


IMPORTANT NOTE:

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you participate in a medical takaful certificate that best meet your needs. You should read the Certificate Wording carefully for full details on your coverage.

FIND OUT MORE
Step 1 Is this takaful certificate right for you?

This takaful certificate covers hospitalisation and surgical expenses ("H&S") incurred due to illnesses covered under the certificate until 85 age next birthday ("ANB").

Your takaful contributions will be pooled with other takaful participants' contributions to pay claims. If the total claims paid out from the Takaful Pool is high, the takaful contribution for all participants in the same Takaful Pool may increase, including your takaful contribution **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

- ✓ Hospital Room & Board : RM [your selected Room & Board]
- ✓ Surgical expenses : As charged, subject to RM [2,000/3,000]
Deductible for any one disability
- ✓ Out-patient Cancer Treatment : As charged
- ✓ Out-patient Kidney Dialysis Treatment : As charged

Benefits payable are on cashless basis and subject to:

- ✓ Annual limit : RM [Annual Limit]
- ✓ Lifetime limit : No lifetime limit

What is not covered?

- ✗ Any claim caused by pre-existing illness.
- ✗ Any claim due to specified illnesses occurring during the first 120 days of continuous cover.
- ✗ Pregnancy or childbirth.
- ✗ Any medical care or treatment received primarily for experimental or investigative purposes.



The above list is non-exhaustive. For more details, please refer to the Appendix by scanning the QR code above and refer to the Certificate Wording for full information on what is and is not covered.

Step 3 Can you afford the increase in takaful contribution over time?

Takaful Contribution Projection Table

Age	Current [monthly/yearly] takaful contribution upon attained age (RM)	Estimated [monthly/yearly] takaful contribution		Over the long term, you can reduce takaful contribution payable by choosing plans with: <ul style="list-style-type: none"> a) A higher Deductible; or b) A lower annual limit.
		Based on medical inflation of 7% per annum ¹ (RM)	Based on medical inflation of 10% per annum (RM)	
[Age]	[your contribution]	-	-	
[Age]	[your contribution]	[a]	[b]	
[Age]	[your contribution]	[a]	[b]	
[Age]	[your contribution]	[a]	[b]	
[Age]	[your contribution]	[a]	[b]	

[The takaful contribution will be based on your child's/ your attained age and selected plan. Please refer to the takaful contribution table in the Appendix]

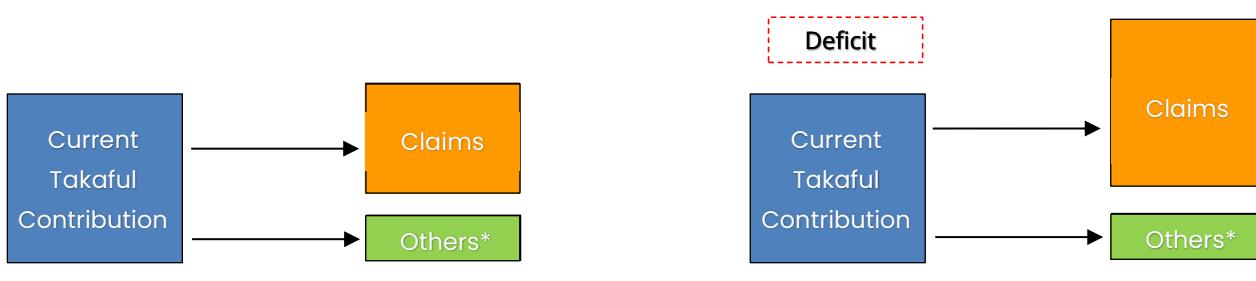
[a] Assuming your takaful contribution increases by 7% every year due to medical inflation.

[b] Assuming your takaful contribution increases by 10% every year due to medical inflation.

- The projection above is solely for **illustration purposes only**.
- Takaful contributions are affected by both the increase in treatment costs and the increased use of healthcare services by takaful participants. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage takaful contribution increases over time.
- The bulk of your takaful contributions will go to paying claims. On industry average, for every RM1.00 of takaful contribution paid, RM0.72² is allocated to pay claims. The remainder goes to pay administrative expenses and profits of the takaful operators.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the product you subscribe may differ from the industry average.



Now: Takaful contribution sufficiently covers Claims and Others.

Future: Arising from medical inflation, takaful contribution may not be enough to cover Claims and Others.

*Others include commissions (if applicable), administrative expenses and profits.

Note: This chart is not drawn to scale.

Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your takaful certificate.
- If you decide you do not want the takaful certificate within 15 calendar days after the takaful certificate has been delivered to you, you can contact us to cancel your takaful certificate and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days after the effective date or the reinstatement date of the takaful certificate, whichever is later, for illness other than specified illnesses. For specified illnesses, your coverage will only start 120 calendar days after the effective date or the reinstatement date of the takaful certificate, whichever is later.
- The management fees³ you have to pay are RM[35% of your contribution] or 35% of the annual takaful contributions, which are allocated entirely to administrative expenses. The overall details can be found in the Takaful Contribution, Fees & Charges table in the Appendix by scanning the above QR code.

³These figures are based on the current takaful contribution upon attained age.



The above list is non-exhaustive. Please refer to the Certificate Wording for the full details on the key terms and conditions.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
	MediKad [your selected Plan]	Option 1 myMediShare [Plan]	Option 2 myMediShare [Plan]
Annual Takaful Contribution	RM[your contribution]	RM[Option 1 contribution] The annual takaful contribution is [lower/higher] by	RM[Option 2 contribution] The annual takaful contribution is [lower/higher] by

		RM[your contribution – option 1 contribution]	RM[your contribution – option 2 contribution]
Type	Cashless facility	Cashless facility	Cashless facility
Coverage Term	Until 85 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>	Until 85 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>	Until 85 ANB <i>Renewal is guaranteed but takaful contribution rates are not guaranteed</i>
Co-Takaful⁴/ Deductible⁵	[N/A; or Deductible: RM 2,000 / 3,000 per any disability]	Co-Takaful: [5/10]% up to RM[500/1,000] per certificate year	Co-Takaful: [5/10]% up to RM[500/1,000] per certificate year
Hospital Room & Board	RM[your selected Room & Board] per day	RM[Room & Board] per day	RM[Room & Board] per day
Surgical Fees⁶	As charged	As charged	As charged
Annual Limit⁷	RM[Annual Limit]	RM[Annual Limit]	RM[Annual Limit]
Lifetime Limit⁸	No lifetime limit	No lifetime limit	No lifetime limit

⁴Co-Takaful: Fixed percentage of a medical charge that you have to pay. E.g. 5% Co-Takaful means you have to pay only 5% of medical bill up to RM500 per certificate year, and we will cover the balance.

⁵Deductible: Fixed amount you have to pay per any one disability before we can pay any benefit under the plan. E.g. RM3,000 deductible means you have to pay RM3,000 out of your own pocket and we will pay the balance (up to the relevant limits).

⁶Surgical Fees: This is subject to Co-Takaful/ Deductible.

⁷Annual Limit: Maximum amount you can claim in a year.

⁸Lifetime Limit: Maximum amount you can claim throughout your coverage term.

This table does not capture all of the features of products compared. Please ask us/your sales representative for more information on the differences in features of these products.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and are aware of what you are placing your signature for.

I have read and understood the key information contained in this PDS.

*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

Name: [your name]

Date: [Date]

 Please read this Appendix carefully.

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► Shariah Concepts

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 takaful 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, authorizes 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.

► Schedule of Benefits

No.	Benefits	Benefit Amount [your selected plan]
Section A: In-Patient and Daycare Surgical Benefits		
1.	Daily Hospital Room and Board (<i>No limit on number of days</i>)	RM[Room & Board]
2.	Intensive Care Unit (<i>Maximum 60 days per any one disability</i>)	
3.	Surgical Fees	
4.	Anaesthetist Fees	
5.	Operating Theatre	As charged, subject to deductible (if applicable)
6.	Hospital Supplies and Services	
7.	In-Hospital Physician's and Specialist's Visit	
8.	Ambulance Fees	
9.	Day Surgery	
10.	Daily Cash Allowance at Malaysian Government Hospital (<i>No limit on number of days</i>)	RM100
Section B: Out-Patient Benefits		
11.	Pre-Hospitalisation Benefit (<i>Within 60 days before hospitalisation</i>)	As charged, subject to deductible (if applicable)
12.	Post-Hospitalisation Benefits (<i>Within 90 days after discharged</i>)	
13.	Emergency Accidental Out-patient Treatment (<i>Maximum 60 days from date of accident</i>)	
14.	Out-patient Cancer Treatment	As charged
15.	Out-patient Kidney Dialysis Treatment	
Overall Annual Limit (for Sections A & B)		RM[Annual Limit]

Notes:

- All the benefits are as charged based on reasonable and customary charges in Malaysia, subject to deductible and overall annual limit. No lifetime limit applies.
- There is a RM [your selected deductible] deductible, which refers to the fixed amount you must pay for any one disability before any benefit is payable by us.



