

**IMPORTANT NOTE:**

Read this Product Disclosure Sheet before you decide to participate in Legasi. **Be sure to also read the general terms and conditions.**

## 1. What is this plan about?

Legasi is a regular contribution term takaful plan that provides coverage for death and Total and Permanent Disability (TPD) of the person covered.

## 2. What are the Shariah concepts applicable?

**This plan is a Shariah-compliant product** with the following Shariah concepts:

**Tabarru'**

(Donation for charitable purposes.)

**In this plan, you donate an amount from your contribution to the takaful pool, assisting other participants in need. Tabarru' takes into effect when you contribute to the takaful pool.**

**Wakalah**

(A contract in which one party, the principal, authorises another party to act as their agent to undertake a specific task on delegable matters, either with or without a fee.)

**In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Management Fee.**

**Qard**

(A loan without any interest.)

**In this plan, we will lend an amount of money to the takaful pool without interest if the takaful pool is in deficit to pay claim.**

**Hibah**

(A transfer of ownership of an asset from a donor to a recipient(s) without any consideration.)

**In this plan, the benefits payable from the takaful pool is based on Hibah. The nominee(s) may receive the benefits payable if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.**

## 3. What are the covers / benefits provided?

This plan (also referred to in this document as the "Basic Plan") covers:

Benefits	Sum Covered
Basic Plan	
Death Benefit	RM[your selected Sum Covered]
Total and Permanent Disability (TPD) Benefit	RM[your selected Sum Covered]

You may enhance your takaful protection with additional coverage from our optional contribution paying rider. The following rider is made available subject to additional Tabarru' and contribution payment.

Benefits	Sum Covered
Optional Contribution Paying Rider	
Additional Critical Illness	RM[50% of your selected Sum Covered]  Please refer to Appendix for the list of forty-eight (48) critical illnesses covered.

**Notes:**

- The coverage term is [10/20/30] years.
- TPD Benefit payable prior to age seventy (70) years next birthday.
- The sum covered of the Additional Critical Illness will be payable provided that the person covered survives for at least thirty (30) days following the diagnosis with or undergoing surgery for any one of the critical illnesses.
- Angioplasty and other invasive treatments for coronary artery disease coverage under the critical illness events: [RM 25,000 or 10% of Additional Critical Illness Sum Covered, whichever is lower]. Such payout will not terminate the Additional Critical Illness, but will reduce the sum covered of this rider accordingly.

#### 4. How much Contribution do I have to pay?

The contribution that you have to pay under this plan is RM [your contribution] [monthly/yearly] for [10/20/30] years.

**Notes:**

- You can choose to make your payment monthly or yearly.
- The contribution rates are not guaranteed** and may vary in the future. We will notify you at least thirty (30) days before any revision of the contribution.

#### 5. What are the fees and charges that I have to pay?

Management Fee is deducted upfront as a percentage of the contribution to meet our marketing and administration expenses. Please refer to the details of Management Fee below.

Certificate Year	1	2	3	4	5	6	7	8	9	10	11+
Management Fee (%)	50.00	50.00	40.00	30.00	20.00	20.00	15.00	15.00	15.00	15.00	15.00

The contribution paid after deducting **the Management Fee** is considered as Tabarru' and credited into takaful pool. However, **the Tabarru' is not guaranteed**.



This plan is developed for online distribution, and may involve marketing collaboration with our business partners / intermediaries.



Please read this section carefully.

## 6. What are some of the key terms and conditions that I should be aware of?

### **Duty of Disclosure**

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, you have a duty to take reasonable care not to provide false or inaccurate information when answering the questions in the Application Form (or when you apply for this plan). Failure to do so may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us, any of the information provided is inaccurate or has changed.

### **Free-Look Period**

There is a free-look period of fifteen (15) calendar days from the date of delivery of the e-Certificate for you to review and decide whether you want to continue with this plan. If you wish to discontinue, you may request to cancel your certificate and get a full refund of your contributions paid.

### **Grace Period**

You will have thirty (30) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person covered will not have any Takaful cover.

### **Reinstatement**

If your certificate has lapsed due to non-payment of contribution, you may reinstate it at any time within one (1) year from the lapse date, subject to our requirements.

### **Waiting Period**

For Additional Critical Illness, a waiting period of sixty (60) days is applied from the effective date or reinstatement date of this rider, 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. For critical illnesses other than the above, the waiting period means the thirty (30) days from the effective date or reinstatement date of this rider, whichever is later. You are advised to refer to the Appendix for the list of critical illnesses covered.

