

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your motor takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 February 2026

### 1 What is Takaful myMotor – Private Car?

**Takaful myMotor – Private Car** provides comprehensive coverage to your vehicle in the event of losses or damages due to accident, fire or theft as well as liability to third party for death or bodily injury and property losses or damages.

**Applicable Shariah Concepts:**

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) are based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

### 2 Know Your Coverage

As an illustration, for **RM1,693.76** annually, you will receive the following basic motor takaful certificate coverage:

Sum Covered	<b>RM50,000</b>
No Claim Discount (NCD) Entitlement	<b>0%</b>
Additional Coverage (This is participated with an additional takaful contribution)	<ul style="list-style-type: none"> <li>• Windscreen, Windows and Sunroof with sum covered: RM2,000;</li> <li>• Motor PA Plus (Plan 1);                             <ul style="list-style-type: none"> <li>◦ Accidental Death or Permanent Disablement; and</li> <li>◦ Breakdown Towing.</li> </ul> </li> <li>• Inclusion of Special Perils;</li> <li>• Towing and Cleaning due to Water Damage (Plan 1);</li> <li>• Compensation for Assessed Repair Time (CART) - (7 days x RM50);</li> <li>• Key Replacement (Plan 1);</li> <li>• Legal Liability to Passengers;</li> <li>• Legal Liability of Passengers for Negligence Acts;</li> <li>• Strike, Riot and Civil Commotion;</li> <li>• Waiver of Betterment; or</li> <li>• Agreed Value.</li> </ul> <p><b>Note:</b> The additional coverage above are based on Plan 1. Please refer to the Appendix for other plans offered under this product.</p>

**Your basic motor takaful certificate covers:**

- Loss or damage to your own vehicle due to accident, fire or theft;
- Your liability or your authorized drivers' liability to third party for:
  - Bodily injury or death; and
  - Property loss or damage.
- Complimentary personal accident benefit of RM15,000 for each driver and passenger.

**Your motor takaful certificate excludes:**

- Your liability against claims from passengers in your vehicle unless otherwise taken as an additional coverage;
- Loss of use of your vehicle unless otherwise taken as an additional coverage;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide unless otherwise taken as an additional coverage; or
- Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction.

**Note:** This list is **non-exhaustive**. Please refer to the certificate for the full list of exclusions under this certificate.

**If you have any questions or require assistance on your motor takaful, you can:**



Call us at:  
1-300 88 252 385



Visit us at:  
[www.takaful-malaysia.com.my/en/products/takaful-mymotor/](http://www.takaful-malaysia.com.my/en/products/takaful-mymotor/)



Email us at:  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

### 3 Know Your Obligations

For this motor takaful certificate, you must pay a takaful contribution of:	
Basic takaful contribution	<b>RM1,693.76</b>
(-) 0% NCD entitlement	RM0.00
(+) Additional coverage	
<ul style="list-style-type: none"> <li>• Windscreen, Windows and Sunroof with sum covered: RM2,000</li> <li>• Motor PA Plus (Plan 1):                             <ul style="list-style-type: none"> <li>○ Accidental Death or Permanent Disablement</li> <li>○ Breakdown Towing</li> </ul> </li> <li>• Inclusion of Special Perils</li> <li>• Towing and Cleaning due to Water Damage (Plan 1)</li> <li>• Compensation for Assessed Repair Time (CART) - (7 days x RM50)</li> <li>• Key Replacement (Plan 1)</li> <li>• Legal Liability to Passengers</li> <li>• Legal Liability of Passengers for Negligence Acts</li> <li>• Strike, Riot and Civil Commotion</li> <li>• Waiver of Betterment</li> <li>• Agreed Value</li> </ul>	RM300.00 RM20.00  RM100.00 RM20.00 RM35.00 RM20.00 RM37.80 RM7.50 RM150.00 RM285.00 RM50.00
<b>Total takaful contribution</b>	<b>RM2,719.06</b>
Wakalah Fee (part of total takaful contribution of <b>RM2,719.06</b> )	<b>26%</b> of total takaful contribution or <b>RM706.96</b> , of which: <ul style="list-style-type: none"> <li>• Commission <b>10%</b> of total takaful contribution, or <b>RM271.91</b></li> <li>• Management Expenses <b>16%</b> of total takaful contribution, or <b>RM435.05</b></li> </ul>
(+) 8% Service Tax	RM217.52
(+) Stamp Duty	RM10.00
<b>Total takaful contribution payable</b>	<b>RM2,946.58</b>

