

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Critical Care. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad (“the Takaful Operator”, “We”, “Our”, “Us”)  
 Name of Product : i-Great Critical Care  
 Date : 01/05/2024

**1. What is this product about?**

i-Great Critical Care is a regular step-up Contribution, stand-alone Takaful plan that provides coverage in the event of Critical Illness up to age eighty (80) years next birthday with no savings or investment element.

**2. What are the Shariah concepts applicable?**

- **Wakalah:** The contract of agency based on principle of *Wakalah bi al-ujrah* where the charge imposed upfront according to the percentage of Contribution paid as Participant appoints Us to manage *Tabarru'* Fund. The amount will be deducted from the *Tabarru'* Fund.
- **Mudharabah:** We acting as an Entrepreneur (*Mudharib*) that manages the collected funds and Participants as Capital Provider (*Rabbul Mal*). In return, We will share the profit on the investment return of *Tabarru'* Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Tabarru':** A portion of Contribution allocated into the *Tabarru'* Fund as donation that Participant willingly relinquish in order to help and provide assistance to fellow Participants in need.
- **Ju'alah:** Compensation for a given service, where the Participant will share the the Underwriting Surplus with Us on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Qard:** An interest-free loan provided by Us in the event of deficit in the *Tabarru'* Fund. The *Qard* is repayable from the future Underwriting Surplus of the *Tabarru'* Fund.

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

This plan covers:

Benefit	Description
<b>Critical Illness Benefit</b>	Upon occurrence of any one of fifty (50) Critical Illnesses (CI) to the Person Covered, the Sum Covered will be payable in one lump sum, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease whereby the claim payout is limited to 10% of the Sum Covered under this Certificate subject to a maximum of RM 25,000. After the claim on Angioplasty and Other Invasive Treatments for Coronary Artery Disease is paid, the Sum Covered will be reduced accordingly. The claim on the remaining forty-nine (49) CI will still be allowed, subject to the balance amount of the Sum Covered.

Duration of cover: Until age eighty (80) years next birthday or upon termination, whichever occurs first.

List of 50 Critical Illnesses covered are as follows:

- |                                                                          |                                            |                                                                          |
|--------------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------|
| 1. Alzheimer's Disease / Severe Dementia                                 | 18. Encephalitis                           | 35. Muscular Dystrophy                                                   |
| 2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 19. End-Stage Liver Failure                | 36. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 3. Apallic Syndrome                                                      | 20. End-Stage Lung Disease                 | 37. Paralysis of Limbs                                                   |
| 4. Bacterial Meningitis                                                  | 21. Full-Blown AIDS                        | 38. Parkinson's Disease                                                  |
| 5. Benign Brain Tumor                                                    | 22. Fulminant Viral Hepatitis              | 39. Poliomyelitis                                                        |
| 6. Blindness                                                             | 23. Heart Attack                           | 40. Primary Pulmonary Arterial Hypertension                              |
| 7. Brain Surgery                                                         | 24. Heart Valve Surgery                    | 41. Progressive Scleroderma                                              |
| 8. Cancer                                                                | 25. HIV Infection Due to Blood Transfusion | 42. Rabies                                                               |
| 9. Cardiomyopathy                                                        | 26. Kidney Failure                         | 43. Serious Coronary Artery Disease                                      |
| 10. Chronic Aplastic Anemia                                              | 27. Loss of Independent Existence          | 44. Severe Eisenmenger's Syndrome                                        |
| 11. Chronic Relapsing Pancreatitis                                       | 28. Loss of Speech                         | 45. Severe Haemophilia                                                   |
| 12. Coma                                                                 | 29. Major Head Trauma                      | 46. Stroke                                                               |
| 13. Coronary Artery By-Pass Surgery                                      | 30. Major Organ / Bone Marrow Transplant   | 47. Surgery to Aorta                                                     |
| 14. Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease)                    | 31. Medullary Cystic Disease               | 48. Systemic Lupus Erythematosus with Severe Kidney Complications        |
| 15. Deafness                                                             | 32. Meningeal Tuberculosis                 | 49. Terminal Illness                                                     |
| 16. Ebola Haemorrhagic Fever                                             | 33. Motor Neurone Disease                  | 50. Third Degree Burns                                                   |

17. Elephantiasis

34. Multiple Sclerosis

Notes:

- (i) Thirty (30) or sixty (60) days waiting period shall apply, depending on the types of Critical Illness.
- (ii) Terms and conditions apply. Please refer to the Certificate for more details.

The benefit(s) payable under eligible certificate/product is (are) 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 Great Eastern Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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

- Please refer to Schedule of Contribution for the amount of Contribution that you have to pay under your chosen plan / Sum Covered.
- Contribution shall be payable via credit card, on an annual, half-yearly, quarterly or monthly basis.
- Contribution payment duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (i) Contributions paid, will be channelled directly to *Tabarru'* Fund.
- (ii) The Contribution is not guaranteed. We may vary the Contribution rate by giving at least thirty days (30) days' advance written notice to you.
- (iii) The revision, if any, will aim to reflect Our claim experience and/or other justified circumstances.
- (iv) Contribution for this plan is a yearly step-up Contribution where it may increase based on the attained age next birthday of the Person Covered on the first day of every Certificate Anniversary.

