


Zurich General Takaful Malaysia Berhad

Registration No. 201701045981 (1260157-U)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Center: 1-300-888-622

Dear Valued Zurich General Takaful Malaysia Berhad Certificate holder,

Warmest Greetings from Zurich !!!

Thank you for choosing Zurich as your preferred motor takaful provider. As a token of appreciation for your support, we would like to offer you a Personal Accident Certificate with **Guaranteed Acceptance** and require no medical examination nor underwriting.

At Zurich, we are committed to consistently provide our valued Certificate holders with high quality products, Takaful solutions and services. Kindly allow us to introduce to you some of Zurich's Personal Lines product champions which are amongst the best in the industry:



Yes, I would like to purchase the following Personal Accident Certificate from Zurich General Takaful Malaysia Berhad.

☐ TAGPAC PLUS Takaful

☐ CommPAC Plus Takaful

☐ CyclePAC Takaful

I hereby confirm that I am aware that I could have purchased motor takaful cover from the Malaysian Motor Insurance Pool (MMIP) from Zurich General Takaful Malaysia Berhad or from other insurance companies. However, I prefer to purchase my Comprehensive / Third Party, Fire and Theft / Third Party motor certificate from my preferred agent in Zurich.

I further confirm that all the details of the PA Takaful that I have selected above, including the Product Disclosure Sheet, benefits, exclusions, terms, conditions and pricing have been made known and explained to me by the staff/agent of Zurich General Takaful Malaysia Berhad.

Signature : _____

Duly Witnessed by Agent : _____

Name : _____

Agent Name : _____

I.C.No. : 860405-29-5311

Agent Code : T63478P-000

Date : _____

 Agency's Stamp :

CONFIRMATION OF PURCHASE OF TAKAFUL

E-C/Note No : T63478P-21004699
Issue Date & Time : 01 OCT 2021 03:44:51pm
Period of Takaful : From 11 OCT 2021 To 10 OCT 2022
Vehicle Registration No. : JRC5013
Make of Vehicle : YAMAHA 135 LC
Engine No. : G399E299103 Chassis No. : PMYUG0410F0299103
Capacity : 135 CC Year of Make : 2015
Participant Name : BATUMALAI A/L ANATHAN
Address : NO 67, JLN PULAI 47, TMN PULAI UTAMA, 81300, SKUDAI, JOHOR DARUL TAKZIM
NRIC/Business Reg No. : 860405-29-5311
Type of Cover : V-CO MOTOR COMPREHENSIVE
Product : MOTORCYCLE - Z-RIDER TAKAFUL
HP Owner : N/A
Sum Covered (RM) : 5,000
Transaction Type : Renewal

Sum Covered (RM)	5,000	Contribution (RM)	185.76
All Rider (Y/N)	Y	All Rider Amt (RM)	92.88
NCD %	25.00 %	NCD Amt (RM)	69.66
		Basic Net (RM)	208.98
Tuition Load %	0 %	Tuition Load Amt (RM)	0.00
		Extra Coverage (RM)	0.00
SST	6.00 %	SST (RM)	12.54
		Stamp Duty (RM)	10.00
		Cycle PAC Takaful (RM)	23.78
Act Contribution (RM)	47.18	Payable Contribution (RM)	255.30

<u>Extra Benefits</u>	<u>Extra Covered (RM)</u>	<u>Extra Contribution (RM)</u>
ALL RIDERS	0	0.00
Cycle PAC Takaful (including contribution for extra coverage whenever is applicable, SST and stamp duty)	5,500.00	23.78