### **Survival Period**

For Additional Critical Illness, the benefit will be payable subject to the person covered surviving for a period of thirty (30) days after diagnosed with or undergoing surgery for a covered critical illness.

## Others

- a) You can choose to make monthly or yearly payment. However, the total amount payable with monthly contribution payment mode will be higher than the total amount payable with yearly contribution payment mode.
- b) Coverage on the person covered will take effect upon a successful application and payment of the first contribution. The effective date will be stated in your e-Certificate which you will receive immediately.
- c) You may nominate a nominee(s) and ensure that your nominee(s) is / are aware of your participation in this plan.
- d) In order to ensure continuous protection under your certificate, your contribution will be automatically deducted from your chosen debit / credit card based on the contribution payment mode that you have selected.
- e) Receipts for contribution made will be issued to your email address as registered with us. It is important that you keep the receipt as proof of contribution payment.
- f) If an incident occurs which gives rise to a claim, you shall notify us immediately. You may refer to the claims procedures in the Certificate Wording.



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

## 7. What are the major exclusions under 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 illness under 'LIST OF COVERED CRITICAL ILLNESSES' in the Appendix below.
- ✗ 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.



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

## 8. Can I cancel my certificate?

You may request to cancel your certificate **within the fifteen (15) calendar days of the free-look period**. Under such circumstance, you may get a full refund of your contributions paid.

There will be no refund of contributions in the event of cancellation after the free-look period. Your coverage will cease on the next contribution due date where you are not required to make further contributions.

## 9. What do I need to do if there are changes to my contact details?


It is important that you update in the [myTakaful Customer Portal](#) or inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

## 10. Where can I get further information?

Should you require additional information about family Takaful, please contact Takaful Malaysia at:

### **Kaotim Customer Service Unit**

Syarikat Takaful Malaysia Keluarga Berhad [198401019089(131646-K)]  
27<sup>th</sup> Floor, Annexe Block, Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
P.O. Box 11483, 50746 Kuala Lumpur.

 1-300 80 2525

 [hello@kaotim.my](mailto:hello@kaotim.my)

## 11. Other similar types of family takaful cover available.

Please refer to our website at [www.kaotim.my](http://www.kaotim.my).



### **IMPORTANT NOTES:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

**THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("TIPS") BROCHURE OR CONTACT TAKAFUL MALAYSIA OR PIDM (VISIT [WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)).**

### **This plan is managed by:**

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] ("Takaful Malaysia", "we", "our" or "us") is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this product disclosure sheet is valid as at July 2025.

## APPENDIX – LIST OF COVERED CRITICAL ILLNESSES

List of Critical Illnesses	
1. Alzheimer's Disease / Severe Dementia	25. Major Organ / Bone Marrow Transplant
2. Angioplasty and other invasive treatments for coronary artery disease	26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living	27. Multiple Sclerosis
4. Benign Brain Tumor – of specified severity	28. Muscular Dystrophy
5. Blindness – Permanent and Irreversible	29. Paralysis of Limbs
6. Brain Surgery	30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
7. Cancer – of specified severity and does not cover very early cancers	31. Primary Pulmonary Arterial Hypertension – of specified severity
8. Cardiomyopathy – of specified severity	32. Serious Coronary Artery Disease
9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure	33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms	34. Surgery to Aorta
11. Coronary Artery By-Pass Surgery	35. Systemic Lupus Erythematosus with Severe Kidney Complications
12. Deafness – Permanent and Irreversible	36. Third Degree Burns – of specified severity
13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
14. End-Stage Liver Failure	38. Terminal Illness
15. End-Stage Lung Disease	39. Medullary Cystic Disease
16. Full-blown Acquired Immunodeficiency Syndrome (AIDS)	40. Apallic Syndrome (i.e. Persistent Vegetative State)
17. Fulminant Viral Hepatitis	41. Chronic Autoimmune Hepatitis
18. Heart Attack – of specified severity	42. Chronic Relapsing Pancreatitis
19. Heart Valve Surgery	43. Creutzfeldt-Jakob Disease
20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Due to Blood Transfusion	44. Ebola Hemorrhagic Fever
21. Kidney Failure – requiring dialysis or kidney transplant	45. Elephantiasis
22. Loss of Independent Existence	46. Poliomyelitis
23. Loss of Speech	47. Progressive Scleroderma
24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	48. Severe Eisenmenger's Syndrome