

TAKAFUL SCHEDULE

Takaful Contract No : TGTW001218/5
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 FAMILY TAKAFUL
Covered Members : AS PER LIST LODGED TO THE COMPANY

Scope of Coverage & Contribution:

No.	Benefits	Plan	Eligible Age of Entry	Maximum Age of Cover	Free Cover Limit (Up to age 69 years old)	Total Sum Covered (RM)	Contribution Rate Per Unit Per Person (Annual)	Contribution (RM)
1	Death (Natural)	Plan1	3 months – 69 years old	70	78,000.00 (up to 6 units)	13,000.00	144.00	2,096,927.90
	Permanent Total Disability Benefit (Natural)					13,000.00		
	Death (Accidental)					33,000.00		
	Permanent Total Disability Benefit (Accidental)					33,000.00		
	Permanent Partial Disability Benefit (Accidental)					33,000.00		
	Terminal Illness					13,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					125.00		
	Accidental Daily Hospital Allowance up to 30 days					20.00		
	Funeral Expense (RM 3000/life)					N/A		
2	Death (Natural)	Plan2	3 months – 69 years old	70	78,000.00 (up to 6 units)	26,000.00	276.00	
	Permanent Total Disability Benefit (Natural)					26,000.00		
	Death (Accidental)					66,000.00		
	Permanent Total Disability Benefit (Accidental)					66,000.00		
	Permanent Partial Disability Benefit (Accidental)					66,000.00		
	Terminal Illness					26,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					200.00		
	Accidental Daily Hospital Allowance up to 30 days					40.00		
	Funeral Expense (RM 5000/life)					N/A		

No.	Benefits	Plan	Eligible Age of Entry	Maximum Age of Cover	Free Cover Limit (Up to age 69 years old)	Total Sum Covered (RM)	Contribution Rate Per Unit Per Person (Annual)	Contribution (RM)
3	Death (Natural)	Plan3	3 months – 69 years old	70	78,000.00 (up to 6 units)	39,000.00	420.00	
	Permanent Total Disability Benefit (Natural)					39,000.00		
	Death (Accidental)					99,000.00		
	Permanent Total Disability Benefit (Accidental)					99,000.00		
	Permanent Partial Disability Benefit (Accidental)					99,000.00		
	Terminal illness					39,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					250.00		
	Accidental Daily Hospital Allowance up to 30 days					60.00		
	Funeral Expense (RM 7000/life)					N/A		
4	Death (Natural)	Plan4	3 months – 69 years old	70	78,000.00 (up to 6 units)	52,000.00	552.00	
	Permanent Total Disability Benefit (Natural)					52,000.00		
	Death (Accidental)					132,000.00		
	Permanent Total Disability Benefit (Accidental)					132,000.00		
	Permanent Partial Disability Benefit (Accidental)					132,000.00		
	Terminal illness					52,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					300.00		
	Accidental Daily Hospital Allowance up to 30 days					80.00		
	Funeral Expense (RM 9000/life)					N/A		
5	Death (Natural)	Plan5	3 months – 69 years old	70	78,000.00 (up to 6 units)	65,000.00	696.00	
	Permanent Total Disability Benefit (Natural)					65,000.00		
	Death (Accidental)					165,000.00		
	Permanent Total Disability Benefit (Accidental)					165,000.00		
	Permanent Partial Disability Benefit (Accidental)					165,000.00		
	Terminal illness					65,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					400.00		
	Accidental Daily Hospital Allowance up to 30 days					100.00		
	Funeral Expense (RM 11000/life)					N/A		



No.	Benefits	Plan	Eligible Age of Entry	Maximum Age of Cover	Free Cover Limit (Up to age 69 years old)	Total Sum Covered (RM)	Contribution Rate Per Person (Annual)	Contribution (RM)
6	Death (Natural)	Plan6	3 months – 69 years old	70	78,000.00 (up to 6 units)	78,000.00	828.00	
	Permanent Total Disability Benefit (Natural)					78,000.00		
	Death (Accidental)					198,000.00		
	Permanent Total Disability Benefit (Accidental)					198,000.00		
	Permanent Partial Disability Benefit (Accidental)					198,000.00		
	Terminal Illness					78,000.00		
	Temporary Partial Disability Benefit (Accidental) / Accidental Weekly Benefit (full MC Benefit) – minimum 5 days up to 150 days					500.00		
	Accidental Daily Hospital Allowance up to 30 days					120.00		
	Funeral Expense (RM 13000/life)				NA	13,000.00		
							Contribution	2,096,927.90
							Sales & Service Tax	0.00
							Stamp Duty	10.00
							Total Contribution	2,096,937.90