Named Drivers

ALL RIDERS

THE SCHEDULE

ORIGINAL COPY

JADUAL
SALINAN ASAL

Agent Code (Kod Ejen)	: T63478P-000 (JOHOR BHARU) FAUZEE MUSTAFFA SERVICES PLT		Date (Tarikh)	01 OCT 2021	
Replacing Cover Note No. (Menggantikan Nota Lindung No.)	: T63478P-21004699		Receipt No. (No. Resit)		
Certificate No. (No. Sijil)	: 501950045500-02		ACT (ACT)	: RM	47.18
The Participant (Peserta)	: BATUMALAI A/L ANATHAN		Basic Contribution	: RM	185.76
Address (Alamat)	: NO 67, JLN PULAI 47, TMN PULAI UTAMA, 81300 SKUDAI, JOHOR DARUL TAKZIM		All Riders	: RM	92.88
Business Reg. No. (No. Sykt.)	:		NCD:25.00%	: RM	69.66
I/C No. New (No. K/P Baru)	: 860405-29-5311	Old I/C No. (No. K/P Lama)	: :	Extra Cover	: RM 0.00
Business / Profession (Perniagaan / Pekerjaan)	: OFFICE WORKERS		Gross Contribution	: RM	208.98
Hire Purchase Owners (Pemilik Sewa Beli)	: N/A		SST: 6.00%	: RM	12.54
Employer / Lessors (Majikan / Pemajak)	:		Stamp Duty (DUTI SETEM)	: RM	10.00
Period of Coverage (Tempoh Perlindungan)	(a) From (Dari) Time	To (Hingga) To Midnight			
	: 11 OCT 2021 12:01AM	: 10 OCT 2022 11:59:59 pm			
(b) Any subsequent period for which you shall pay and we shall agree to accept a renewal contribution Sebarang tempoh selanjutnya untuk mana anda membayar dan kami bersetuju menerima caruman pembaharuan					
The Motor Vehicle	Any of the following (Mana - mana daripada yang berikut):				
Registration No.	Make	Type of Body	Cubic Capacity	Year of Manufacture	Seating Capacity Including Driver
No. Pendaftaran	Buatan	Jenis Badan	Keupayaan Enjin	Tahun Diperbuat	Muatan Tempat Duduk termasuk Pemandu
JRC5013	YAMAHA 135 LC	MOTORCYCLE	135 CC	2015	2
			Your Estimate of Value Including Accessories		
			Nilai Anggaran Anda termasuk Aksesori		
			RM5,000.00		
Date of Signature of Proposal and Declaration			EXCESS		Engine (Enjin)
Tarikh Cadangan dan Perakuan Ditandatangani			: RM100.00 (LEBIHAN)		: G399E299103
Subject to the terms and conditions of the Certificate and endorsement as numbered below:			CHASSIS (CASIS)		
Tertakluk kepada peraturan - peraturan dan syarat - syarat Sijil dan pengendorsan seperti disenaraikan di bawah:			: PMYUG0410F0299103		
Named Driver : 1) ALL RIDERS					
Include Endorsement No : 03,94,107					
Additional Extra Coverage/Endorsements :-					
Code Description			Sum Covered	Contribution	
03 ALL RIDERS			0	92.88	

LEGISLATION:-

Road Transport Act, 1987 (Malaysia) Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore Motor Vehicles (Third Party Risks and Compensation) Rules (Republic of Singapore) Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam (the reference to legislation under the heading "Avoidance of Certain Terms and Right of Recovery" is limited to Section 94, 95 and 96 of the Road Transport Act 1987 (Malaysia) Section 7, 8 and 9 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and Section 7 of the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

UNDANG - UNDANG:-

Akta Pengangkutan Jalan Raya, 1987 Malaysia, Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, Peraturan Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) 1960 Republik Singapura, Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam (rujukan kepada undang - undang di bawah tajuk "Pengelakan Peraturan - Peraturan Dan Hak Tuntutan Tertentu" adalah terhad kepada Seksyen 94, 95 dan 96 Akta Pengangkutan Jalan Raya, 1987 Malaysia. Seksyen 7, 8 dan 9 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura, dan Seksyen 7 Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam).

Limits of Liability:-

Had Tanggungan:

Limit of the amount of the Company's Liability under Section 1-3

RM50.00

Had jumlah tanggungan Syarikat di bawah Seksyen 1-3

Limit of the amount of the Company's Liability under Section 11-1(a)

Unlimited

Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(a)

Limit of the amount of the Company's Liability under Section 11-1(b)

RM3,000,000.00

Had jumlah tanggungan Syarikat di bawah Seksyen 11-1(b)

Limitation as to Use

Had Penggunaan

: As shown in the Certificate of Takaful

: Seperti ditunjukkan dalam Sijil Takaful

Geographical Area

Had Wilayah

: Malaysia, Republic of Singapore and Negara Brunei Darussalam

: Malaysia, Republik Singapura dan Negara Brunei Darussalam

Authorised Driver

Pemandu Yang Dibenarkan

: As shown in the Certificate of Takaful

: Seperti ditunjukkan dalam Sijil Takaful

For and on behalf of / Untuk dan bagi pihak
**ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD**



Nazrul Hisham Abdul Hamid

CERTIFICATE OF TAKAFUL

SIJIL TAKAFUL

ROAD TRANSPORT ACT, 1987 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS, RULES 1959 (MALAYSIA)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT
(CAP 189) (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE)
THE MOTOR VEHICLES TAKAFUL (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

AKTA PENGANGKUTAN JALAN RAYA, 1987 (MALAYSIA)
PERATURAN KENDERAAN MOTOR (RISIKO PIHAK KETIGA) 1959 (MALAYSIA)
AKTA KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) (CAP 189) (REPUBLIK SINGAPURA)
PERATURAN KENDERAAN MOTOR (RISIKO DAN PAMPASAN PIHAK KETIGA) 1960 (REPUBLIK SINGAPURA)
AKTA TAKAFUL KENDERAAN MOTOR (RISIKO PIHAK KETIGA) (CAP 90) NEGARA BRUNEI DARUSSALAM

Certificate No. (No. Sijil) : 501950045500-02

T63478P-000

- | | | |
|---|------------------------------|---------------|
| 1. Index Mark and Registration Number of Vehicle
(Tanda Indeks dan Nombor Pendaftaran Kenderaan) | : JRC5013
: YAMAHA 135 LC | NCD : 25.00 % |
| 2. Name of Certificate Holder (Nama Pemegang Sijil) | : BATUMALAI A/L ANATHAN | |
| 3. Effective date of the Commencement of Covered for the purposes of the Regulations, Ordinance of Enactment :
(Tarikh Perlindungan Mula Berkuatkuasa bagi tujuan Peraturan - Peraturan, Ordinan atau Enakmen) | | 11 OCT 2021 |
| 4. Date of Expiry of the Takaful (Tarikh Perlindungan Tamat) | : 10 OCT 2022 | |
| 5. Persons or Classes of Persons entitled to drive* (Orang atau Kelas Orang yang berhak memandu*) : | | |

a) Policyholder b) Any other person who is riding on the Policyholder's order or with his permission. Provided that the person riding is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from riding the Motorcycle.

