

Policy No. TGWH000690/5

**Group Takaful Wakalah Hospital & Surgical
SCHEDULE**

TAKAFUL SCHEDULE

Takaful Contract No : TGWH000690/5

Takaful Contract Holder : KOPERASI POLIS DIRAJA MALAYSIA BERHAD

Address : NO.1, BANGUNAN KOPERASI POLIS
JALAN SULAIMAN
KUALA LUMPUR
50000 WILAYAH PERSEKUTUAN

Period of Coverage : 01/03/2022 TO 28/02/2023

Renewal : 01/03/2023

Group Benefits Scheme : GROUP HOSPITAL & SURGICAL TAKAFUL

Covered Members : AS PER LIST LODGED TO THE COMPANY

Scope of Coverage : AS PER SCHEDULE OF BENEFITS

Contribution : 1,374,285.95

Service Tax (%) : 0.00

Stamp Duty : 10.00

Total Contribution : 1,374,295.95

Wakalah Fee:

Type	% of Contribution	Fixed Wakalah Fee
Wakalah Fee*	10.00 %	0.00
Commission	7.00 %	0.00

*The Wakalah Fee is inclusive of Commission

Net Surplus Allocation Ratio :

Takaful Contract Holder	Takaful Operator
50 %	50 %

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**Group Takaful Wakalah Hospital & Surgical
KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEDULE OF BENEFITS AND ANNUAL CONTRIBUTION
MAXIMUM ELIGIBILITY(RM)**

Eligible Age of Entry Maximum Age of Cover	18-70 years old 71 years old	18-70 years old 71 years old	18-70 years old 71 years old
SCHEDULE OF BENEFITS	PLAN1	PLAN2	PLAN3
Room & Board Daily Maximum up to - 180 days	200.00	250.00	280.00
Room & Board - Govt. Hospital Daily Maximum up to - 180 days	200.00	250.00	280.00
Intensive Care Unit Daily Maximum up to - 30 days	as charged	as charged	as charged
Hospital Miscellaneous Service	as charged	as charged	as charged
Surgical Fees	as charged	as charged	as charged
Operating Theatre Fees	as charged	as charged	as charged
Anaesthetist's Fees	as charged	as charged	as charged
In-Hospitalisation Physician Visit (2 visits/day - Daily maximum up to 180 days)	as charged	as charged	as charged
Pre-Hospitalisation Diagnostic Services (Within 90 days to hospitalisation)	as charged	as charged	as charged
Pre-Hospitalisation Specialist Consultation fee (Within 90 days to hospitalisation)	as charged	as charged	as charged
Post Hospitalisation follow up treatment (Follow up within 90 days of discharge)	1,200.00	1,400.00	1,600.00
Emergency Outpatient Accidental Treatment (Follow up within 14 days of first treatment)	1,750.00	2,000.00	2,300.00
Emergency Accidental Dental Treatment (Within 24 hours up to 14 days from date of accident)	500.00	750.00	1,000.00
Second Surgical Opinion Fee	as charged	as charged	as charged
Ambulance Fees	200.00	400.00	600.00
Government Hospital Cash Allowance (up to 150 days)	200.00	220.00	250.00
Day Care Surgery & Services	as charged	as charged	as charged
Emergency Sickness Treatment Between 10:00 p.m to 08:00 a.m only (Maximum per disability)	500.00	750.00	1,000.00

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Eligible Age of Entry Maximum Age of Cover	18-70 years old 71 years old	18-70 years old 71 years old	18-70 years old 71 years old
SCHEDULE OF BENEFITS	PLAN1	PLAN2	PLAN3
Medical Report Fee	100.00	200.00	300.00
Childbirth Delivery Benefits	200.00	300.00	400.00
Medical Prescription (up to 150 days during hospitalization & 90 days post hospitalization)	200.00	300.00	400.00
Administration / Registration	150.00	150.00	150.00
Out-Patient Cancer/ Kidney Dialysis Treatment (Subject to Overall Annual Limit)	20,000.00	25,000.00	30,000.00
OVERALL MAXIMUM LIMIT PER ANNUM	50,000.00	80,000.00	100,000.00
Funeral Expenses (Accidental Causes)	1,500.00	1,500.00	1,500.00

