



With Small Contributions, Come Great Love



Great Eastern Takaful Berhad is a member of PIDM.

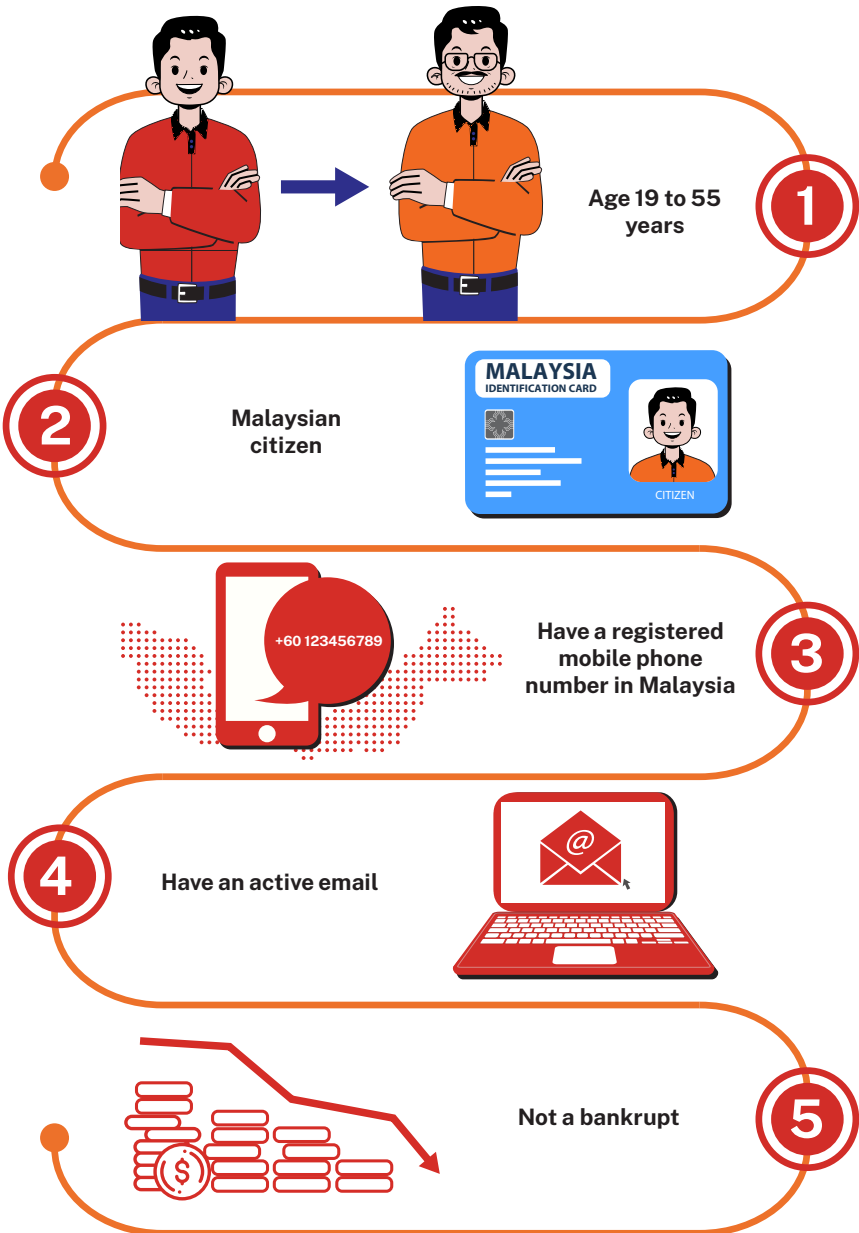
The benefit(s) payable under eligible certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Great Eastern Takaful Berhad or PIDM ([visit www.pidm.gov.my](http://www.pidm.gov.my)).

It's easy to Get Protection!

The culture of helping each other is no stranger to our society. No matter how small the donation, it can bring great help to those in need. Similarly, when you contribute to MikroSayang, you not only protect yourself, but you also protect other contributors through Tabarru' Fund. It is these values that further strengthen our bonds of unity as a plural society. As the saying goes, agreement brings blessings.



