



WE PROTECT EVERYONE

IKHLAS SECURE TRAVEL TAKAFUL

Don't let unexpected travel mishaps ruin your adventure.
Get covered with our travel protection today!

A PIDM Member



Underwritten by: Takaful IKHLAS General Berhad
(201701019705) (1233870-A)

IKHLAS SECURE TRAVEL TAKAFUL

IKHLAS Secure Travel Takaful provides coverage for a variety of unforeseen events that can occur before or during a trip, such as trip cancellation or interruption, medical emergencies, lost or stolen luggage, and more. This product is well-suited for individuals or family who are traveling for leisure or business, as well as those who are in adventure sports.

Eligibility: Individuals between the age of 30 days to 80 years old. However, the age of the child can be extended to twenty-three (23) years old if the child remains in full-time education.



Emergency Travel Helpline:

+603 2302 0006



**Wider
Coverage Area**



**Comprehensive
Plan**



**Affordable
Contribution**



**Emergency
Evacuation**



Peace of Mind



Product Overview



Personal Accident

Pays a lump sum amount upon death or permanent disablement due to an accident. (Refer Scale of Compensation for Section A)



Medical & Other Related

Benefit includes medical expenses, follow-up treatment, alternative medical treatment, compassionate care, child guard benefit, hospital allowance & dispatch of medicine.



Emergency Medical

Benefit includes repatriation expenses, emergency medical evacuation and funeral expenses.



Travel Inconvenience

Benefit includes travel delay, travel cancellation, travel curtailment, travel misconnection, missed departure, travel overbooked, loss of travel deposit due to insolvency of travel agent, baggage delay, rental car excess cover, hijacking inconvenience and travel fraud.



Losses of Personal Belongings

Benefit includes Loss or Damage to Luggage & Personal Effects, Loss of Travel Documents, Loss of Personal Money, Home Care and Loss of Credit Card.



Personal Liability

Indemnifies the person covered for legal liability towards third parties arising during the trip as a result of accidental injury or loss/damage to their property.



Other Benefit

Benefit includes Badal Hajj and Waqf.



COVID-19

Optional/Add-on

Benefit includes death, trip cancellation, medical expenses, emergency medical evacuation, repatriation and funeral expenses due to COVID-19.



Adventurous Activities

Optional/Add-on

To cover the Person Covered in respect of Death or Permanent Disability under Section A and Medical & Other Expenses under Section B due to activities listed in the schedule.



Loss of Electronic Devices

Optional/Add-on

To cover loss of electronic devices; limited handphone, tablet and camera only. (Up to)

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond

Section A

Personal Accident Benefits

	Due to accident only				
A1 - Accidental Death or Permanent Disability	75,000	100,000	300,000	500,000	1,000,000
Pays a lump sum amount upon death or permanent disablement due to an accident.	Overall Family Limit: 225,000	Overall Family Limit: 300,000	Overall Family Limit: 900,000	Overall Family Limit: 1,500,000	Overall Family Limit: 3,000,000

Section B

Medical & Other Related Benefit

	Due to accident only	Due to Accident or Illness			
B1 - Medical Expenses (up to)	75,000	100,000	300,000	500,000	1,000,000
Reimbursement of medical expenses incurred due to an Bodily Injury or illness (excluding any pre-existing illness) up to the specified amount.	Overall Family Limit: 187,500	Overall Family Limit: 250,000	Overall Family Limit: 750,000	Overall Family Limit: 1,250,000	Overall Family Limit: 2,500,000
B2 - Follow Up Treatment (up to)	7,500	10,000	30,000	50,000	100,000
Reimbursement up to the limit for the necessary follow-up medical, hospital and treatment expenses in Malaysia within three (3) months upon return from the trip.	Overall Family Limit: 18,750	Overall Family Limit: 25,000	Overall Family Limit: 75,000	Overall Family Limit: 125,000	Overall Family Limit: 250,000
B3 - Alternative Medical Treatment (up to)	Not Covered	Not Covered	500	500	500
Reimbursement up to the limit for reasonable alternative treatment expenses resulted from Accident / Illness (excluding any pre-existing illness) during the trip incurred by the Person Covered within three (3) months upon returning.			Overall Family Limit: 1,250	Overall Family Limit: 1,250	Overall Family Limit: 1,250
B4 - Compassionate Care (up to)	Not Covered	5,000	7,500	10,000	15,000
Reimbursement up to the limit for additional expenses incurred for one person required on medical advice to travel and remain behind with the person covered due to his death or hospitalisation (international plans only).		Overall Family Limit: 5,000	Overall Family Limit: 7,500	Overall Family Limit: 10,000	Overall Family Limit: 15,000
B5 - Child Guard Benefit (up to)	Not Covered	3,000	5,000	10,000	15,000
Reimbursement for additional expenses incurred for one person required to travel and take care of the children of Person Covered whilst the person covered is confined to a hospital (international plans only).		Overall Family Limit: 3,000	Overall Family Limit: 5,000	Overall Family Limit: 10,000	Overall Family Limit: 15,000

Continued on the next page...