The deductible is **waived** if the person covered is admitted to or seek treatment at any Government Hospital in Malaysia.

► Takaful Contribution, Fees & Charges

The takaful contribution that you have to pay under this plan varies based on the attained age of the person covered. Please refer to the details of the [monthly/yearly] takaful contribution amount for the person covered below:

Attained Age (Next Birthday)	Takaful Contribution Amount (RM)	Management Fee (RM)
[age]	[your contribution]	[35% of your contribution]

[The contribution will be based on your child's/your attained age and selected plan. Please refer to the contribution table.]

- You can choose to make your payment monthly or annually. However, the total amount payable with monthly takaful contribution payment mode will be higher than the total amount payable with annual takaful contribution payment mode.
- Additional takaful contribution may apply depending on the occupation and health of the person covered.
- The takaful contribution paid after deducting the management fees will be considered as Tabarru' and credited into the Takaful Pool. Tabarru' varies depending on the person covered's attained age and gender.



The takaful contributions are not guaranteed. Takaful contributions may be adjusted on a portfolio basis in consideration of medical inflation and any other factors which may materially affect the sustainability of the portfolio. We will notify you at least 30 days before any revision of the takaful contribution.

► Key Terms & Conditions

Grace Period You will have 30 days from the takaful contribution due date (inclusive) to pay each takaful contribution due. If the takaful 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 takaful contribution, you may reinstate it at any time within 1 year from the lapse date, subject to our requirements.

Surrender If you choose to surrender your certificate after the 15 calendar days of the free-look period, you will be entitled to a portion of takaful contribution refund as determined by us provided that you did not make any claims for the current certificate year. The portion of takaful contribution refund is 75% of takaful contribution amount, based on your attained age at the time of surrender and proportionate on the remaining period of cover.

Upgrade Room and Board If the person covered is hospitalised at a room and board which is higher than his/her room and board benefit limit, then the participant will need to pay the difference in the room and board charge and the benefit limit.

Others

- Coverage on the person covered will take effect upon a successful application and payment of the first takaful contribution. The effective date will be stated in your e-Certificate which you will receive immediately.
- In order to ensure continuous protection under your certificate, your takaful contribution will be automatically deducted from your chosen debit / credit card based on the takaful contribution payment mode that you have selected.
- Receipts will be issued for takaful contribution made to your email address as registered with us. It is important that you keep the receipt as proof of takaful contribution payment.
- 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 for the full list of terms and conditions under this plan.

► Enquiry

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.

Please refer to our website at www.kaotim.my, or should you require additional information about Medical & Health Takaful product, please contact Takaful Malaysia at:

Kaotim Customer Service Unit

Syarikat Takaful Malaysia Keluarga Berhad [198401019089(131646-K)]

27th 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

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).

This plan is managed by:

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] ('Takaful Malaysia') 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 May 2025.

Annual Contribution for MediKad

Age	MALE			FEMALE		
	Standard	Pro	Max	Standard	Pro	Max
6 - 10	607.00	613.00	727.00	527.00	533.00	590.00
11 - 15	486.00	491.00	583.00	413.00	418.00	483.00
16 - 20	586.00	591.00	683.00	507.00	513.00	592.00
21 - 25	562.00	623.00	691.00	476.00	530.00	615.00
26 - 30	537.00	598.00	659.00	504.00	560.00	651.00
31 - 35	545.00	605.00	757.00	586.00	651.00	780.00
36 - 40	655.00	727.00	788.00	658.00	731.00	878.00
41 - 45	761.00	846.00	1,019.00	849.00	943.00	1,130.00
46 - 50	1,081.00	1,202.00	1,301.00	1,107.00	1,230.00	1,469.00
51 - 55	1,261.00	1,401.00	1,564.00	1,316.00	1,463.00	1,795.00
56 - 59	1,697.00	1,887.00	2,055.00	1,773.00	1,970.00	2,317.00
60 - 64	2,762.00	3,069.00	3,524.00	2,970.00	3,301.00	3,612.00
65 - 69	4,505.00	5,300.00	6,078.00	4,341.00	5,107.00	6,274.00
70 - 74	5,353.00	6,690.00	8,113.00	5,767.00	7,209.00	8,327.00
75 - 79	6,856.00	9,793.00	11,603.00	6,710.00	9,584.00	11,348.00
80 - 85	9,455.00	11,819.00	14,334.00	9,254.00	11,569.00	14,019.00

The age above is based on the age of the next birthday and the contribution is based on standard cases. Contribution discount of 20% and 30% will be applied for deductible of RM2,000 and RM3,000 respectively.