Limitation on Usage

Use for social domestic and pleasure purposes and by the Participant in person in connection with his business or profession. The certificate does not cover :- Use for hire or reward, racing, pace-making, reliability trial, speed- testing or the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not to be included under these heading.

* Had - had yang tidak lagi berkuatkuasa kerana Seksyen 95 Akta Pengangkutan Jalan Raya, 1987 (Malaysia) atau Seksyen 8 Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura atau Seksyen 7 Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam tidak boleh dimasukkan di bawah tajuk ini.

Insured in pursuance to cover Note No : T63478P-21004699

Dikeluarkan mengikut Nota lindungan No :

I / We hereby certify that the Certificate of Takaful to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Sijil Takaful yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
**ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD**



Nazrul Hisham Abdul Hamid

CERTIFICATE OF TAKAFUL

This Certificate is not transferable to a new owner of the Vehicle.

If for any reason the Coverage is terminated during its currency this Certificate must be returned to the Takaful Operator or if this Certificate has been lost or destroyed a Statutory Declaration to that Effect must be made. Failure to comply with this obligation is an offence under the compulsory Takaful Legislation.

This Certificate must be returned if the Coverage is suspended during its currency.

SIJIL TAKAFUL

Sijil ini tidak boleh dipindahkan kepada pemilik baru Kenderaan.

Jika atas sebarang sebab Perlindungan Takaful ini ditamatkan semasa ia masih berkuatkuasa Sijil ini mesti dipulangkan kepada Pengendali Takaful atau jika Sijil ini telah hilang atau dimusnahkan, satu Pengakuan Berkanun menyatakan demikian mesti dibuat. Kegagalan untuk mematuhi kewajipan ini adalah satu kesalahan di bawah Undang - Undang Takaful wajib.

Sijil ini mesti dipulangkan jika Perlindungan digantung semasa ia masih berkuatkuasa.

IMPORTANT NOTICE

If you are involved in an accident causing injury to any person or damage to any property or other vehicle you must :

- (a) Try to obtain names and address of any witness to the accident.
- (b) Report to the Takaful Operator immediately.
- (c) Refer to the Takaful Operator immediately all communications received from the Police Authorities.
- (d) Send to the Takaful Operator immediately all letters from Third Parties unanswered.
- (e) Not to pay money to any Party involved in the accident without the Takaful Operator's written permission.

NOTIS PENTING

Sekiranya anda terlibat di dalam sebarang kemalangan yang menyebabkan kecacatan kepada sesiapa atau kerosakan kepada sebarang harta benda atau sebarang kereta anda mesti :

- (a) Cuba mendapatkan saksi-saksi kepada kemalangan itu.
- (b) Melaporkan kepada Pengendali Takaful dengan segera.
- (c) Merujuk kepada Pengendali Takaful dengan segera segala perhubungan yang diterima daripada pihak berkuasa Polis.
- (d) Mengirimkan kepada Pengendali Takaful dengan segera semua surat - surat yang diterima dari pihak - pihak lain tanpa berjawab.
- (e) Jangan membayar wang kepada sebarang pihak yang terlibat di dalam kemalangan itu tanpa mendapat kebenaran

I / We hereby certify that the Certificate of Takaful to which the Certificate is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks & Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Takaful (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam.

Saya / Kami dengan ini mengesahkan bahawa Sijil Takaful yang berkaitan dengan Sijil ini dikeluarkan selaras dengan peruntukan - peruntukan Bahagian IV Akta Pengangkutan Jalan Raya, 1987 (Malaysia), Akta Kenderaan Motor (Risiko Dan Pampasan Pihak Ketiga) (Cap 189) Republik Singapura dan Akta Takaful Kenderaan Motor (Risiko Pihak Ketiga) (Cap 90) Negara Brunei Darussalam

For and on behalf of / Untuk dan bagi pihak
**ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD**