CONTRIBUTION (RM) - MONTHLY

MEMBER

AGE BAND	PLAN1	PLAN2	PLAN3
less than 25 years old	43.67	55.67	65.67
26 - 30	48.67	63.67	72.67
31 - 35	53.67	70.67	80.67
36 - 40	72.67	94.67	109.67
41 - 45	91.67	118.67	137.67
46 - 50	108.67	140.67	161.67
51 - 55	145.67	190.67	219.67
56 - 60	178.67	232.67	267.67
61 - 65	250.67	326.67	375.67
66 - 70 renewal only	305.67	397.67	457.67

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SPOUSE

AGE BAND	PLAN1	PLAN2	PLAN3
less than 25 years old	52.67	67.67	78.67
26 - 30	57.67	75.67	87.67
31 - 35	64.67	85.67	97.67
36 - 40	87.67	113.67	131.67
41 - 45	110.67	142.67	164.67
46 - 50	130.67	169.67	194.67
51 - 55	175.67	227.67	263.67
56 - 60	214.67	279.67	321.67
61 - 65	301.67	392.67	451.67
66 - 70 renew al only	366.67	477.67	550.67

CHILD

AGE BAND	PLAN1	PLAN2	PLAN3
15 days old to 25 years old	33.67	39.67	46.67

CLAUSES, ENDORSEMENTS, DEFINITIONS AND WARRANTIES

(Applicable only as specified in the preceding section of this Schedule)

Signed at Head Office on 27/04/2022



Authorised Signatory

IMPORTANT NOTICE:

This schedule must be read in conjunction with the Contract to which the Schedule is attached.

ENDORSEMENT

CONTRACT NO	:	TGWH000690/5
CONTRACTHOLDER	:	KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME	:	Group Takaful Wakalah Hospital & Surgical
PERIOD OF COVER	:	01/03/2022 - 28/02/2023

It is hereby declared and agreed that with effective 01/03/2022, this endorsement is attached to and read as part of Contract No. TGWH000690/5.

- 1) We agreed that the following conditions are applicable to all the Members who are included in this Scheme:
 - a) Newly recruited Police to have "window period" of 9 months to participate in this program upon completion of their training are subject to the followings:-
 - i) 30 days Waiting Period is waived.
 - ii) Pre-Existing Illness and 120 days Specified Illness are waived for members.
 - iii) 6 months Pre-Existing Illness and 120 days Specific Illness are applicable for Dependents.
 - b) Members who are not new recruit nor currently covered under the existing GHS are allowed to enroll this program anytime subject to the followings:-
 - i) 30 days waiting period is waived.
 - ii) Pre-Existing Illness and 120 days Specified Illness are covered up to 70% of eligible medical expenses incurred.
 - iii) 6 months Pre-Existing Illness and 120 days Specific Illness are applicable for Dependents.
 - c) Member from existing GHS expiring on 28/02/2022 are allowed to join this policy upon expiring and shall be subjected to take-over policies conditions.
- 2) Government Hospital Daily Cash Allowance shall read as follows:
 - Pay a daily allowance for each day of confinement for a covered Disability in a Malaysia Government Hospital including listed below provided that:-
 - a) The Insured Person is confined to a Room & Board rate that does not exceed the amount shown in the Schedule of Benefit.
 - b) No Payment will be made for any transfer to or from any Private Hospital and Malaysia Government Hospital.
 - c) The company shall not be liable for any medical expenses arising from treatment in the following hospitals:
 - i) Hospital Selayang
 - ii) Hospital Putrajaya
 - iii) Institut Kanser Negara
 - iv) Institut Jantung Negara
 - v) Hospital Universiti Sains Malaysia (HUSM)
 - vi) Pusat Perubatan Universiti Malaysia (PPUM)
 - vii) Pusat Perubatan Universiti Kebangsaan Malaysia (PPUKM)



- 3) Intraocular Lens (IOLs) is covered up to RM800.00 per eye.
- 4) For any admission to a published Room & Board rate below RM250, Upgraded Room & Board Co-payment is waived.
- 5) The policy is extended to cover any hospitalization or surgery directly or indirectly wholly or partly due to Armed Force Activities.
- 6) **ACTIVELY AT WORK CONDITION** – Not Applicable
- 7) No waiting period applied for BOD who no longer hold position and moves to normal members, normal members move to BOD and employees who retired but still members.