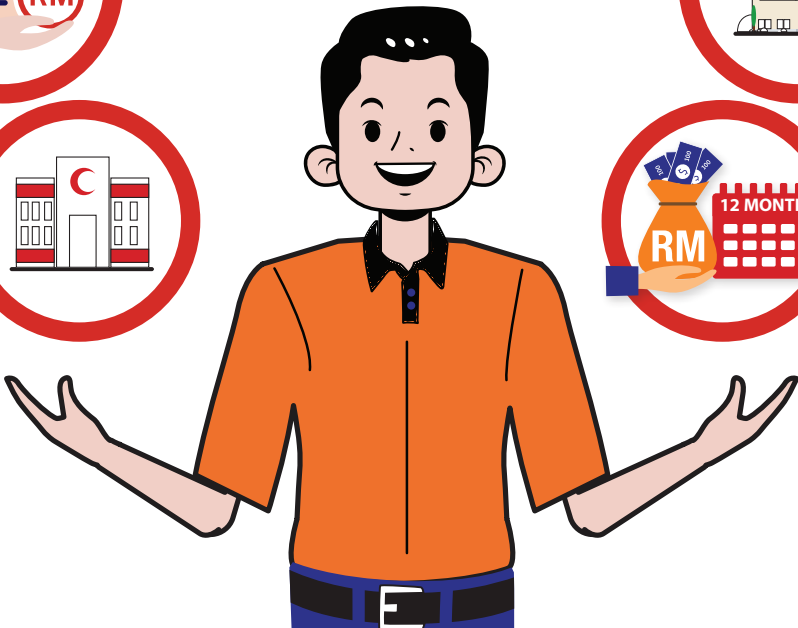
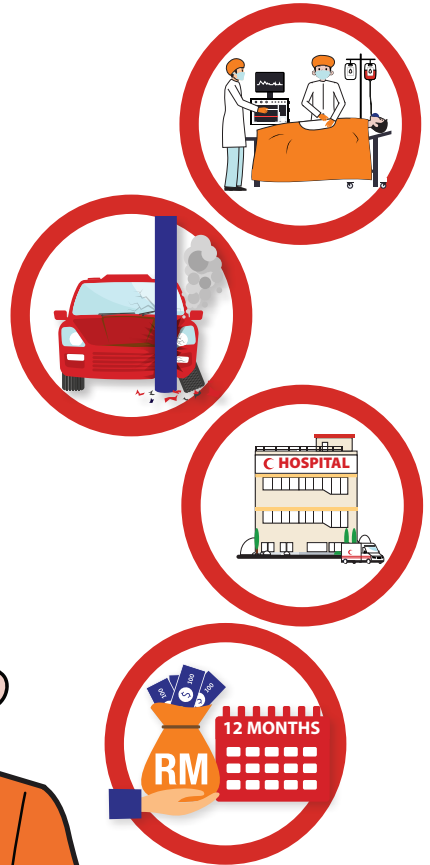
Eligibility



The difference between both products is MikroSayang protects against accidental death, whereas for MikroSayang+, death benefit is expanded to protect against all causes of death including Total and Permanent Disability. Other benefits remain the same based on the selected package i.e. Plan A/A+, Plan B/B+ and Plan C/C+

