoing surgery for any of the covered critical illnesses.

For Accelerated Critical Illness rider, do visit our Takaful myCare Centre (TMCC) for further details.

### Q15: What are the critical illnesses covered under the plan?

You can refer to the full list of the 48 covered critical illness in the certificate.

### Q16: Do I need to pay additional contribution to enjoy the critical illness cover?

Yes, the critical illness cover is an optional coverage that you can choose to attach in your basic coverage of death/TPD with an additional contribution.

**Q17: What is critical illness cover?**

Additional Critical Illness rider pays a lump sum benefit if you're diagnosed with or undergoing surgery for one of the covered critical illnesses during the coverage period subject to the 30 days' survival period. Any payment of critical illness benefit will not reduce the sum covered of the death/TPD by the amount payable upon critical illness claim.

Accelerated Critical Illness rider pays a lump sum benefit if you are diagnosed with or undergoing surgery for one of the covered critical illnesses during the coverage period. Any payment critical illness benefit will reduce the sum covered of the death/TPD by the amount payable upon critical illness claim.

Note: For angioplasty and other invasive treatments for coronary artery disease, the payout is 10% of the sum covered, subject to a maximum amount of RM25,000.

**Q18: What is the death / Total and Permanent Disability (TPD) sum covered that I can choose from?**

You can choose your sum covered starting from RM 50,000, up to a maximum of RM 2,000,000, subject to your Age Next Birthday (ANB) group and underwriting decision.

**Q19: What is the critical illness sum covered that I can choose from?**

The sum covered will be the 50% of the sum covered set for the death/TPD benefit.

**Q20: Is there any cash value under this plan?**

No, there is no cash value under this plan.

**Q21: Is there any maturity benefit under this plan?**

No, there is no maturity benefit under this plan.

**Q22: Under what circumstances will my coverage be terminated?**

your certificate shall automatically terminate:

- on the next contribution due date upon surrender;
- when your certificate lapses;
- upon death of the person covered;
- upon claim approved for TPD of the person covered; or
- on the expiry date,

You may refer to the Termination clause under the ABOUT YOUR CERTIFICATE subsection in the Certificate Wording. For critical illness, please refer to the Termination clause under the ABOUT YOUR ANNEXURE subsection in the Annexure.

## Fees & Charges

**Q23: What are the payment mode available?**

You can choose to make payment monthly or yearly. You may enjoy and save 10% with yearly contribution selection compared to monthly contribution.

**Q24: How much contribution do I have to pay?**

The contribution amount varies according to the sum covered, coverage term, gender, and age of the person covered. Additional contribution loadings may apply depending on the occupation and health condition of the person covered. You must ensure that the contribution payable for this plan is within your budget.

**Q25: What are the coverage term options and is there any choice on contribution payment?**

You may choose 10 years, 20 years or 30 years coverage term. Contribution payment term will be as per your coverage term.

**Q26: Is any commission payable for this plan?**

This plan is a direct product, so there are no commissions payable.

**Q27: What are the payment methods allowed for this plan?**

The contribution payment methods accepted by us are credit/debit card only.

If you are making payment by debit card, please note that opt-in from the cardholder to the bank is required to ensure subsequent contribution deductions are successful for continuous coverage.

**Q28: Will the contribution increase during the coverage term?**

No, the contributions will be leveled throughout the coverage term.

**Q29: Are the contribution rates guaranteed?**

No, the contribution rates are not guaranteed and Takaful Malaysia reserves the right to revise the contribution rates by giving you 30 days prior notice before the next certificate anniversary.

**Q30: How do I pay my regular contribution?**

We will automatically deduct the contribution from your chosen payment method based on the contribution payment mode that you have selected.

**Q31: Is there any grace period for subsequent payments?**

A 30-day grace period is granted from each contribution due date. If the contribution remains unpaid at the end of the grace period, your certificate will lapse and the coverage will cease.

**Q32: Can I get tax relief when I participate in this plan?**

Yes, this plan qualifies for income tax relief, subject to the approval of Inland Revenue Board. Income Tax Statement is available for download via [myTakaful Customer Portal](#). Please refer to the following steps:

1. Login to [myTakaful Customer portal](#).
2. Click on the Family Certificate on the portal homepage.
3. Click on the "Statements" tab at the top of the page.
4. Proceed to download and print the statement.

## Certificate Endorsement & Servicing

### Q33: Can I increase my sum covered amount after my certificate is in force?

No, the increment of sum covered is not allowed after the certificate is in force.