All other terms, conditions and exclusions of this Takaful Contract shall remain unchanged.

This endorsement shall not be binding upon Etiqa Family Takaful Berhad unless signed by its authorised representative, nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declaration of the Contract other than as above stated.

Dated at Kuala Lumpur, 27.04.2022

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Authorised Signature

ENDORSEMENT

CONTRACT NO : TGWH000690/5
CONTRACTHOLDER : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME : Group Takaful Wakalah Hospital & Surgical
PERIOD OF COVER : 01/03/2022 - 28/02/2023

It is hereby declared and agreed that with effect from 01/03/2022, the revised clauses under DEFINITIONS, shall read as below and not otherwise stated.

DEPENDENT(S)

The person(s) who is a dependent to an Eligible Member and eligible for coverage under the plan offered by this Contract as defined below:

- 1) Four (4) legally married spouses of Eligible Member who are between the age of eighteen (18) years old attained age but not more than sixty (60) years old attained age who is newly join the scheme and extended to seventy (70) years old attained age for existing member.
- 2) (i) Any legally dependent and unmarried child(ren) (including step-child(ren) and legally adopted child(ren) who are wholly dependent on the Eligible Member, between the age of fifteen (15) days old but not more than twenty-five (25) years old attained age or not more than twenty-seven (27) years old attained age if child under OKU (physical challenge).
ii) Maximum Age of Cover is up to twenty-six (26) years old attained age or twenty-eight (28) years old attained age if child under OKU (physical challenge).
- 3) Dependents of an Eligible Member are not covered until the Eligible Member becomes a Person Covered.
- 4) Any dependent, who is not included for cover when eligible within thirty-one (31) days, can apply to be included. Cover commences upon date of submission of complete particulars of the Dependent.

It is further agreed that the above list is not exhaustive and may be amended from time to time.

This endorsement shall not be binding upon Etiqa Family Takaful Berhad unless signed by its authorised representative, nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declaration of the Contract other than as above stated.

Dated at Kuala Lumpur, 27.04.2022



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Authorised Signature

ENDORSEMENT

CONTRACT NO : TGWH000690/5
CONTRACTHOLDER : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME : Group Takaful Wakalah Hospital & Surgical
PERIOD OF COVER : 01/03/2022 - 28/02/2023

It is hereby declared and agreed that with effect from 01/03/2022, the following endorsement is attached to and forms part of Contract No. TGWH000690/5.

1) The Group Hospital and Surgical Takaful Contract (TGWH000690/5) is issued as a rider to Group Family Takaful – Wakalah Harmonized Contract (TGTW001218/5) where both Contracts are sharing the surplus. Termination of TGTW001218/5 shall affect the rate term and conditions of TGWH000690/5 being reviewed and revised.

2) Payment of Surplus:

At the end of each Financial Year of the Takaful Operator, subject to recommendation by the Takaful Operator's appointed actuary and Shariah Committee as well as the approval by the Takaful Operator's board of directors, such surplus will be shared between the Operator and the Covered Member/Person Covered in the ratio of 50:50. The Takaful Operator's entitlement to the surplus is on the basis of the Ju'alah principle.

Any surplus under this Master Contract, shall be payable to Covered Member/Person Covered or Claimant. For Claimant, such nominee shall distribute the Surplus in due course of administration of the estate of the deceased Covered Member/Person Covered in accordance to the will of the Covered Member/Person Covered or the law relating to the distribution of the estate of the deceased persons as applicable to the Covered Member/Person Covered.

Upon payment of Takaful Benefits, we shall be discharged from any further liability with respect to any person paid.

This endorsement shall not be binding upon Etiqa Family Takaful Berhad unless signed by its authorised representative, nor shall anything contained herein be held to waive, alter, change or extend any of the conditions, limits, provisions, agreements, statements or declaration of the Contract other than as above stated.

Dated at Kuala Lumpur, 27.04.2022



Authorised Signature