MikroSayang

MikroSayang+

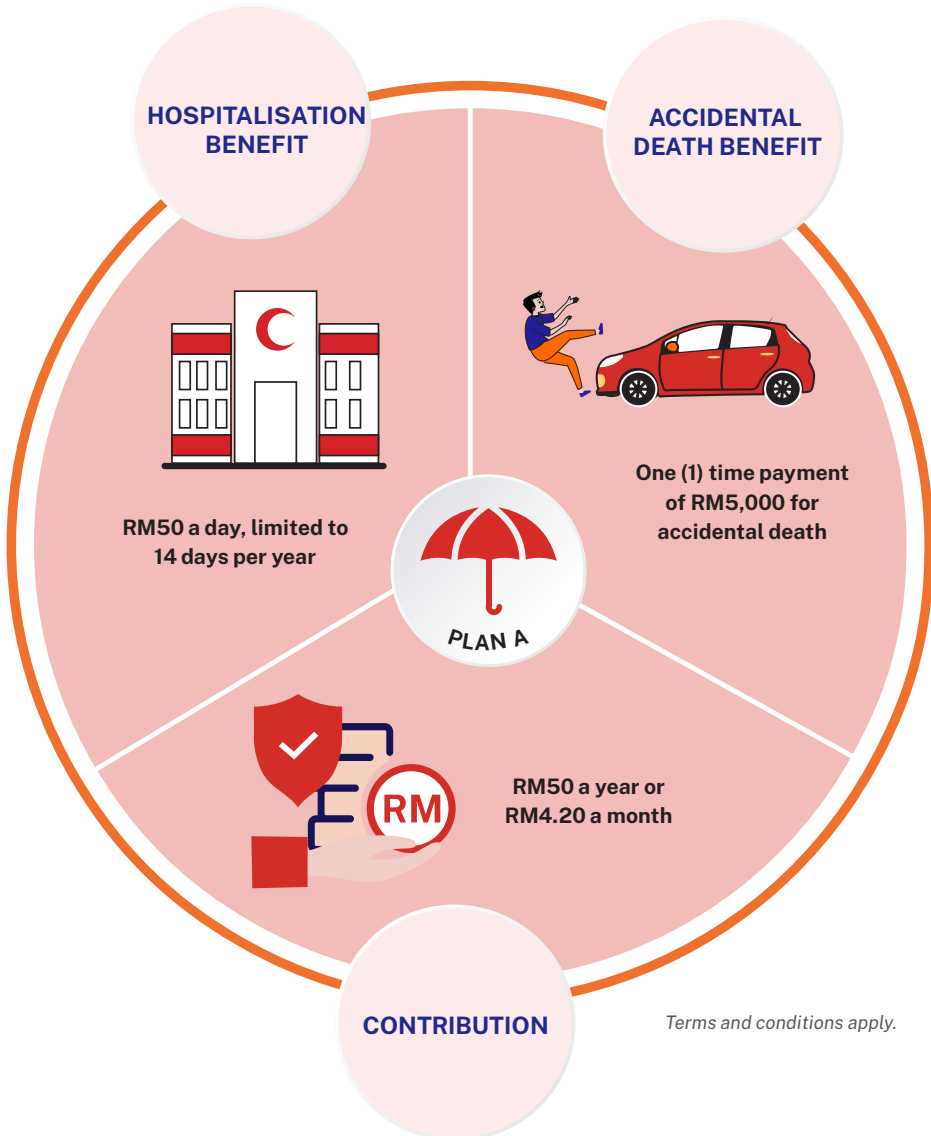


MikroSayang

You can get this protection for only RM4.20 a month or as low as RM0.14 a day.

Plan A: Hospitalisation

PRODUCT FEATURES

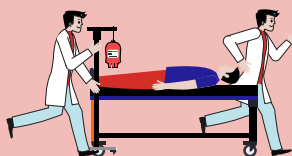


You can get this protection for only RM4.20 a month or as low as RM0.14 a day.

Plan B: Critical Illness

PRODUCT FEATURES

**CRITICAL
ILLNESS
BENEFIT**



One (1) time payment amounting to RM5,000 for Critical Illness diagnosed in period of coverage