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

- **Upfront Charge** is the amount deducted upfront from the *Tabarru'* Fund (as a percentage of contribution paid less Service Tax and/or other taxes), which consist of:
  - (i) the direct distribution cost and
  - (ii) the management expenses for administration of your certificate, including stamp duty of RM 10.
- **Upfront Charge** payable under this plan is 13% of your Contribution. Please refer to Schedule of Contribution for the calculation of the annual Upfront Charge.
- ***Tabarru'*** is the amount left in the *Tabarru'* Fund after deduction of the Upfront Charge. The *Tabarru'* may increase as you grow older. The *Tabarru'* rates vary by attained age next birthday, gender, and smoking status of the Person Covered at Certificate Anniversary. Details of *Tabarru'* and other charges for this plan are given in the Certificate.

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

- **Importance of Disclosure** - you must disclose all material facts such as medical conditions, and state your age correctly.
- **Free-Look Period** - You may cancel Your Takaful Certificate within fifteen (15) days after signing the e-acknowledgement receipt upon receiving the e-Certificate, by way of a written notice to Us. We shall refund the Contribution paid less the medical expenses incurred for the medical examinations, if any.
- **Waiting Period** - the eligibility for covered benefits due to illness will only start thirty (30) or sixty (60) days after the effective date or reinstatement date of this Certificate, whichever is later.
- **Grace Period** – a grace period of thirty (30) days from each Contribution due date is given for you to make the subsequent Contribution.
- **Co-Takaful** - not applicable to this Certificate.
- **Claim Procedure** – Claim forms can be obtained from Our website: [www.greateastertakaful.com](http://www.greateastertakaful.com). Proof of claim must be accepted and approved by Us to facilitate payment of any benefit.

Note: This list is non-exhaustive. Please refer to the Certificate for the terms and conditions under this plan.

**7. What are the limitations and major exclusions under this Certificate?**

- Self-inflicted injury, while sane or insane.
- Critical Illness that has existed prior to or on the effective date of this Certificate or on the date of any reinstatement, whichever is later.
- Critical Illness which is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of law by Person Covered.
- Critical Illness which is resulted from war, whether declared or undeclared.

Note: This list is non-exhaustive. Please refer to the Certificate for the full list of limitations and exclusions under this plan.

**8. Can I cancel my Certificate?**

Yes, you can cancel your Certificate by giving written notice to Us. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Participating in a Family Takaful plan is a long-term financial commitment. If you do not pay your Contributions within the Grace Period of thirty (30) days, your Certificate may lapse immediately which may result in loss of coverage.

**9. What do I need to do if there are changes to my/my nominee(s) contact details?**

It is important that you inform Us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

**10. Where can I get further information?**

Should you require additional information about Medical and Health Takaful, please refer to [www.mycoverage.my](http://www.mycoverage.my).

If you have any enquiries, please contact Us at:

**GREAT EASTERN TAKAFUL BERHAD 201001032332 (916257-H)**

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office	: Level 3, Menara Great Eastern 303 Jalan Ampang 50450 Kuala Lumpur
Tel	: (603) 4259 8338
Fax	: (603) 4259 8808
Careline	: 1 300 13 8338
E-mail	: GreatAssist@greateastertakaful.com
Website	: www.greateastertakaful.com

**11. Other similar types of cover available**

You may contact Us directly for other similar types of cover currently available.

**IMPORTANT NOTICE:**

**YOU SHOULD BE CONVINCED THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS AND YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT THAT YOU CAN AFFORD. THE COVERAGE OF THIS PLAN WILL BEGIN ONCE THE CERTIFICATE HAS TURNED ENFORCED. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The information provided in this disclosure sheet is valid as at 01/05/2024.

**SCHEDULE OF CONTRIBUTION / JADUAL CARUMAN**

**Annual Contribution and Annual Upfront Charge for i-Great Critical Care / Caruman Tahunan dan Caj Pendahuluan Tahunan bagi i-Great Critical Care**

Rate per RM 1,000 Basic Sum Covered (BSC) according to Gender and smoking status on Attained Age Next Birthday (Age) /

Kadar bagi setiap RM 1,000 Jumlah Perlindungan Asas (BSC) mengikut Jantina dan status merokok pada Umur tercapai Hari Lahir Berikutnya (Umur)