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Wakalah Fee :

Type	% of Contribution	Fixed Wakalah Fee
Wakalah Fee*	12.00 %	0.00
Commission	10.00 %	0.00

*The Wakalah Fee is inclusive of Commission

Net Surplus Allocation Ratio :

Takaful Contract Holder	Takaful Operator
50 %	50 %

Dated 26/APRIL/2022 in KUALA LUMPUR

FOR ETIQA FAMILY TAKAFUL BERHAD

AUTHORISED SIGNATORY

ENDORSEMENT

CONTRACT NO : TGTW001218/5
CONTRACTHOLDER : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME : GROUP FAMILY TAKAFUL – WAKALAH HARMONIZED
PERIOD OF COVER : 01/03/2022 – 28/02/2023

It is hereby declared and agreed that with effect from 01/03/2022, the following benefits as per the Schedule of Benefit shall be defined as below:

1. Permanent Partial Disablement Benefit (Accident Cause)

Upon receipt and approval of due proof that the Person Covered suffers any of the Permanent Partial Disablement:

- (a) Incurred within twelve (12) months from the date of Accident; and
- (b) Prior to the Master Contract Anniversary on which he attains the age of seventy (70) years next birthday,

We will pay a benefit or benefits correspond to the said permanent Partial Disablement in accordance with the Scale of benefits below:

1.1 Scale Of Benefits

Event: Bodily injury caused solely and directly by accidental means which independently of any other cause shall within 12 calendar months result in death, loss or necessitate medical and surgical treatment.

Result	Description	Compensation
A	Death	Amount stated in the Schedule
B	Total and Permanent Loss or Disablement/ Permanent Partial Disablement	A percentage of the amount as stated in the Schedule
1	Total and Permanent Disablement from following any employment or occupation	100%
2	Total and Permanent loss of all sight in one or both eyes	100%
3	Total loss by physical severance or total and permanent partial loss of use of:	
	a. One or both hands at wrist	100%
	b. Arm at shoulder	100%
	c. Arm between shoulder and elbow	100%
	d. Arm at or below elbow	100%

	e. Leg at hip		100%
	f. Leg between knee and hip		100%
	g. Leg at or below knee		100%
4	Total and Permanent partial loss of:		
	a. Sight in one eye except perception of light		50%
	b. Lens of one eye		50%
5	Total loss by physical severance or total and permanent partial loss of use of:		
	a. Thumb and 4 fingers of one hand		50%
	b. 4 fingers of one hand		40%
	c. Thumb	- 2 phalanges	25%
		- 1 phalanx	10%
	d. Index finger	- 3 phalanges	15%
		- 2 phalanges	8%
		- 1 phalanx	4%
	e. Middle finger	- 3 phalanges	10%
		- 2 phalanges	4%
		- 1 phalanx	2%
	f. Ring finger	- 3 phalanges	8%
		- 2 phalanges	4%
		- 1 phalanx	2%
	g. Little finger	- 3 phalanges	6%
		- 2 phalanges	4%
		- 1 phalanx	2%
	h. Metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
	i. All toes of one foot		18%
	j. Great toe	- 2 phalanges	6%
		- 1 phalanx	3%
	k. Any other toe		3%
6	Total and permanent loss of		
	a. Hearing in both ears		75%
	b. Hearing in one ear		15%
7	Total and permanent loss of speech		50%

Where the injury is not specified the Company reserves the right to adopt a percentage of disablement which in its opinion is not consistent with the provision of the above scale.



- C Temporary Total disablement from engaging in or attending to usual business
Weekly compensation at the rate stated Amount as per Schedule
- D Temporary Partial Disablement from engaging in or attending to usual business
Weekly compensation at the rate stated Amount as per Schedule
- E Reasonable medical, surgical, hospital, nursing home and nursing fees or changes
Necessarily within twelve months from the happening of the event Amount as per Schedule

Compensation shall not be payable:

- i. In respect of Results A and B for more than the Death Compensation in the aggregate during any Period of Insurance
- ii. For Results A and B(1), B(2) and B(3) caused by the same event except as regards Result A if Compensation has been paid or is payable for Result B(4), B(5), B(6) and B(7) in respect of the same Event the amount payable shall be limited to the sum by which Compensation A exceeds such Compensation.
- iii. For Result (C) and (D) for the same period of disablement nor for any period of disablement subsequent to Compensation becoming payable for Results B caused by the same Event.
- iv. In respect of Result C and D or C and D combined for any period in excess of 104 weeks from the happening of the Event.
- v. For any specific Result where greater Compensation is payable for a Result which includes such specific Result.
- vi. For any of the Result until the total amount has been agreed.