Nazrul Hisham Abdul Hamid

THE SCHEDULE

Class : PPIM

Agent Code	: T63478P-000	Cover Note	: T63478P-21004699
Certificate No.	: 502150072329-00	Basic Contribution	: 13.00
The Participant	: BATUMALAI A/L ANATHAN	Extra Contribution	: 0.00
		Stamp Duty	: 10.00
		SST (6.00%)	: 0.78
		Total	: 23.78
Address	: NO 67, JLN PULAI 47, TMN PULAI UTAMA, 81300 SKUDAI JOHOR DARUL TAKZIM		
Covered Participant	:		
Participant Vehicle's Registration No.	: JRC5013	Type of Vehicle	: MOTORCYCLE
Period of Cover	(a) From 11 Oct 2021, 12:01am To 10 Oct 2022, 12:00am midnight (both date inclusive) (b) Any subsequent period for which the covered Participant shall pay and the Company shall agree to accept a renewal Contribution.		
	<u>Coverage Description</u>	<u>Sum Covered (RM)</u>	
Basic Coverage	: CYCLEPAC TAKAFUL - INDIVIDUAL	5,500.00	

It is hereby declared and agreed that the Participant named in the Schedule is the owner of the motorcycle therein stated and is considered the certificate Owner of this certificate, whereas the person to be covered under this Certificate shall be the name stated as the Covered Participant who is an employee of the Participant.

Date of Issue : KUALA LUMPUR 1 on 01 Oct 2021

For and on behalf of / Untuk dan bagi pihak
**ZURICH GENERAL TAKAFUL MALAYSIA
BERHAD**



Nazrul Hisham Abdul Hamid

Please contact our Call Centre at Tel: 1-300-88-8622 (Kuala Lumpur) if you require further assistance.

CyclePAC Takaful - Individual

PERSONAL ACCIDENT CERTIFICATE

This Certificate is issued by **ZURICH GENERAL TAKAFUL MALAYSIA BERHAD** (hereinafter called "Takaful Operator" "Us", "We" or "Our") in consideration of the payment of contribution as specified in the Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this Takaful) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this Takaful) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of Takaful between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply. This Certificate reflects the terms and conditions of the contract of takaful as agreed between you and Us.

NOW THIS CERTIFICATE OF TAKAFUL WITNESS that if during the Period of Takaful on the happening of an accident, the Covered Participant shall sustain bodily injury caused by violent accidental external and visible means which injury shall solely and independently of any other cause, result in the Covered Participants' death or disablement, We will subject to the terms, provisions, exclusions and conditions of and endorsed on this Certificate pay to the Covered Participant or in the event of death, to the deceased's legal personal representative the sum or sums of money specified in the Schedule and in accordance to the benefits herein defined.

PREAMBLE FOR CONSUMER TAKAFUL CONTRACTS (TAKAFUL WHOLLY FOR PURPOSES UNRELATED TO TRADE, BUSINESS OR PROFESSION)

This certificate is issued in consideration of the payment of contribution as specified in the Certificate Schedule and pursuant to the answers given in proposal form (or when the Participant applied for this takaful) and any other disclosures made by the Participant between the time of submission of the proposal form (or when the Participant applied for this takaful) and the time this contract is entered into. The answers and any other disclosures given by the Participant shall form part of this contract of takaful between the Participant and Zurich General Takaful Malaysia Berhad (hereinafter called the "Takaful Operator"). However, in the event of any pre-contractual misrepresentation made in relation to the Participant's answers or in any disclosures given by the Participant, only the remedies in the Schedule 9 of the Islamic Financial Services Act 2013 will apply.

This certificate reflects the terms and conditions of the contract of takaful as agreed between the Participant and the Takaful Operator.

PREAMBLE FOR NON-CONSUMER TAKAFUL CONTRACTS (TAKAFUL FOR PURPOSES RELATED TO TRADE, BUSINESS OR PROFESSION)

This certificate is issued in consideration of the payment of contribution as specified in the Certificate Schedule and pursuant to the answers given in proposal form (or when the Participant applied for this takaful) and any other disclosures made by the Participant between the time of submission of the proposal form (or when the Participant applied for this takaful) and the time this contract is entered into. The answers and any other disclosures given by the Participant shall form part of this contract of takaful between the Participant and Zurich General Takaful Malaysia Berhad (hereinafter called the "Takaful Operator"). However, in the event of any pre-contractual misrepresentation made in relation to the Participant's answers or in any disclosures made by the Participant, it may result in avoidance of the Participant's contract of takaful, refusal or reduction of the Participant's claim(s), change of terms or termination of the Participant's contract of takaful.

This certificate reflects the terms and conditions of the contract of takaful as agreed between the Participant and the Takaful Operator.

Provided always that the due observance and fulfilment of the terms, endorsement, clauses or warranties forming part of this certificate in so far as they relate to anything to be done or complied with by the Participant shall be conditions precedent to any liability to the Takaful Operator to make any payment under this certificate.

In the event of insufficient balance in GRIA to pay for your Takaful benefits during the Period of Takaful, we will make good the balance in the GRIA under the principle of Qardh (benevolent loan) provided that the insufficiency is not due to our negligence. If the insufficiency is due to our negligence, we will make an outright transfer for the insufficiency under the principle of Hibah (Gift). You further agree that your future surplus arising from the GRIA during Your Takaful period can be used to pay for outstanding Qardh in GRIA (if any) to us.