**ACCIDENTAL
DEATH BENEFIT**



One (1) time payment of RM5,000 for accidental death



PLAN B



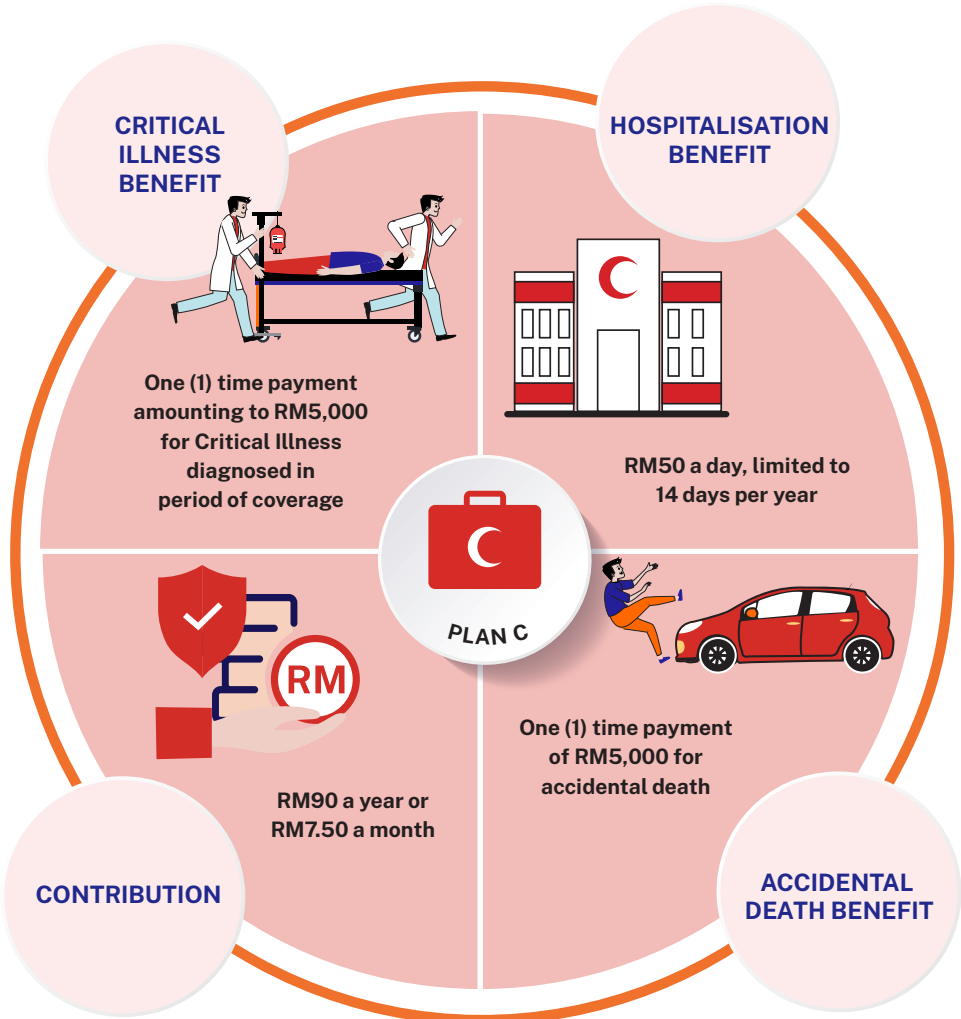
RM50 a year or
RM4.20 a month

CONTRIBUTION

You can get this coverage for only RM7.50 per month or as low as RM0.25 per day.

Plan C: Hospitalisation & Critical Illness

PRODUCT FEATURES



PLAN C HOSPITALISATION & CRITICAL ILLNESS

Terms and conditions apply.

MikroSayang+

You can get this protection for only RM6.25 a month or as low as RM0.21 a day.

Plan A+ : Hospitalisation

PRODUCT FEATURES

HOSPITALISATION BENEFIT



RM50 a day, limited to
14 days a year

DEATH/ TOTAL AND PERMANENT DISABILITY BENEFIT



One (1) time payment of
RM5,000 for death or total and
permanent disability due to
any causes

CONTRIBUTION



RM75 a year or
RM6.25 a month



PLAN A+

You can get this protection for only RM6.25 a month or as low as RM0.21 a day.

Plan B⁺ : Critical Illness

PRODUCT FEATURES

CONTRIBUTION



RM75 a year or
RM6.25 a month

CRITICAL ILLNESS BENEFIT



One (1) time payment of
RM5,000 for critical illness
diagnosed within coverage
period

DEATH/ TOTAL AND PERMANENT DISABILITY BENEFIT



One (1) time payment of
RM5,000 for death or total
and permanent disability
due to any causes



PLAN B⁺

You can get this protection for only RM10 a month or as low as RM0.33 a day.