### ! IMPORTANT INFORMATION YOU SHOULD KNOW

<b>A</b>	The duration of coverage is one (1) year. You need to renew the takaful cover annually.
<b>B</b>	The takaful will only be effective once you have paid the contribution (cash before cover).
<b>C</b>	You must ensure to cover your vehicle based on the market value of your vehicle at the point you apply this motor takaful certificate with reference to Insurance Services Malaysia (ISM) Automotive Business Intelligence System (ABI) as it will affect the amount you can claim.
<b>D</b>	In the event of an accident, you should notify us the soonest possible. You may do so by contacting us through: <ol style="list-style-type: none"> <li>1. Branch: List of customer engagement channels, which include branches and the call centre <a href="http://www.takaful-malaysia.com.my/en/contact-us/">www.takaful-malaysia.com.my/en/contact-us/</a></li> <li>2. Customer Service Unit (CSU) Hotline: 1-300 88 252 385</li> <li>3. Email: <a href="mailto:csu@takaful-malaysia.com.my">csu@takaful-malaysia.com.my</a></li> <li>4. Online: <a href="http://www.takaful-malaysia.com.my/en/claim-guide/">www.takaful-malaysia.com.my/en/claim-guide/</a></li> <li>5. Tele Bantuan App</li> <li>6. Takaful Malaysia Panel Workshops: For Own Damage (OD) and Own Damage Knock-for-Knock (ODKFK) Claims</li> </ol> <p>Claim process:</p> <ul style="list-style-type: none"> <li>• Contact our Tele Bantuan helpline number at 1800 888 788 for accident, towing or breakdown assistance;</li> <li>• Gather evidence;</li> <li>• Make a police report within twenty-four (24) hours;</li> <li>• Notify us within seven (7) working days from the date of the accident; and</li> <li>• Send your vehicle to our nearest approved panel repairer.</li> </ul>
<b>E</b>	If your vehicle is involved in an accident, you must send the damaged vehicle to: <ul style="list-style-type: none"> <li>• Motor repair workshops which are on our panel of approved workshops;</li> <li>• Motor repair workshops that are registered with Jabatan Pengangkutan Jalan (JPJ); or</li> <li>• Any other repairer that we have given you special permission to use.</li> </ul>
<b>Note:</b> The list is <b>non-exhaustive</b> . You should refer to the certificate for the full terms and conditions under this certificate.	

### ? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving a written notice to our CSU via email, by visiting any of our Takaful myCare Centres (TMCC) or authorized agents, or through [myTakaful Customer](#) portal. Upon cancellation, you are entitled to a pro-rated refund of the contribution provided you have not made any claim. There will be no cancellation fee.

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**THE BENEFIT(S) PAYABLE UNDER ELIGIBLE PRODUCT IS 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 TAKAFUL MALAYSIA OR PIDM (VISIT [WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)).**



### Additional Benefits/Contribution

Additional Benefits	Some of the optional benefits that are available by paying additional contributions:	
	Add-on Benefits	Descriptions of Coverage
a.	Cover for Windscreens, Windows and Sunroof	<p>This benefit covers the cost of replace or repair any glass in the windscreens, windows or sunroof of your vehicle that is accidentally damaged, including the cost of lamination/tinting film (if any).</p> <p>Your No Claim Discount (NCD) will not be affected if this additional coverage is included.</p>
b.	Motor PA Plus	<p>This benefit provides an additional cover for the driver and passengers travelling in your vehicle against death or permanent disablement due to a road accident and also an unlimited breakdown towing up to a maximum limit as selected by you. This is on top of the Complimentary Personal Accident of RM15,000/Person Covered and 50km breakdown towing.</p> <p>You can choose any of the plan options below:</p> <ul style="list-style-type: none"> <li>a) Plan 1 - RM20,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 100km</li> <li>b) Plan 2 - RM30,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 200km</li> <li>c) Plan 3 - RM40,000 PA Cover for Driver &amp; Passengers and breakdown towing up to 300km</li> <li>d) Plan 4 - RM85,000 PA Cover for Driver &amp; Passengers and breakdown &amp; accident towing with no maximum limit in Peninsular Malaysia and up to 1000km in East Malaysia</li> </ul>
c.	Inclusion of Special Perils	This benefit covers your vehicle against loss or damage caused by natural perils such as flood, storms, typhoons, volcanic eruptions, earthquakes, landslides or sediment.
d.	Towing and Cleaning due to Water Damage	<p>This benefit reimburses you for the actual expenses incurred up to a maximum limit as selected by you in the event your vehicle sustains water damage due to flooding, flash flood, overflowing of waterways, drains, rivers or mud slides which requires towing and cleaning. This benefit can only be claimable once during the period of coverage.</p> <p>You can choose the benefit limits from the plan options below:</p> <ul style="list-style-type: none"> <li>a) Plan 1 - RM1,000</li> <li>b) Plan 2 - RM2,000</li> <li>c) Plan 3 - RM3,000</li> </ul>
e.	Compensation for Assessed Repair Time (CART)	This benefit compensates you for the loss of use of your vehicle based on loss adjuster's assessment of the time required for repairs as a result of an accident (up to 21 days x RM200).
f.	Key Replacement	<p>This benefit reimburses you 80% of the cost to replace the key of your car up to a maximum limit as selected by you. This benefit can only be claimable once during the period of coverage.</p> <p>You can choose the benefit limits from the plan options below:</p> <ul style="list-style-type: none"> <li>a) Plan 1 - RM750</li> <li>b) Plan 2 - RM1,500</li> <li>c) Plan 3 - RM3,000</li> </ul>
g.	Legal Liability to Passengers*	<p>This benefit covers you against the legal liabilities for death or bodily injuries caused to your passengers (except family members) due to your negligent driving.</p> <p>This coverage is compulsory if you drive your car in Singapore.</p>
h.	Legal Liability of Passengers for Negligence Acts*	This benefit covers you against the legal liabilities for death or bodily injuries to third party or third party property damage due to negligence of your passengers (e.g. a passenger in your car whilst opening the car door causes an injury to a passer-by or the car behind you).
i.	Strike, Riot & Civil Commotion	This benefit covers your vehicle against loss or damage caused directly by persons involved in a strike, riot or disturbance of public peace.
j.	Waiver of Betterment	This benefits provides Waiver of Betterment up to 11 years.
k.	Agreed Value	This benefits provides an Agreed Value up to 10 years.