DUTY OF DISCLOSURE

Where the participant has applied for this Takaful wholly for purposes unrelated to the participant's trade, business or profession, the participant has a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when the participant applied for this Takaful) which is the participant should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of the participant's contract of Takaful in accordance with the remedies stated in Schedule 9 of the Islamic Financial Services Act 2013.

The participant is also required to disclose any other matter that the participant knows to be relevant to the Takaful Operator's decision in accepting the risks and determining the rates and terms to be applied.

The participant also has a duty to tell the Takaful Operator immediately if at any time after the participant's contract of Takaful has been entered into, varied or renewed with the Takaful Operator any of the information given in the proposal form (or when the participant applied for this Takaful) is inaccurate or has changed.

If you do not fully and faithfully provide this information, the contract of Takaful may not be valid or the certificate may not cover the participant fully.

NOMINATION

NOMINATION (TAKAFUL HIBAH/TAKAFUL WASI)

Takaful Hibah is a Conditional Hibah that is revocable and shall only take effect after the death of the Applicant (for the Applicant and the Proposed Person Covered are the same person) or after the death of the Proposed Person Covered and the Applicant is no longer alive (for the Applicant and the Proposed Person Covered not the same person) and it is complete after Takaful Hibah recipient(s) acknowledges receiving the Hibah. Takaful Hibah is to be completed by the Applicant who has attained the age of 18 years, whereby the nominee(s) shall receive the death benefits including accumulated amount in the Participant Investment Account of the Takaful Certificate as a beneficiary and not as an executor of will (Wasi).

Takaful Wasi is revocable and shall only take effect after the death of the Applicant (for the Applicant and the Proposed Person Covered are the same person) or after the death of the Proposed Person Covered and the Applicant is no longer alive (for the Applicant and the Proposed Person Covered not the same person) and it is complete after Takaful Wasi executor acknowledges receiving it. Takaful Wasi is to be completed by the Applicant who has attained the age of 18 years, whereby the nominee(s) shall distribute the takaful benefits in accordance with the relevant laws for Muslim and non-Muslim. Only **ONE** Wasi is advisable for each application.

SURPLUS SHARING

The Takaful Operator will manage the participant's Takaful contributions by charging a Wakalah Fee as approved by the regulatory authorities under the Wakalah Model, and subsequently continue to invest into the Takaful fund through a special account known as the Accident Risk Account (ARA). If at the end of the period of Takaful stated in the schedule attached to the certificate and have expired by end of the declared financial year, there is a net surplus in the Accident Risk Account (ARA), then the net surplus will be shared at the ratio of 50:50 between the participants and the Takaful Operator.

All retail participants who have not incurred any claims during the previous coverage period are eligible for surplus distribution. The certificates and contributions must be for one (1) year of Takaful period and have expired by end of the declared financial year.

All corporate participants who have not incurred any claims more than 30% of the gross contribution during the previous coverage period are eligible for the surplus distribution. Certificates and contribution must be for one (1) year of Takaful period and have expired by end of the declared financial year.

The eligibility and amount of the surplus to be distributed will be based on the recommendation made by our Signing Actuary and endorsed by Shariah Committee and Board of Directors.

BASIC COVERAGE

1. BODILY INJURY caused by violent accidental external and visible means which injury shall solely and independently of any other cause, within twelve (12) months of the accident, resulting in:

Benefit	Unit 1 (RM)	Unit 2 (RM)	Unit 3 (RM)	Unit 4 (RM)	Unit 5 (RM)
A. Accidental Death	5,5000	11,000	16,500	22,000	27,500
B. Permanent Disablement :- - Injuries resulting in being permanently bedridden - Any other injuries causing Permanent Total Disablement - Total and irrecoverable loss of sight in one eye. - Total loss of use or physical severance of one	5,5000	11,000	16,500	22,000	27,500
Yearly Contribution	RM13.00	RM26.00	RM39.00	RM52.00	RM65.00

- This Basic Coverage is only valid on the happening of an accident involving the Participant Vehicle whilst the Covered Participant is riding on the Participant vehicle.
- On the happening of an accident giving rise to a claim under either Benefit A or B, this Certificate shall cease to be in force, no further benefits (including Extra Coverage) shall be payable.
- Compensation shall only be payable under either Benefit A or B in connection with the same accident.
- Covered Participant shall refer to the person accorded coverage under this certificate as stated in the Certificate Schedule.
- Eligibility age for Basic Coverage is between 16 to 80 years old. Age is calculated based on age as at next birthday.
- Territorial limit is within Malaysia, Brunei and Singapore
- Participant Vehicle shall mean the motorcycle with registration number as stated in the Schedule.
- Permanent Total Disablement shall mean disablement that result solely, directly and independently of all other causes from Bodily Injury and which occurs within three hundred sixty-five (365) consecutive days will in all probability entirely prevent the Covered Participant from engaging in employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

OPTIONAL EXTRA COVERAGE(Wherever applicable)

1. Snatch Theft Protect

We will reimburse up to the maximum sub-limit specified in the respective benefits stated below for loss of Personal Effect and penalty cost incurred for replacement of Identification Document, Medical Expenses and Compassionate Allowance incurred as a result of Snatch Theft or Attempted Snatch Theft, subject to a maximum of two (2) incidents during any one Period of Takaful.