Plan C⁺ : Hospitalisation & Critical Illness

PRODUCT FEATURES

CRITICAL ILLNESS BENEFIT



One (1) time payment of RM5,000 for critical illness diagnosed within coverage period

HOSPITALISATION BENEFIT



RM50 a day, limited to 14 days a year



PLAN C⁺



One (1) time payment of RM5,000 for death or total and permanent disability due to any causes



RM120 a year or RM10 a month

CONTRIBUTION

DEATH/ TOTAL AND PERMANENT DISABILITY BENEFIT

Get protected with 6 simple steps



Visit
www.mikrosayang.com



Select up to 2 types of protection under each categories below:

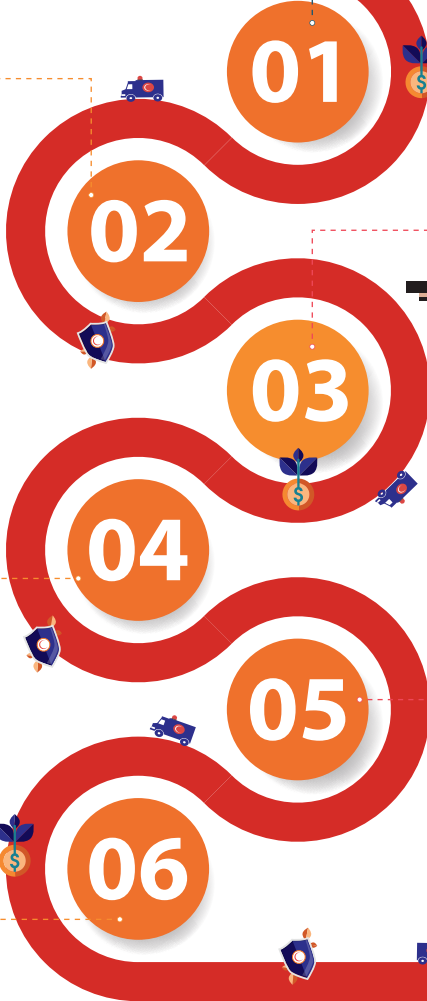
Category 1:

Plan **A** or **C**

or **A+** or **C+**

Category 2:

Plan **B** or **B+**



Fill up personal particulars, read and understand the Product Disclosure Sheet, Frequently Asked Questions and Aqad Declaration. Our virtual assistant, Aira will assist you



Quotation will be shown. Read and accept Takaful Proposal Form



Make payment.



Done! You can log in to your account to update information, submit claim application information and read certificate information.

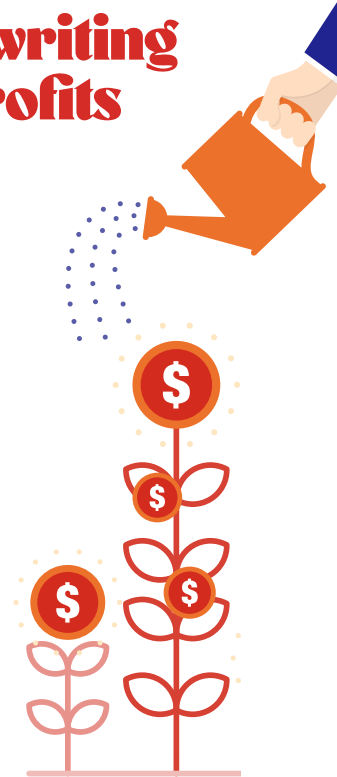
Get rewarded with underwriting surplus and investment profits

Any underwriting surplus from the Tabarru' Fund¹ available after adjustment is made for contingency purposes will be shared with all participants and the Takaful Operator in a 50:50 ratio. The portion distributed to Person Covered will be deposited into their bank account.

Any investment profits resulting from Tabarru' Fund will be shared with all participants and Takaful Operator in a 50:50 ratio. The portion distributed to Person Covered will be deposited into their bank account.

Note: The underwriting surplus and investment profit will be calculated annually.

¹ Tabarru' Fund refers to a group of funds created for the purpose of unity and cooperation between Participants that is used to assist all Participants in the event of an untoward incident.



Enjoy tax relief



You are eligible for personal tax relief when you sign up for this product. For individuals not categorised as pensionable civil servants, tax relief for family Takaful is limited to RM3,000 while for individuals categorised as pensionable civil servants are eligible for tax relief limited to RM7,000. Tax relief for Education Takaful or Medical Takaful is RM3,000.

