



Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to take up i-Great Medi 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 Medi Care
 Date : 22/03/2024

1. What is this product about?

i-Great Medi Care (“D MC”) is a regular step-up Contribution, stand-alone medical Takaful plan that provides coverage for Hospitalisation and /or Surgical treatment due to accident or 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?

Item	Covered Benefits	Limit (RM) Plan R&B 200 (D MC 200)
1	Hospital Room and Board (Limit per day, subject to a maximum of 180 days per Certificate Year for Items (1) and (2) in aggregate)	200 As charged, subject to the limit stated above.
2	Intensive Care Unit (Subject to a maximum of 180 days per Certificate Year for Items (1) and (2) in aggregate)	As charged.
3	Hospital Supplies and Services	As charged. Reimbursement of Reasonable and Customary Charges which is consistent with those usually charged to a ward or room and board accommodation which is approximate to and within the daily limit of the amount stated in Hospital Room and Board benefit under the plan covered.
4	Surgical Fees	
5	Operating Theatre	
6	Anaesthetist Fees	
7	In Hospital Physician Visit (2 visits per day)	
8	Pre-Hospitalisation Diagnostic Tests (Within 60 days before hospitalisation)	
9	Pre-Hospitalisation Specialist Consultation (Within 60 days before hospitalisation)	
10	Post-Hospitalisation Treatment (Within 90 days after hospital discharge)	
11	Ambulance Fees	
12	Day Surgery	
13	Emergency Accidental Outpatient Treatment (Limit per Certificate Year, subject to a maximum of 30 days from the date of accident)	3,000 As charged, subject to the limit stated above.
14	Overall Annual Limit for Items (1) to (13) (Based on paid amount)	100,000
15	Overall Lifetime Limit for Items (1) to (13) (Based on paid amount)	No limit
16	Services Tax (if applicable)	Any services tax incurred on Covered Benefits, for which a claim is payable; not subject to the Overall Annual Limit.

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

Notes:

- (i) All benefits under this plan are payable from *Tabarru'* Fund.
- (ii) Subject to the terms and conditions of the Certificate.
- (iii) Please refer to the Certificate for detailed benefits under this plan.

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).

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 plan.
- 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 (30) days' advance written notice to you.
- (iii) The revision, if any, will aim to reflect Our claim experience, cost medical treatment, advancement in medical technology 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 10% 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 occupational class 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) days after the effective date or reinstatement date of this Certificate, whichever is later. For specified illness, one hundred twenty (120) days waiting period shall apply.
- **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.
- **Coordination of Benefits** - We will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with Us or other Takaful Operator / Insurance company, or if you are receiving compensation from other sources for injury or illness or disease.
- **Residence Overseas** - no benefit shall be payable for any medical treatment received by the Person Covered outside Malaysia, if the Person Covered resides or travels outside Malaysia for more than ninety (90) consecutive days.
- **Overseas Treatment** - if Person Covered chooses to, or is referred to be treated outside of Malaysia, benefits in respect of the treatment shall be limited to the reasonable and customary charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment.
- **Claim Procedure** - Claim forms can be obtained from Our website: www.greataeastertakaful.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?

- Pre-Existing Illness.
- Specified Illnesses occurring within the first one hundred twenty (120) days from the effective date of this Certificate.
- Any medical or physical conditions arising within the Waiting Period except for injury.
- Pregnancy and its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Plastic/cosmetic surgery, circumcision, eye examination, glasses, and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery, except as necessitated by injury to sound natural teeth occurring in any Certificate year and performed by dentist.

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.

If you have any enquiries, please contact Us at:

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

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11. Other similar types of cover available

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

IMPORTANT NOTICES:

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 22/03/2024.