Benefit description	Basic (RM)	Super (RM)
Loss of Personal Effect and penalty cost incurred for replacement of Identification Document	1,000	2,000
Medical Expenses - Reimbursement of medical expenses for in-patient and out-patient medical treatment	1,000	2,000
Compassionate Allowance - A lump sum compensation to your legal representative in the event of accidental death	1,000	1,000

Wear and tear and depreciation of personal Effect will be discounted according to the scale below:

Age of Personal Effect	Amount of Depreciation
Up to 12 months	25%
Up to 24 months	35%
Up to 36 months	45%
Above 36 months	60%

Definitions applicable to Snatch Theft Protect:

Snatch Theft or Attempted Snatch Theft refers to criminal act of forceful stealing or attempt to steal from you including snatch grab, a situation where your Personal Effects and Identification Document are grabbed, or attempted to be grabbed

- While you are walking as a pedestrian or
- While you are driving or riding in any vehicle

Personal Effect refers to handbag, wallet, purse and mobile phone which are quantifiable monetarily(excluding cash), owned by you and were in your possession at the time of the Snatch Theft.

Identification Document refers to your National Registration Identity Card (NRIC), passport and/or driver's license.

Exclusion applicable to Snatch Theft Protect:

- a) Any loss reported to police within 24 hours of such incident
- b) Loss of Personal Effect and Identification Document
 - i. as a result of Attempted Snatch Theft, where there is no actual loss incurred;
 - ii. as a result of pick-pocketing;
 - iii. directly or indirectly resulting from intentional or malicious acts, your negligence or carelessness;
 - iv. directly or indirectly resulting from unexplained, mislaying, misplacing or mysterious disappearance;
 - v. loss due to any fraudulent, dishonest or criminal act committed by you, persons known to you or your family members, whether acting alone or in collusion with others.

2. ATM Robbery

We will reimburse up to the maximum sub-limit specified in the respective benefits stated below for loss of cash withdrawn from ATM, Medical Expenses and Compassionate Allowance incurred as a result of ATM Robbery or Attempted ATM Robbery occurred within one (1) hour of a ATM cash withdrawal from your bank's accounts, subject to a maximum of two (2) incidents during any one Period of Takaful

Benefit description	Basic (RM)	Super(RM)
Loss of cash withdrawn from ATM	1,000	2,000
Medical Expenses - Reimbursement of medical expenses for in-patient and out-patient medical treatment	1,000	2,000
Compassionate Allowance - A lump sum compensation to your legal representative in the event of accidental death	1,000	1,000

Definitions applicable to ATM Robbery:

ATM Robbery or Attempted ATM Robbery refers to committing or attempt to commit theft by violence, intimidation or threat of force, voluntarily causes or attempt to cause your death, hurt or wrongful restraint, or puts you in fear of instant death, or of instant hurt, or of instant wrongful restraint.

ATM,also known as Automated Teller Machines, refers to computerised machines administering cash dispensing and other banking services and facilities.

Cash refers to money in the physical form of currency, such as bank notes and coins.

Exclusions applicable to ATM Robbery:

- a) Any loss not reported to police within 24 hours of such incident
- b) Loss of Cash withdrawn from ATM
 - i. as a result of Attempted ATM Robbery, where there is no actual loss incurred;
 - ii. as a result of pick-pocketing;
 - iii. directly or indirectly resulting from intentional or malicious acts, your negligence or carelessness;
 - iv. directly or indirectly resulting from unexplained, mislaying, misplacing or mysterious disappearance;
 - v. loss due to any fraudulent, dishonest or criminal act committed by you, persons known to you or your family members, whether acting alone or in collusion with others.

3. Dengue care

We will reimburse the Medical Expenses incurred upon diagnosis of Dengue Fever up to the maximum limit specified in the Schedule. The eligibility of this benefit will only start seven (7) days after the commencement date of the certificate.

Exclusions applicable to Dengue Care:

a) Dengue Fever that is not diagnosed by a Physician who is duly registered with the Malaysian Medical Council.

Physician shall mean a medical practitioner qualified and licensed:

- i. to practice western medicine and who, in rendering such treatment, is practicing within scope of his licensing and training in Malaysia, and
- ii. duly registered with the Malaysian Medical Council to practice medicine,
- iii. excluding a doctor, physician or surgeon who is the claimant himself/herself.

4. Pillion Rider

We will pay to the Pillion Rider or Pillion Rider's legal representative in the event of accidental death or permanent disablement incurred as a result of an accident involving the Participant Vehicle whilst the Covered Participant is riding on the Participant Vehicle, subject to a one (1) Pillion Rider for any one accident and maximum of one (1) incident during any one period of Takaful.