Note: Tax Relief is subject to the Malaysian Income Tax Act 1967 and final decision of Inland Revenue Board.

Frequently asked questions

1. **What is the eligible age for this plan?**

You must be between 19-55 years old to be eligible to participate in this plan.

2. **Do I need to undergo a health check before I can participate in MikroSayang?**

You do not need to undergo any medical examination.

3. **Can I be protected without needing registration via MikroSayang website?**

No, you can only participate in this product via MikroSayang website.

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

Contribution amount depends on the selected MikroSayang plan. Please refer to Contribution Schedule for the respective plans as stated below

Plan Type	Contribution (RM)			
	Monthly	Quarterly	Half-Yearly	Annually
Plan A	4.20	12.50	25.00	50.00
Plan B	4.20	12.50	25.00	50.00
Plan C	7.50	22.50	45.00	90.00
Plan A*	6.25	18.75	37.50	75.00
Plan B*	6.25	18.75	37.50	75.00
Plan C*	10.00	30.00	60.00	120.00

Please ensure that contributions are paid within the stipulated time. Grace period of up to thirty (30) days from each date of the following Contributions payable are allowed to pay the subsequent contributions. Coverage will be voided upon ending of Grace Period.

5. **How can I make contribution payment for MikroSayang coverage?**

You can make contribution payments by online direct debit, credit card, FPX or cash at Mydin or KK Mart.

6. **What are the fees and charges?**

i. Upfront Charge (Wakalah Fee)

The Upfront Charge is the amount deducted in advance from the Tabarru' Fund (as a percentage of the contribution less Service Tax and/or other taxes, if any), consisting of:

- direct distribution costs, and
- management expenses for managing your Certificate, including stamp duty of RM10.

ii. Tabarru'

Tabarru' is the total balance in the Tabarru' Fund after deduction of the Upfront Charge with the intent to provide protection and accommodate claims on events/risks covered under the Takaful Certificate.

7. **Can I participate in this product via agent?**
Participation in this product is only via MikroSayang website.
8. **Can I make changes to the effective date of the Certificate for my coverage after I have participated in this product?**
The effective date of the Certificate cannot be changed after you have participated in this product.
9. **Can I apply for more than one (1) MikroSayang coverage at any one time?**
Each Covered Person is allowed to participate in up to a maximum of two (2) MikroSayang plans at a time when only one (1) plan is allowed for each Person Covered under the following categories:
 - Category 1 - Plan A or C or A+ or C+; and
 - Category 2 - Plan B or B+
10. **How can I contact Great Eastern Takaful Berhad if I have any inquiries?**
For general and Certificate-related queries, you may email us directly at MikroSayang@greateastertakaful.com

Appendix 1

Critical Illnesses listed below are subject to a waiting period of 30/60 days from effective date and survival period of 7 days for critical illness benefit payment.

Critical Illnesses that are subjected to a waiting period of 60 days:

01	Heart Attack – of specified severity	04	Cancer – of specified severity and does not cover very early cancers
02	Coronary Artery By-Pass Surgery	05	Serious Coronary Artery Disease
03	Angioplasty and Other Invasive Treatments for Coronary Artery Disease		

Critical Illness that are subjected to a waiting period of 30 days:

01	Alzheimer's Disease / Severe Dementia	24	Loss of Speech
02	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))	25	Major Head Trauma – resulting in permanent inability to perform activities of daily living
03	Bacterial Meningitis – resulting in permanent inability to perform activities of daily living	26	Major Organ / Bone Marrow Transplant
04	Benign Brain Tumour – of specified severity	27	Medullary Cystic Disease
05	Blindness – permanent and irreversible	28	Tuberkulosis Meningeal
06	Brain Surgery	29	Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
07	Cardiomyopathy – of specified severity	30	Multiple Sclerosis
08	Chronic Aplastic Anemia – resulting in permanent bone marrow failure	31	Muscular Dystrophy
09	Chronic Relapsing Pancreatitis	32	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
10	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	33	Paralysis of Limbs
11	Creutzfeldt-Jakob Disease (Mad Cow Disease)	34	Parkinson's Disease – resulting in permanent inability to perform activity of daily living
12	Deafness – permanent and irreversible	35	Poliomyelitis
13	Ebola Haemorrhagic Fever	36	Primary Pulmonary Arterial Hypertension – of specified severity
14	Elephantiasis	37	Progressive Scleroderma
15	Encephalitis – resulting in permanent inability to perform activities of daily activity	38	Rabies
16	End-Stage Liver Failure	39	Severe Eisenmenger's Syndrome
17	End-Stage Lung Disease	40	Severe Haemophilia
18	Full-Blown AIDS	41	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
19	Fulminant Viral Hepatitis	42	Surgery to Aorta
20	Heart Valve Surgery	43	Systemic Lupus Erythematosus with Severe Kidney Complications
21	HIV Infection Due To Blood Transfusion	44	Terminal Illness
22	Kidney Failure – requiring dialysis or kidney transplant	45	Third Degree Burns – of specified severity
23	Loss of Independent Existence		

