



**Takaful Natural Disability
Benefit**

This Supplementary Takaful Natural Disability Benefit (hereinafter called "Contract") forms part of the Participant's Membership Document (hereinafter called the "PMD") to which it is attached. This Contract is valid only if this Supplementary Benefit is mentioned in the Participant's Specific Schedule (hereinafter referred to as the "PSS"). This Contract is issued in consideration of the Contributions applicable to this Contract as stated in the PSS.

The following conditions describe the special conditions that would be followed exclusively for this benefit. All other terms and conditions mentioned in the PMD would also be considered as part of this Supplementary Scheme.

CLAUSE 1 - EVENTS COVERED

If an Individual Covered, become permanently and totally disabled due to sickness and being unable to follow his or her occupation or any other occupation to which he or she may be reasonably suited by reason of training, education or experience and the disability is determined by the Takaful Operator's medical examiners to be of a permanent nature, the Takaful Operator will, subject to the provisions hereinafter stated pay the amount for which the Individual Covered is covered under this benefit to the person or persons entitled thereto. The payment of any claim would be subject to a deferred period of six (06) months commencing on the date of claim.

CLAUSE 2 - TAKAFUL COVERAGE:

The Takaful Coverage is applicable to each Individual Covered in accordance with the PSS and as provisions of Clause 13 of The PMD-.

CLASUE 3 - BASIS OF TAKAFUL COVERAGE

The basis of Takaful Coverage under this Benefit shall be either *Non-Contributory* or *Contributory* depending on the Takaful Death coverage basis.

CLAUSE 4 - COMPUTATION OF CONTRIBUTIONS:

(See Clause 6 - The PMD)

CLAUSE 5 - TERMINATION OF INDIVIDUAL EMPLOYEE'S TAKAFUL COVERAGE

The Takaful Coverage of the Individuals Covered shall terminate under the provisions of Clause 16 of the PMD and Clause 7 of this document.

CLAUSE 6 - MINIMUM ELIGIBILITY AGE

The minimum eligibility age under this Benefit is mentioned in the PSS.

CLASUE 7 - MAXIMUM ELIGIBILITY AGE

The maximum eligibility age under this Benefit is mentioned in the PSS.

CLASUE 8 - PARTICIPATION REQUIREMENTS

(See Clause 14 - The PMD-)

CLAUSE 9 - LIMITATIONS

The Takaful Coverage provided hereunder this benefit does not cover any loss resulting from or caused directly or indirectly, wholly or partly, by:

- a) Pre-existing Condition Exclusion – No claim shall be accepted where the condition causing the claim is in any way related either directly or indirectly to any medical condition whether physical or mental with which the Individual Covered has previously been diagnosed, received treatment for, received medical counsel in relation to or was awaiting medical attention at the time individual cover commenced.
- b) Attempted suicide, self-destruction or self-inflicted injury, while sane or insane, or any attempt thereat; or
- c) Mental or psychosomatic disorder which is not caused by a physical disease; or
- d) Being under the influence of alcohol, intoxicants or drugs other than in accordance with the directions of a registered medical practitioner; or
- e) Pregnancy, abortion or childbirth; or
- f) Nuclear, Chemical or Biological; or
- g) Complications arising from an accident or bodily injury.