1.2 Condition For Payment Of Benefits

1.2.1. A claim made under Partial Permanent Disablement Benefit will result in the same amount of reduction in the Sum Covered of the Death Benefit and TPD Benefit.

1.2.2. The aggregate amount of benefits payable to any Person Covered under Partial Permanent Disablement Benefit and TPD Benefit taken together should not exceed a total of one hundred percent (100%) of the Sum Covered on Permanent Partial Disablement Benefit.

1.2.3. The aggregate amount of accidental Partial Permanent Disablement Benefit payable to all Person Covered while travelling together in a Conveyance shall be limited to Ringgit Malaysia Three Million Five Hundred Thousand (RM3,500,000) hereinafter referred to as "Per Conveyance Limit".

2. Daily Hospital Allowance Benefit (Accident Only)

Upon receipt and approval of due proof that the Person Covered is confirmed to a Hospital for a minimum period of six (6) hours of confinement and on the recommendation of a registered medical practitioner, We will pay the Hospital Allowance Benefit (Accident only) (per day) as shown in the Takaful Schedule as a result of injury, on each day within the duration of his Hospitalization for;

2.1 Injury which occurred on or after the Effective Date

The aggregate amount of Daily Hospital Allowance Benefit payable to each Person Covered shall be limited to a maximum of thirty (30) days per accident.



3. Temporary Partial Disablement Benefit (Accident Cause)

Upon receipt and approval of due proof that the Person Covered suffers a partial temporary disablement which prevents him from performing any and every duty of his occupation from the date of injury, We will pay the Sum Covered on Partial Temporary Disablement Benefit (Accident only) shown in the Takaful Schedule as weekly benefit.

Provided that:

- 3.1 The period of disability must continue for a period of at least five (5) days before any weekly benefit is payable; and
- 3.2 The maximum period for which the payments are to be made for per accident is one hundred and fifty (150) days

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.

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Authorised Signature

Dated at Kuala Lumpur, 26/04/2022

ENDORSEMENT

CONTRACT NO : TGTW001218/5
CONTRACTHOLDER : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME : GROUP FAMILY TAKAFUL – WAKALAH HARMONIZED
PERIOD OF COVER : 01/03/2022 – 28/02/2023

It is hereby declared and agreed that with effect from 01/03/2022, this endorsement is attached to and forms part of Contract No. TGTW001218/5.

Special Conditions

1. The coverage applies 24 hours a day, every day in a year against any cause of death and disablement occurring anywhere in a world, where at work, at home, during leisure, on vacation, or while travelling for business or pleasure on land, air or sea.
2. Eligible Age: Entry age for participant (member/spouse/child) is between the age of three (3) months old age next birthday but not more than sixty-five (65) years old age next birthday who is newly join the scheme and extended to seventy (70) years old age next birthday for existing participant.
3. **Additional and Deletion Clause** ; Monthly declaration shall consist any of the following changes;
 - i. New member enrolment
 - ii. Existing member new additional unit
 - iii. Existing member reducing unit
 - iv. New dependent enrolment (spouse and children)
 - v. Existing dependent new additional unit
 - vi. Existing dependent reducing unit
 - vii. Termination / deletion of existing member and / or dependent.

General Conditions: For the premium computation, all monthly declaration will be back-dated to the 1st day of each declaration month due to the monthly contribution structure. Koperasi will declare monthly declaration to Etiqa in between 15th to 20th of the following month.

Example, April data declaration is to record changes from April 1, 2022 to April 30, 2022. The April data will be declared to Etiqa in between May 15th to 20th. The endorsement for April declaration will apply April 1, 2022 as the effective date for April declaration.

In the event of any claims, the following special conditions shall apply.