Pillion Rider is defined as the pillion passenger who is carried by the Covered Participant or additional Covered Participant(s) (if Rider PA is purchased) on the Covered Participant's Vehicle

5. Rider PA

We will pay to the Additional Covered Participant(s) or Additional Covered Participant's legal representative in the event of accidental death or permanent disablement incurred as a result of an accident involving the Participant Vehicle whilst the Additional Covered Participant is riding on the Participant Vehicle.

Additional Covered Participant is limited to Covered Participant's Immediate Family Member who is his/her spouse, biological parent, grandparent, siblings and children.

SPECIAL PROVISION FOR EXTRA COVERAGE**Eligibility for Extra Coverage**

Only applicable to the Covered Participant or Additional Covered Participant, as the case may be, who is between the age of 16 to 80 years old.

GENERAL EXCLUSIONS

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, self-inflicted injury, suicide (whether felonious or not) or any attempt thereat, provoked assault, deliberate exposure to exceptional danger (except in an attempt to save human life), the Covered Participant's criminal act, intoxication, drugs or insanity and in the event of any claim hereunder the Covered Participant shall prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof we shall not be liable to make any payment in respect of such a claim;
- b) any pre-existing physical defects or infirmity, fits of any kind, disease or sickness of any kind;
- c) pregnancy;
- d) ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear; For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission;
- e) to any person while the vehicle is used for hire, racing, road rally, pace-making, speed-testing or used for any purpose in connection with motor trade;
- f) Any other events prohibited by Shariah Principles.

There is no cover under this takaful if you or the rider:

- a) do not have a valid licence to ride the Participant Vehicle. This will not apply if you or the rider have an expired licence but are not disqualified from holding or obtaining such licence under any existing laws, by-laws and regulations.
- b) use the Participant Vehicle for an unlawful purpose or to attempt an unlawful purpose i.e. in violation of the criminal law or a recognised law of the country where the Participant Vehicle was being used.
- c) is under the influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that you or the rider are incapable of having proper control of the Covered Participant's Vehicle.

You or the rider shall be deemed as incapable of having proper control of the Participant Vehicle if after a toxicology or equivalent test, it is shown that the alcohol level in the breath, blood or urine of you or the rider is higher than the prescribed limit pursuant to Section 45G(1) of the Road Transport Act 1987 of 80mg of alcohol in 100ml of blood (or equivalent in respect of breath or urine) or other equivalent legislation that is in force at the material time.

CONDITIONS

This Certificate and the Schedule shall be read together as one contract and any words or expressions to which a specific meaning has been attached in any part of this Certificate or of the Schedule shall bear such specific meaning wherever it may appear.

1. Cash Before Cover - It is a fundamental and absolute special condition of this contract of Takaful that the contribution due must be paid and received by Us before Takaful cover is effective.
2. Every notice or communication to be given or made under this Certificate shall be delivered in writing to Our Head Office or any Branch Office. No change in this Certificate shall be valid unless approved by Our Authorised Representative and such approval be endorsed hereon.
3. The due observance and the fulfilment of the terms, provisions and conditions of this Certificate by the Participant and each Covered Participant in so far as they relate to anything to be done or complied with by them shall be conditions precedent to any liability of Us hereunder.
4. Misstatement Or Omission Of Material Act If:
 - a) any answer, disclosure or representation by You, before this contract of Takaful is entered into, varied or renewed, in or to any proposal or declaration or query, has been deliberately or recklessly stated in any respect; or
 - b) before this contract of Takaful is entered into, varied or renewed, You have failed to disclose any fact You knew to be relevant to Our decision on whether to accept the risk or not and the rates and the terms to be applied; or
 - c) any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then in any of the above cases, this Certificate shall be void
5. In the case of bodily injury to which this Certificate relates:
 - a) The Covered Participant shall procure and act upon medical or surgical advice as soon as practicable;
 - b) Written notice shall be given to Us within fourteen days of the accident causing such injury. Failure to give notice within the time provided in this Certificate shall not invalidate the claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.
6. No action at law or in equity shall be brought to recover on this Certificate prior to expiration of sixty days after written proof of loss has been furnished in accordance with the requirements of this Certificate. No such action shall be brought after the expiration of one year after the time written proof of loss is required to be furnished.
7. All certificates information and evidence required by Us shall be furnished at the expense of the Covered Participant or the deceased' legal personal representative and shall be in such form and of such nature as We may prescribe. The Covered Participant as often as required shall subject to medical examination on behalf of Us at their own expense in respect of any alleged bodily injury. In case of death reasonable notice shall be given to Us before interment or cremation and We may require to be represented at a post mortem examination on the body of the deceased. We shall have the right and opportunity to make an autopsy at their own expense where it is not forbidden by law. Immediate notice of time and place shall be given to Us of any inquest appointed.
8. Any receipt or discharge which the Covered Participant or the deceased's legal personal representative may grant to Us for any capital sum or compensation under this Certificate shall be deemed a final and complete discharge of all Our liability in respect of any every injury or contingency (including death) resulting to the Covered Participant in consequence of the accident whether resulting before or after the date of such receipt or discharge.
9. We may by notice in writing to the Participant under registered letter to his last known address give fourteen days' notice of their intention to terminate this Certificate returning on demand a proportion of the Contribution corresponding to the unexpired Period of Takaful. By like notice to Us, the Participant may, at any time cancel this Certificate in which case your refund will be the difference between the total Contribution and our customary short-period rates calculated for the time we were on risk until the date of cancellation.