Exclusions

Exclusions on Accidental Death Benefit

The Accidental Death Benefit under this certificate shall not be payable in respect of such Person Covered in respect of any Injury resulting in loss suffered which is directly or indirectly caused by or in connection with:

- (a) suicide, attempted suicide or self-inflicted injuries, while sane or insane; or
- (b) war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
- (c) as a result of the Person Covered committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Person Covered or resistance to arrest;
- (d) while under the influence of alcohol or drugs unless taken as prescribed by a Medical Practitioner.

Exclusion on Hospitalisation Benefit

The Hospitalisation Benefit under this Certificate shall not be payable in respect of such Person Covered in respect of any hospitalisation which is directly or indirectly caused by or in connection with:

- (a) any medical or physical conditions arising within the Waiting Period;
- (b) any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
- (c) pregnancy and its complication, child birth (including surgical delivery and any surgical or non surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, Erectile dysfunction and tests or treatment related to impotence or sterilization. However, this exclusion does not apply to any miscarriage of below 28 weeks due to accidental causes under this Certificate but it is subject to its limitations for such coverage. If however, a Covered Member has maternity benefit coverage, it shall be subject to its respective benefit limitations;
- (d) treatment for injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance, or suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

Exclusion on Critical Illness Benefit

The Critical Illness Benefit under this Certificate shall not be payable in respect of such Person Covered in respect of any Critical Illness which is directly or indirectly caused by or in connection with:

- (a) Critical Illness that has existed prior to or on the effective date or on the date of any reinstatement of his Takaful Certificate, whichever is the later; or
- (b) any treatment or surgical operation for congenital anomalies; or
- (c) is caused directly or indirectly by self-inflicted injuries while sane or insane (except in an attempt to save human life); or
- (d) is resulted from the Person Covered committing, attempting or provoking an assault or a felony or from any violation of the law by the Person Covered.

Exclusions on Death Benefit

The Death Benefit under this Certificate shall not be payable in respect of such Person Covered in respect of any death which is directly or indirectly caused in the event of suicide, while sane or insane, within the first year of Takaful coverage from the effective date or reinstatement date, whichever later.

Exclusions on Total and Permanent Disability Benefit

The Total and Permanent Disability Benefit under this Certificate shall not be payable in respect of such Person Covered in respect of any Total and Permanent Disability which is directly or indirectly caused by:

- (a) self-inflicted injuries, while sane or insane; or
- (b) is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airlines operating on a regular scheduled route; or
- (c) Total and Permanent Disability that existed before or on the effective date of the plan or on any reinstatement date, whichever is later.

Note: The exclusion list above is not comprehensive, please refer to Takaful Certificate for the full list of exclusions.

Important notice

1. **MikroSayang** is a yearly renewable Group Term Takaful plan that provides coverage to the Person Covered upon occurrence of the following events.
 - **Death/Total and Permanent Disability Benefit:** Death or Total and Permanent Disability (subject to Total and Permanent Disability Continuation Period) of the Person Covered during the coverage period, and/or
 - **Accidental Death Benefit:** death of the Person Covered due to accidental causes during the coverage period, and/or
 - **Hospitalisation Benefit:** hospitalisation of the Person Covered in a Panel Hospital during the coverage period, and/or
 - **Critical Illness Benefit:** Critical Illness of the Person Covered during the coverage period.