Special Condition for new member enrolment and existing member new additional unit declaration:

In the event of claim, the actual effective date for April declaration (for new member and member new additional unit) shall be the actual individual enrolment date of each member within the month. As per above example for April declaration, if the new member enrolment or existing member new additional unit enrolment is April 15, 2022, the claim will be process as follows:-

- i. New member – no claims will be payable before the actual new member enrolment date i.e. April 15. All claims occurred after April 15 will be covered according to the schedule of benefits limit.
- ii. Existing member new additional unit enrolment – any claims before the actual date of new additional unit enrolment, i.e. April 15, the member is only covered based on their original unit. The member will be entitled to the total unit only after April 15.
- iii. The enrolment date as mentioned above will be verified and confirmed by Koperasi based on member Enrolment Form submitted to Koperasi in the event of any claims.

Special condition for enrolment of new dependent and increase no of unit for existing dependent:

In the event of claim for new dependent and increase number of unit existing dependent, the claim will be process according to accidental and non-accidental cause:-

- i. **Accidental cause** – no claims will be payable before the actual new member enrolment date i.e. April 15. All claims occurred after April 15 will be covered in full according to the new dependent or existing dependent number of unit enroll.
 - ii. **Non-accidental cause** – only the 1st unit of the new dependent or the original unit for existing dependent will be covered immediately after April 15. There will be **30 days waiting period** applicable to more than 1 unit new dependent and additional unit request from existing dependent for non-accidental cause.
 - iii. The enrolment date and the applicable number of unit as mentioned above will be verified and confirmed by Koperasi based on new dependent Enrolment Form and existing Koperasirecord in the event of any claims or dispute.
4. Coverage is by unit basis, minimum 1 unit, maximum 6 units per person. Coverage for spouse and children must be equal or inferior to principal member.
 5. Children age limit is from 3 months old and continuously enroll under the scheme until terminated by principle member.
 6. The coverage shall be extended to cover all accident and/or incidents resulting directly and indirectly, wholly or partly during course of policy duties and/or services and/or training for the following activities;
 - i. Unscheduled flight (must be in a licensed aircraft)
 - ii. All types of police training both armed and unarmed (i.e. martial arts, boxing, shooting range etc.)
 - iii. All types of amateur sport activities, those falling under professional sport will be subjected to name declaration and approval
 - iv. All types of social activities
 - v. Undercover activities. Undercover activities shall be defined as police activities done and kept in secret such as undercover activities within an organized/ criminal organization, drug trafficking organization, terrorist or military group, subversive organization, political and NGO information and intelligence and any others activities of such nature.
 7. Standard exclusion for death and disablement will be waived for any death, injury or illnesses resulting directly and indirectly, wholly or partly during course of policy duties, activities and/ or services and/ or training.
 8. Waiting Period for new members
 - i. 12 months waiting period shall apply for all types of cancer, disease related to heart and cardiovascular (including stroke), kidney failure, paralyzed from and above the waist, multiple sclerosis, coma, organ transplant, brain related disease that require surgery.
 - ii. 3 months waiting period shall apply for all non-accidental causes (others than the above).
 9. Waiver of pre-existing to all existing and new members.
 10. Death due to HIV contracted whilst on duty and/or police activities is payable under additional benefit.
 11. Monthly Declaration (named list) to be provided on 25th of every month to the Takaful Operator.
 12. Total Monthly Contribution to be paid on Monthly Basis.
 13. Limit per Conveyance: RM3, 500,000.00

14. Bereavement Benefits Memo

- i. Non-accidental cause only – is hereby declared and agreed the Bereavement Benefit for non-accidental shall be payable in full lump sum in the event of either Death or Total Permanent Disablement (TPD) due to non-accidental cause. For the benefits of TPD shall subject to benefit items that bear 100% entitlement as per Scale of Benefits.
 - ii. Funeral expenses for all causes – This benefits is payable only in the event of Death to the covered member from any causes (accidental & non-accidental)
15. Actively At Work Condition – Not Applicable
16. Waiting period for new entrant is 9 months for natural causes.
17. 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.



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Authorised Signature

Dated at Kuala Lumpur, 26/04/2022

ENDORSEMENT

CONTRACT NO : TGTW001218/5
CONTRACTHOLDER : KOPERASI POLIS DIRAJA MALAYSIA BERHAD
SCHEME : GROUP FAMILY TAKAFUL – WAKALAH HARMONIZED
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. TGTW001218/5.

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.

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, 26/04/2022



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Authorised Signature



ENDORSEMENT

CONTRACT NO : TGTW001218/5
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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.

Payment of claim:

Takaful Benefits payable under this Master Contract shall be paid according to the following:

- i) to the Covered member; or
- ii) Claimant with supporting documents. For Claimant, if applicable, such nominee shall distribute the Takaful Benefits 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, 26/04/2022


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Authorised Signature