Period Certificate is in Force	% of Annual Contribution to be Charged
Up to 2 months	40%
Up to 3 months	50%
Up to 4 months	60%
Up to 5 months	70%
Up to 6 months	75%
Above 6 months	No Refund Allowed

10. Unless expressly provided otherwise in the Certificate, We shall be entitled to treat the Participant as the absolute owner of the Certificate and shall not be bound to recognise any equitable or other claim to or interest in the Certificate.

11. All differences arising out of this Certificate shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in differences or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against Us. If We shall disclaim liability to the Participant or Covered Participant for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

IMPORTANT

The Participant shall read this certificate carefully, and if any error or misdescription be found herein, or if the cover be not in accordance with the wishes of the Insured, advise should at once be given to Us and the policy returned for attention

Procedures for complaint to OFS

If you are not satisfied with the Our decision, you may write to the Mediator with details of the dispute and particulars of your Certificate.

If the Mediator makes an award against Us, you are required to inform the Mediator of your decision to accept or deny the award within fourteen

(14) days.

If you do not accept the award, you may reject the decision of the Mediator. You are free to institute a court proceeding against Us or refer it to Arbitration.

You may communicate with Us at:

Zurich General Takaful Malaysia Berhad
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City ,
59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000
Fax: 03-2109 6888
Call Centre: 1-300-888-622
Email : CallCentre@zurich.com.my

You may communicate with the OFS at:

Ombudsman For Financial Services (OFS)
(Formerly Known as Financial Mediation Bureau)
Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur

Tel : 03-2272 2811
Fax : 03-2272 1577
Email : enquiry@ofs.org.my
Website : www.ofs.org.my

Procedures for complaint to CSB

Alternatively you may put forward your dissatisfaction over Our conduct by writing to CSB giving details of your complaint and particulars of your Certificate to:

Contact Centre (BNMTELELINK)
Laman Informasi Nasihat dan Khidmat (LINK),
Bank Negara Malaysia,
P.O. Box 10922,
50929 Kuala Lumpur
Tel: 1-300-88-5465 (1-300-88-LINK)
(Overseas: +603-2174 1717)
Fax: +603-2174 1515
Email: bnmtelelink@bnm.gov.my

Zurich General Takaful Malaysia Berhad

Registration No. 201701045981 (1260157-U)

Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Center: 1-300-888-622



Participant's Copy

INVOICE

SST REG. NO. : W10-1808-31038416
INVOICE NO : GI2122486460
INVOICE DATE : 30 SEP 2021
CLIENT CODE : 0001692071
ACCOUNT CODE : T63478P-000

BATUMALAI A/L ANATHAN
NO 67, JLN PULAI 47, TMN PULAI UTAMA,
81300 SKUDAI
JOHOR DARUL TAKZIM MALAYSIA

SST REG NO : 001838395392

CLASS : MOTORCYCLE - Z-RIDER TAKAFUL

TAKAFUL CONTRIBUTION

VEHICLE NO : JRC5013
VEHICLE BODY : MOTORCYCLE
SEATING CAPACITY : 2
CERTIFICATE NO : 501950045500-02
PERIOD OF TAKAFUL : 11 OCT 2021 TO 10 OCT 2022

Description	Amount	SST Rate	SST Amount	Total (RM)
Contribution	208.98	6.00	12.54	221.52
Total Before Disbursement	208.98		12.54	221.52
Stamp Duty (Disbursement)	10.00		0.00	10.00
Total After Disbursement	218.98		12.54	231.52
Total Amount Payable				231.52

Participant's Copy

INVOICE

SST REG. NO. : 001838395392
INVOICE NO : GI2121092979
INVOICE DATE : 01 OCT 2021
CLIENT CODE : 0001692071
ACCOUNT CODE : T63478P-000

BATUMALAI A/L ANATHAN
NO 67, JLN PULAI 47, TMN PULAI UTAMA,
81300 SKUDAI
JOHOR DARUL TAKZIM MALAYSIA

CLASS : CYCLEPAC TAKAFUL - INDIVIDUAL

TAKAFUL CONTRIBUTION

CERTIFICATE NO : 502150072329-00
PERIOD OF TAKAFUL : 11 OCT 2021 TO 10 OCT 2022

No.	Description	Amount	SST Rate	SST Amount	Total (RM)
1	Contribution	13.00	6.00	0.78	13.78
Total Before Disbursement		13.00		0.78	13.78
Stamp Duty (Disbursement)		10.00		0.00	10.00
Total After Disbursement		23.00		0.78	23.78
Total Amount Payable					23.78