This plan is a Family Takaful product, not an investment product such as a unit trust and does not have any savings or investment element.

Note: Total and Permanent Disability Continuation Period refers to Total and Permanent Disability which has continued for at least 6 consecutive months from the disability date while the Certificate is inforced.

2. Benefits as specified above are subject to the following Waiting Period:
 - The eligibility for **Death/Total and Permanent Disability Benefit** will only start 30 days after the effective date for death/Total and Permanent Disability due to non-accidental causes.
 - The eligibility for **Hospitalisation Benefit** will only start 30 days after the effective date for hospitalisation due to non-accidental causes.
 - The eligibility for **Critical Illness Benefit** will only start 30 days or 60 days (depending on the type of Critical Illness) after the effective date.

Note: The Waiting Period shall not be re-applied upon renewal of the same plan or upon participation of a different plan with the same benefit. For participation in a new plan with a different benefit which was not applicable in the previous plan participated, a fresh Waiting Period for that benefit will be applicable.

3. Age refers to Age Next Birthday (ANB)
4. Contributions must be paid towards the end of coverage period or until Person Covered passes away, whichever earlier. Should there be no contributions paid within 30 days grace period, your Certificate will be forfeited.
5. The Takaful Certificate will be terminated and no benefit will be payable from the Tabarru' Fund upon:
 - i. Death of the Person Covered, whether the Accidental Death Benefit is paid or not;
 - ii. Total and Permanent Disability for Person Covered;
 - iii. Cancellation or surrender of the Takaful Certificate, or
 - iv. Termination of the Master Certificate.
6. You should be confident that this plan will best meet your needs and contributions paid under this Certificate is the amount you can afford.
7. "Free Look Period" for 15 days after you have received Registration Confirmation E-mail and a Certificate provided to you to examine plan suitability. If the Certificate is returned to us within this period, we will refund you with the amount equivalent to total contribution paid.
8. Written notice of at least thirty (30) days in advance will be given ("Notice Period") to the Person Covered if there are any changes towards the Contribution, Upfront Charge and/or Tabarru' Rate ("Rates and Charges"). Contribution and Charges are not guaranteed and may change on Certificate renewal date.
9. Any changes to benefits structure are subject to review by us on Certificate renewal date with at least thirty (30) days of written notice.

This brochure is for general information only and is not a Group Takaful contract. You are advised to refer to the Product Disclosure Sheet and Certificate sample for detailed information on the important features and benefits of the plan before participating.

This product is a Shariah-compliant product.

If there is a discrepancy between the English and Malay versions of this brochure, the English version shall prevail.

About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad is a Takaful Operator providing coverage for Family Takaful and medical & health takaful plans. The Takaful Operator was established in December 2010 and is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is backed by 2 major institutions in Malaysia, Great Eastern Group, which is the largest and oldest insurance group in Malaysia with over 100 years of experience and Koperasi Angkatan Tentera Malaysia Berhad, one of the largest co-operative societies in Malaysia with more than 140,000 members.

Mengenai Great Eastern Takaful Berhad

Great Eastern Takaful Berhad merupakan Pengendali Takaful yang menyediakan perlindungan bagi pelan Takaful Keluarga dan pelan perubatan & kesihatan. Pengendali Takaful ini telah ditubuhkan pada Disember 2010 dan didaftarkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia. Ianya disokong oleh 2 institusi utama di Malaysia, Kumpulan Great Eastern, yang merupakan kumpulan insurans terbesar dan tertua di Malaysia dengan pengalaman melebihi 100 tahun, dan Koperasi Angkatan Tentera Malaysia Berhad, salah satu syarikat koperasi yang terbesar di Malaysia dan mempunyai lebih daripada 140,000 ahli.

Mencapai Kejayaan

Great Eastern Takaful Berhad. 201001032332 (916257-H)

Menara Great Eastern
Level 3, 303 Jalan Ampang
50450, Kuala Lumpur

 General line: +603 4259 8338

 Fax: +603 4259 8808

 Email: i-greatcare@greateasterntakaful.com

 Website: www.greateasterntakaful.com

    [greateasterntakaful](https://www.greateasterntakaful.com)

V02/052024