



IKHLAS

Secure Travel Takaful



Dear SUZANA BINTI MOHD AFANDI,

Thank you for choosing Takaful IKHLAS as your preferred travel protection. Your IKHLAS Secure Travel certificate is now confirmed.

Please refer to the details below. We recommend you to keep this Schedule safe and accessible. In case of any emergencies, kindly contact our emergency assistance at 03-7628 3886 (local & overseas).



Schedule

| Takaful Certificate Number | Plan | Agent Code | Agent Name |
|----------------------------|--------|------------|------------|
| TSWA00000005319 | SILVER | GI00026 | WTP DIRECT |



Travel Details

| Destination | Traveller Type | Cover Type | Period of Takaful |
|-------------|----------------|------------------|-------------------------|
| ASIA | GROUP | SINGLE RETURN | 13/09/2025 - 15/09/2025 |



Quotation Summary

| | | |
|-------------------------------------|-----------|---------------|
| Basic Contribution | RM | 200.00 |
| Add-Ons: | | |
| Covid-19 | RM | 0.00 |
| Adventurous Activities | RM | 0.00 |
| Electronic Devices | RM | 0.00 |
| Discount (25%) | RM | 0.00 |
| Gross Contribution (after discount) | RM | 0.00 |
| Stamp Duty | RM | 0.00 |
| Service Tax (8%) | RM | 0.00 |
| Total Contribution | RM | 200.00 |



Emergency Travel Helpline

Local
03-7628 3886

Overseas
03-7628 3886

Customer Contact Center
03-2723 9696

Sincerely,

Takaful IKHLAS General Berhad



Takaful Participant Details

Name

SUZANA BINTI MOHD AFANDI

Address

12D-T2-U2BLOK12D

FASA 12 PRESINT 9

62250, PUTRAJAYA, WILAYAH PERSEKUTUAN

ID Number

810505016564

Mobile Number

60169932676

Email

erwin_larkin@yahoo.com



Person Covered Details

| No. | Name | ID Number | Mobile Number | Email |
|-----|-------------------------------|--------------|---------------|------------------------|
| 1 | SUZANA BINTI MOHD AFANDI | 810505016564 | 60169932676 | erwin_larkin@yahoo.com |
| 2 | BARAIM BIN HAJIBADRI | 760727135777 | 60169932676 | erwin_larkin@yahoo.com |
| 3 | AFRINA WAFIQAH BINTI BARAIM | 050526060442 | 60169932676 | erwin_larkin@yahoo.com |
| 4 | ARDINI DARWISYA BINTI BARAIM | 120725160092 | 60169932676 | erwin_larkin@yahoo.com |
| 5 | ADLINA BATRISYIA BINTI BARAIM | 160221160036 | 60169932676 | erwin_larkin@yahoo.com |



CLAUSES, WARRANTIES & EXCLUSIONS

P73 Sanction Limitation and Exclusion Clause

The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolution or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states.

SST2024 Sales and Service Tax (SST)

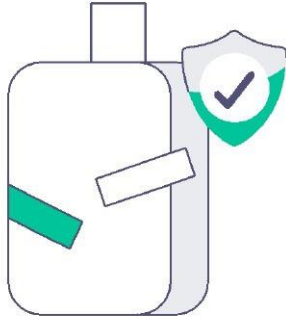
The Government of Malaysia has announced that the rate of Services Tax will be increased from 6% to 8% effective 1st March 2024. This increase will impact General Takaful products and the Company reserves the right to collect an amount equivalent to the Service Tax payable on the Takaful Contribution for the certificate period.

If the certificate period commences before but expires after 1st March 2024 and the payment for Takaful Contribution is fully received before 1st March 2024, the Service Tax at the rate of 6% will be applied (subject to further guidance from the Royal Malaysian Customs Department). Any portion of the contribution that is received on or after 1 March 2024 for the period of certificate on or after 1 March 2024 will be subject to the increased Service Tax rate of 8% (if the amount received not in full before 1st March 2024). We shall collect from you an amount equivalent to the Service Tax payable on the applicable Takaful Contribution calculated from 1st March 2024 on a pro-rated basis. Your obligation to pay the Service Tax shall form part of the Terms and Conditions in your Takaful contract.

The laws governing Service Tax are as per the Service Tax Act, 2018 and all Regulations passed by the Government of Malaysia from time to time.

| Code | Description |
|------|--|
| P02 | Disappearance Clause |
| P17 | Strike, Riot & Civil Commotion Clause |
| P20 | Exposure Clause |
| P21 | Accidental Drowning |
| P86 | Aggregate Limit of Liability Clause |
| P87 | Automatic Extension of Period of Takaful |

Note: Please refer to the Takaful Certificate for the full list of clauses, warranties and exclusions.



Need to make a claim?

Create a claim online via GO Serve by Takaful IKHLAS to keep track of its progress. It's easy, fast, and secured!

- **Step 1**
Visit GO Serve by Takaful IKHLAS and click **Non-Motor** to begin.
- **Step 2**
Choose your claim type.
- **Step 3**
Fill in the details and describe the incident.
- **Step 4**
Upload all necessary documents.
- **Step 5**
Submit!

Note: Have all the relevant documents/receipts ready as evidence of incident. Takaful IKHLAS representative may contact you from time to time for the purpose of filing the claim and if additional documents are required. Takaful IKHLAS may appoint a loss adjuster if necessary to evaluate your claim.