SCHEDULE OF CONTRIBUTION / JADUAL CARUMAN

Annual Contribution and Annual Upfront Charge for i-Great Medi Care / Caruman Tahunan dan Caj Pendahuluan Tahunan bagi i-Great Medi Care
Rate (in RM) for Plan R&B 200 according to Gender and Occupational Class (Class) on Attained Age Next Birthday (Age) /
Kadar (dalam RM) bagi Pelan R&B 200 mengikut Jantina dan Kelas Pekerjaan (Kelas) pada Umur tercapai Hari Lahir Berikutnya (Umur)

Age/ Umur	Male / <i>Lelaki</i> (RM)			Female / <i>Perempuan</i> (RM)		
	Class 1 & 2 / Kelas 1 & 2	Class 3 / Kelas 3	Class 4 / Kelas 4	Class 1 & 2 / Kelas 1 & 2	Class 3 / Kelas 3	Class 4 / Kelas 4
19 to 20	1,085	1,356	1,627	1,085	1,356	1,627
21 to 25	1,139	1,424	1,709	1,173	1,467	1,759
26 to 30	1,139	1,424	1,709	1,178	1,473	1,767
31 to 35	1,196	1,495	1,794	1,238	1,547	1,857
36 to 40	1,356	1,696	2,035	1,399	1,749	2,099
41 to 45	1,752	2,190	2,628	1,737	2,171	2,606
46 to 50	2,227	2,785	3,341	2,278	2,847	3,417
51 to 55*	2,507	3,133	3,760	2,819	3,523	4,228
56 to 60*	3,455	4,319	5,182	3,484	4,355	5,226
61 to 65*	5,184	6,480	7,776	5,130	6,413	7,695
66 to 70*	7,774	9,718	11,661	7,696	9,620	11,544
71 to 75*	11,663	14,579	17,495	11,546	14,433	17,319
76 to 79*	17,493	21,866	26,240	17,319	21,649	25,978

*Renewal only / *Pembaharuan sahaja*

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

Age Next Birthday / Umur Hari Lahir Berikut: 25 (Male, Class 2) / (*Lelaki, Kelas 2*)
Annual Contribution / Caruman Tahunan (AC): RM 1,139.00
Upfront Charge / Caj Pendahuluan: RM 1,139 x 10% = RM 113.90

Annual Contribution / Caruman Tahunan (AC): **RM 1,139.00**
Half-yearly Contribution / Caruman Setengah Tahunan: **AC x 0.5**
Quarterly Contribution / Caruman Suku Tahunan: **AC x 0.25**
Monthly Contribution / Caruman Bulanan: **AC x 0.083333**

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.*
- Upfront Charge is 10% of the Contribution paid / *Caj Pendahuluan adalah 10% daripada Caruman yang dibayar*
- Occupation class is classification of risk of an occupation. We have 4 classes as described below, the higher the class number, the more dangerous and risky it is considered, the higher the contribution rates for the plans. / *Kelas pekerjaan adalah klasifikasi risiko bagi suatu pekerjaan. Kami mempunyai 4 kelas seperti yang diterangkan di bawah. Semakin tinggi nombor kelas, ia dianggap lebih bahaya dan berisiko, maka semakin tinggi kadar caruman bagi pelan tersebut.*
 - Occupation Class 1: This covers administrative, management or executive duties of sedentary type. / *Kelas Pekerjaan 1: Ini meliputi tugas pentadbiran, pengurusan atau tugas eksekutif jenis sedentari.*
 - Occupation Class 2: This covers occupations of a supervisory nature with the exact nature of work more confined to the field or sales type of work without engagement in manual work. / *Kelas Pekerjaan 2: Ini meliputi pekerjaan yang bersifat penyeliaan dengan sifat sebenar pekerjaan yang lebih terbatas pada bidang atau jenis jualan kerja tanpa penglibatan dalam kerja manual*
 - Occupation Class 3: This covers occupations involving non-heavy manual engagement but with the use of tools or machinery in their course of work. / *Kelas Pekerjaan 3: Ini meliputi pekerjaan termasuk penglibatan manual bukan berat tetapi dengan menggunakan alat atau mesin dalam menjalankan pekerjaan mereka.*
 - Occupation Class 4: This covers occupations involving heavy manual work and the use of tools/ equipment or machinery in their course of duties. / *Kelas Pekerjaan 4: Ini meliputi pekerjaan yang melibatkan kerja manual berat dan penggunaan peralatan / kelengkapan atau jentera dalam tugas mereka.*