### Q34: Can I decrease my sum covered amount after my certificate is in force?

Yes, you can request for changes to any amount subject to minimum contribution of RM30 monthly and RM100 yearly and minimum sum covered of RM50,000.

You can request by completing the endorsement form available [here](#) (under "Family Products > Servicing Guide and Endorsement Forms") and submit the form to the nearest Takaful *myCare* Centre or email us at [hello@kaotim.my](mailto:hello@kaotim.my). No underwriting is required and such revision will only take effect on the next contribution due date.

### Q35: Can I add the critical illness cover after my certificate is in force?

No, you cannot add the critical illness cover after the certificate is issued.

### Q36: Will I get a refund if I cancel my certificate?

If you cancel your certificate within the 15 days free-look period from the coverage effective date, the relevant contribution that you paid will be refunded.

However, if you cancel after the 15 days free-look period, you will not be receiving any refund and the coverage will end on the next contribution due date.

### Q37: Do I need to inform Takaful Malaysia if I change my occupation?

Yes, you should notify us via *myTakaful* Customer portal and any contribution revision will only take effect on the next certificate anniversary.

### Q38: Can I change my credit/debit card details?

Yes, you can update your credit/debit card details via *myTakaful* Customer portal. Once this information is updated, we will automatically deduct from the updated credit/debit card for the next contribution due under this plan.

### Q39: Can I change my contribution payment mode?

Yes, you can request such changes via *myTakaful* Customer portal 30 days before the certificate anniversary. Such changes will be in force on the certificate anniversary.

### Q40: Can I change my email address?

Yes, you can update your new email address under the Profile Section in *myTakaful* Customer portal.

### Q41: My certificate has lapsed. Can I reinstate my certificate?

Yes, reinstatement within 1 year from the lapse date is allowed provided that all outstanding contributions are paid.

However, Currently, reinstatement functionality is not available at this moment.

### Q42: How do I submit my request for cancellation or termination?

You can submit your request via *myTakaful* Customer portal.

### Q43: How do I make a nomination for this plan?

Nomination is applicable only if you are providing coverage for yourself. Please refer to the following steps:

1. Login to [myTakaful Customer portal](#).
2. Click on the desired certificate under Family section.
3. Click on "Add/Amend Nominee" button to update the nomination details.

Important: You are advised to read the [nomination guide](#) here (under "Family Products > Servicing Guide and Endorsement Forms") before making your nomination.

## Claim Procedures & Exclusions

### Q44: How do I make a claim?

Please click [here](#) for the claims guide, under family products.

### Q45: How long will it take for a claim to be processed?

Normally, it takes up to 14 working days from the date when the full documents are received.

### Q46: To whom will the benefits payable if a claim occur?

We will pay the benefits to your nominee(s) in the event of your death. In the event of TPD and critical illness, we will pay the benefits to you directly. If the person covered is your child, the benefits will be paid to you.

### Q47: Is there any waiting period under this plan?

There is no waiting period for death and TPD benefits. However, the waiting periods for the critical illness cover under this plan are as follows:

Nature of Claim	Waiting Period
cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other invasive treatments for coronary artery disease	60 days from the effective date or reinstatement date; whichever is later
critical illnesses other than the above	30 days from the effective date or reinstatement date; whichever is later

The claim benefit is not payable should the critical illness / condition occurs during the waiting period.

#### **Q48: How many times can I claim under critical illness cover?**

You can only claim once under critical illness cover, except for Angioplasty and other invasive treatments for coronary artery disease. The amount payable for this critical illness is 10% of the sum covered, subject to a maximum of RM25,000 per person covered. The remaining balance of the sum covered will be payable for any other critical illness claim.

#### **Q49: What are the exclusions for this plan?**

This plan does not cover the following:

##### Death Benefit

- Death due to suicide, while sane or insane, within one (1) year from the effective date or at any reinstatement date, whichever is later.

##### TPD Benefit

- TPD that existed prior to or on the effective date or at any reinstatement date, whichever is later.

##### Critical Illness Benefit

- If the signs and symptoms of the critical illness existed prior to or within the first sixty (60) days waiting period from the effective date or at any reinstatement date, whichever is later, for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other invasive treatments for coronary artery disease; or
- If the signs and symptoms of the critical illness existed prior to or within the first thirty (30) days waiting period from the effective date or at any reinstatement date, whichever is later, for all other critical illnesses.
- A claim for a critical illness described above will not be admissible only because notification of the said claim is given to us after the expiry of the waiting period.

Please note the **above list is non-exhaustive**. Please refer to the Certificate Wording and Annexure for the full list of exclusions under this plan.