# Appendix Product Disclosure Sheet

## Takaful myMotor – Private Car



	<p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1) *It is an offence under the laws of the Republic of Singapore to enter the country without extending a passenger liability cover for your motor Takaful.</li> <li>2) If the number of Person Covered at the time of the occurrence exceeds the number stated as the seating capacity in the Vehicle Registration Card, our limit of liability per person will be reduced by the ratio of the number of passengers declared to that of the actual number of passengers. Person Covered means the driver and/or passenger(s) of your car.</li> <li>3) Duration of cover is for one (1) year. You need to renew your certificate annually.</li> <li>4) Please refer to the certificate for the full list of covers/benefits under this product.</li> </ol>																																				
<p><b>Contribution for Additional Benefits</b></p>	<p>The contributions for some of the optional benefits are as below:</p> <table border="1" data-bbox="256 472 1516 600"> <thead> <tr> <th colspan="2">Add-on Benefits</th> <th>Plan 1</th> <th>Plan 2</th> <th>Plan 3</th> <th>Plan 4</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Motor PA Plus</td> <td>RM20</td> <td>RM30</td> <td>RM40</td> <td>RM85</td> </tr> <tr> <td>b.</td> <td>Towing and Cleaning due to Water Damage</td> <td>RM20</td> <td>RM35</td> <td>RM45</td> <td>-</td> </tr> <tr> <td>c.</td> <td>Key Replacement</td> <td>RM20</td> <td>RM30</td> <td>RM50</td> <td>-</td> </tr> </tbody> </table> <p><b>Example:</b> Gross contribution for a new private vehicle with sum covered RM50,000.00* and 1500 Cubic Capacity (cc).</p> <table data-bbox="248 719 1141 896"> <tr> <td>Comprehensive cover</td> <td>RM1,552.50</td> </tr> <tr> <td>Less 25% NCD entitlement</td> <td>RM 388.13</td> </tr> <tr> <td></td> <td>RM1,164.37</td> </tr> <tr> <td>Plus Additional cover – Windscreen up to RM800.00</td> <td>RM 120.00</td> </tr> <tr> <td>Motor PA Plus – (Plan 1)</td> <td><u>RM 20.00</u></td> </tr> <tr> <td><b>Total Contribution Payable</b></td> <td><u><b>RM1,304.37*</b></u></td> </tr> </table> <p>*The estimated gross contribution that you have to pay is RM1,304.37 excluding Service Tax and Stamp Duty.</p> <p>The amount covered is based on the current market value of the vehicle based on reference to the Insurance Services Malaysia (ISM) Automotive Business Intelligence (ABI) vehicle valuation database.</p> <p><b>Note:</b> The above example is for illustration purposes only.</p>	Add-on Benefits		Plan 1	Plan 2	Plan 3	Plan 4	a.	Motor PA Plus	RM20	RM30	RM40	RM85	b.	Towing and Cleaning due to Water Damage	RM20	RM35	RM45	-	c.	Key Replacement	RM20	RM30	RM50	-	Comprehensive cover	RM1,552.50	Less 25% NCD entitlement	RM 388.13		RM1,164.37	Plus Additional cover – Windscreen up to RM800.00	RM 120.00	Motor PA Plus – (Plan 1)	<u>RM 20.00</u>	<b>Total Contribution Payable</b>	<u><b>RM1,304.37*</b></u>
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<p><b>Customer's Acknowledgement*</b></p> <p>Kindly ensure that you complete this section personally and are fully aware of what you are signing:</p> <p><input type="checkbox"/> I acknowledge that Takaful Malaysia has provided me with a copy of the PDS.</p> <p><input type="checkbox"/> I have read and understood the key information contained in this PDS.</p> <p><input type="checkbox"/> I confirm that I have selected the plan [ Insert Plan ].</p> <p>_____</p> <p>*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.</p>	<p>Name: _____</p> <p>Date: _____</p>
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