Monthly Contribution for MediKad

Age	MALE			FEMALE		
	Standard	Pro	Max	Standard	Pro	Max
6 - 10	55.84	56.40	66.88	48.48	49.04	54.28
11 - 15	44.71	45.17	53.64	38.00	38.46	44.44
16 - 20	53.91	54.37	62.84	46.64	47.20	54.46
21 - 25	51.70	57.32	63.57	43.79	48.76	56.58
26 - 30	49.40	55.02	60.63	46.37	51.52	59.89
31 - 35	50.14	55.66	69.64	53.91	59.89	71.76
36 - 40	60.26	66.88	72.50	60.54	67.25	80.78
41 - 45	70.01	77.83	93.75	78.11	86.76	103.96
46 - 50	99.45	110.58	119.69	101.84	113.16	135.15
51 - 55	116.01	128.89	143.89	121.07	134.60	165.14
56 - 59	156.12	173.60	189.06	163.12	181.24	213.16
60 - 64	254.10	282.35	324.21	273.24	303.69	332.30
65 - 69	414.46	487.60	559.18	399.37	469.84	577.21
70 - 74	492.48	615.48	746.40	530.56	663.23	766.08
75 - 79	630.75	900.96	1,067.48	617.32	881.73	1,044.02
80 - 85	869.86	1,087.35	1,318.73	851.37	1,064.35	1,289.75

The age above is based on the age of the next birthday and the contribution is based on standard cases. Contribution discount of 20% and 30% will be applied for deductible of RM2,000 and RM3,000 respectively.

Annual Contribution for MediBooster

Age	MALE			FEMALE		
	Standard	Pro	Max	Standard	Pro	Max
6 - 10	181.00	168.00	158.00	162.00	150.00	142.00
11 - 15	146.00	135.00	128.00	133.00	123.00	116.00
16 - 20	171.00	158.00	150.00	162.00	150.00	142.00
21 - 25	172.00	159.00	151.00	170.00	157.00	149.00
26 - 30	172.00	159.00	151.00	170.00	157.00	149.00
31 - 35	198.00	183.00	173.00	204.00	189.00	178.00
36 - 40	207.00	191.00	181.00	230.00	213.00	202.00
41 - 45	266.00	247.00	233.00	296.00	274.00	259.00
46 - 50	341.00	315.00	298.00	384.00	356.00	337.00
51 - 55	409.00	379.00	358.00	470.00	435.00	411.00
56 - 59	537.00	497.00	470.00	606.00	560.00	530.00
60 - 64	921.00	852.00	806.00	944.00	874.00	826.00
65 - 69	1,588.00	1,469.00	1,389.00	1,639.00	1,517.00	1,434.00
70 - 74	2,120.00	1,961.00	1,855.00	2,176.00	2,013.00	1,904.00
75 - 79	3,032.00	2,805.00	2,653.00	2,965.00	2,743.00	2,595.00
80 - 85	3,745.00	3,464.00	3,277.00	3,663.00	3,388.00	3,205.00

The age above is based on the age of the next birthday and the contribution is based on standard cases.

Monthly Contribution for MediBooster

Age	MALE			FEMALE		
	Standard	Pro	Max	Standard	Pro	Max
6 - 10	16.65	15.46	14.54	14.90	13.80	13.06
11 - 15	13.43	12.42	11.78	12.24	11.32	10.67
16 - 20	15.73	14.54	13.80	14.90	13.80	13.06
21 - 25	15.82	14.63	13.89	15.64	14.44	13.71
26 - 30	15.82	14.63	13.89	15.64	14.44	13.71
31 - 35	18.22	16.84	15.92	18.77	17.39	16.38
36 - 40	19.04	17.57	16.65	21.16	19.60	18.58
41 - 45	24.47	22.72	21.44	27.23	25.21	23.83
46 - 50	31.37	28.98	27.42	35.33	32.75	31.00
51 - 55	37.63	34.87	32.94	43.24	40.02	37.81
56 - 59	49.40	45.72	43.24	55.75	51.52	48.76
60 - 64	84.73	78.38	74.15	86.85	80.41	75.99
65 - 69	146.10	135.15	127.79	150.79	139.56	131.93
70 - 74	195.04	180.41	170.66	200.19	185.20	175.17
75 - 79	278.94	258.06	244.08	272.78	252.36	238.74
80 - 85	344.54	318.69	301.48	337.00	311.70	294.86

The age above is based on the age of the next birthday and the contribution is based on standard cases.