Age/ Umur	Male / Lelaki		Female / Perempuan		Age/ Umur	Male / Lelaki		Female / Perempuan		Age/ Umur	Male / Lelaki		Female / Perempuan	
	Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok		Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok		Non-Smoker / Tidak Merokok	Smoker / Merokok	Non-Smoker / Tidak Merokok	Smoker / Merokok
19	2.28	2.95	2.15	2.24	40	3.61	5.45	4.52	6.55	60	26.36	38.57	18.18	25.84
20	2.29	2.96	2.16	2.25	41	3.85	5.85	4.78	7.17	61*	22.52	38.57	17.33	23.07
21	2.30	2.97	2.17	2.26	42	4.13	6.31	5.04	7.64	62*	24.48	42.06	18.54	24.81
22	2.31	2.98	2.18	2.27	43	4.47	6.85	5.38	8.17	63*	26.59	45.95	19.79	26.26
23	2.32	2.99	2.19	2.28	44	4.79	7.37	5.78	8.78	64*	29.10	49.88	21.08	27.91
24	2.33	3.00	2.20	2.29	45	5.18	7.99	6.20	9.42	65*	30.78	52.38	22.13	29.66
25	2.34	3.01	2.21	2.30	46	6.42	10.06	6.63	10.06	66*	33.50	56.87	23.68	31.99
26	2.35	3.02	2.22	2.31	47	6.92	10.87	7.12	10.68	67*	36.70	62.17	25.55	34.66
27	2.36	3.03	2.23	2.40	48	7.68	12.05	7.57	11.49	68*	40.20	67.34	27.50	37.59
28	2.37	3.06	2.24	2.49	49	8.64	13.56	8.21	12.58	69*	44.06	73.58	29.86	40.78
29	2.38	3.15	2.25	2.58	50	9.75	15.28	9.06	13.87	70*	48.28	80.40	32.43	44.30
30	2.45	3.28	2.33	2.70	51	10.80	16.89	9.96	15.23	71*	52.47	87.51	35.27	48.16
31	2.52	3.41	2.39	2.79	52	11.78	18.37	10.76	16.50	72*	57.25	95.76	38.41	52.43
32	2.56	3.49	2.46	2.94	53	12.98	20.18	11.57	17.63	73*	62.49	104.84	41.52	56.68
33	2.59	3.61	2.55	3.10	54	14.20	22.19	12.17	18.52	74*	68.21	111.67	44.61	60.80
34	2.64	3.71	2.85	3.57	55	15.50	24.21	12.94	19.60	75*	72.00	121.20	47.67	65.38
35	2.70	3.83	3.26	4.25	56	16.89	26.49	13.67	20.69	76*	78.58	129.30	51.15	69.69
36	2.76	3.95	3.48	4.61	57	18.32	28.81	14.23	21.67	77*	85.55	140.53	54.94	75.75
37	2.93	4.26	3.73	5.05	58	19.96	31.61	14.88	22.64	78*	93.17	153.41	59.72	82.34
38	3.10	4.58	3.97	5.58	59	21.91	34.96	15.65	24.00	79*	101.45	167.46	64.96	89.47
39	3.37	5.02	4.24	6.09										

\*Renewal only / Pembaharuan sahaja

**How to calculate your Annual Contribution and Annual Upfront Charge / Bagaimana untuk mengira Caruman Tahunan dan Caj Pendahuluan Tahunan anda:**

<b>Sum Covered / Jumlah Perlindungan:</b>	RM 200,000	<b>Annual Contribution / Caruman Tahunan (AC):</b>	<b>RM 602.00</b>
<b>Age Next Birthday / Umur Hari Lahir Berikut:</b>	25 (Male, Smoker) / (Lelaki, Merokok)	<b>Half-yearly Contribution / Caruman Setengah Tahunan:</b>	<b>AC x 0.5</b>
<b>Rate per / Kadar setiap RM 1,000 BSC:</b>	3.01	<b>Quarterly Contribution / Caruman Suku Tahunan:</b>	<b>AC x 0.25</b>
<b>Annual Contribution / Caruman Tahunan (AC):</b>	$200,000 \times 3.01 / 1,000 = \text{RM } 602.00$	<b>Monthly Contribution / Caruman Bulanan:</b>	<b>AC x 0.083333</b>
<b>Upfront Charge / Caj Pendahuluan:</b>	$\text{RM } 602.00 \times 13\% = \text{RM } 78.26$		

The actual calculated contribution may be rounded up to two decimal places. / Kiraan caruman sebenar boleh dibundarkan ke dua tempat perpuluhan.

**Note / Nota:**

The Annual Contribution and Annual Upfront Charge are not guaranteed. Final rates are subject to Us. We may vary the rates on Certificate Anniversary by giving at least thirty (30) days advance written notice to you. / Caruman Tahunan dan Caj Pendahuluan adalah tidak dijamin. Kadar muktamad adalah tertakluk kepada pertimbangan Kami. Kami boleh mengubah kadar tersebut pada Ulangtahun Sijil dengan memberi notis bertulis sekurang-kurangnya tiga puluh (30) hari terlebih dahulu kepada anda.

BSC = Basic Sum Covered / Jumlah Perlindungan Asas

Upfront Charge is 13% of the Contribution paid / Caj Pendahuluan adalah 13% daripada Caruman yang dibayar