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond
B6 - Hospital Allowance (Max 30 days) Daily Hospital Allowance up to the limit of Benefit Amount for every complete day of Hospital Confinement.	2,250 75 per day Overall Family Limit: 6,750 Max 3 person/family	3,000 100 per day Overall Family Limit: 9,000 Max 3 person/family	6,000 200 per day Overall Family Limit: 18,000 Max 3 person/family	9,000 300 per day Overall Family Limit: 27,000 Max 3 person/family	10,500 350 per day Overall Family Limit: 31,500 Max 3 person/family
B7 - Dispatch of Medicine (up to) Reimburse the Person Covered up to the specified amount for expenses incurred to dispatch medicine for specific treatment due to accident whilst travelling, provided such prescription is recommended by a certified medical practitioner.	Not Covered	Not Covered	1,000 Overall Family Limit: 1,000	1,500 Overall Family Limit: 1,500	2,000 Overall Family Limit: 2,000

Section C

Emergency Medical Evacuation & Repatriation

		Due to accident only	Due to Accident or Illness			
C1 - Repatriation Expenses (up to) Covers the costs for transporting the mortal remains back to Malaysia where death occurs due to Injury or Illness (excluding pre-existing illness).	Not Covered	500,000 Overall Family Limit: 1,500,000	1,000,000 Overall Family Limit: 3,000,000	1,500,000 Overall Family Limit: 4,500,000	2,000,000 Overall Family Limit: 6,000,000	
C2 - Emergency Medical Evacuation (up to) Covers the costs for emergency transportation and necessary medical care to move the Person Covered who is in a critical medical condition to the nearest hospital due to Injury or Illness (excluding pre-existing illness).	Not Covered	500,000 Overall Family Limit: 1,500,000	1,000,000 Overall Family Limit: 3,000,000	1,500,000 Overall Family Limit: 4,500,000	2,000,000 Overall Family Limit: 6,000,000	
C3 - Funeral Expenses A lump sum payment for funeral expense in the event of an Accidental death of the Person Covered.	2,000 Overall Family Limit: 6,000	2,500 Overall Family Limit: 7,500	5,000 Overall Family Limit: 15,000	7,500 Overall Family Limit: 22,500	10,000 Overall Family Limit: 30,000	

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond

Section D

Travel Inconvenience

D1 - Travel Delay

Reimbursement for each full 6 consecutive hours of delay from original scheduled arrival or departure up to the specified amount.

Exclude: Chartered Flight

Max limit:
1,000
For Every
6 hours: **100**

Max
family limit:
3,000
For Every
6 hours: **300**

Max limit:
1,500
For Every
6 hours: **100**

Max
family limit:
4,500
For Every
6 hours: **300**

Max limit:
3,000
For Every
6 hours: **200**

Max
family limit:
9,000
For Every
6 hours: **600**

Max limit:
5,000
For Every
6 hours: **200**

Max
family limit:
15,000
For Every
6 hours: **600**

Max limit:
10,000
For Every
6 hours: **200**

Max
family limit:
30,000
For Every
6 hours: **600**

D2 - Travel Cancellation (up to)

Reimbursement for Cancellation Expenses incurred due to Specified Cause prior to the commencement of that Trip (international plans only).

Not
Covered

5,000

Overall
Family Limit:
15,000

15,000

Overall
Family Limit:
45,000

25,000

Overall
Family Limit:
75,000

35,000

Overall
Family Limit:
105,000

D3 - Travel Curtailment (up to)

Reimbursement for the irrecoverable prepaid cost of the planned Trip in respect of relevant travelling expenses which to be calculated proportionately based on the unutilized portion of the planned Trip (international plans only).

Not
Covered

5,000

Overall
Family Limit:
15,000

15,000

Overall
Family Limit:
45,000

25,000

Overall
Family Limit:
75,000

35,000

Overall
Family Limit:
105,000

D4 - Travel Misconnection

Pays due connecting scheduled aircraft, train or sea vessel is missed and no alternative onward or transportation is made available for at least six (6) hours from the actual arrival time of your incoming scheduled aircraft, train or sea vessel (international plans only).

Not
Covered

400

Overall
Family Limit:
1,200

500

Overall
Family Limit:
1,500

600

Overall
Family Limit:
1,800

700

Overall
Family Limit:
2,100

D5 - Missed Departure (up to)

Reimbursement for additional travel and accommodation expenses necessarily and reasonably incurred in returning to Malaysia as a result of mechanical breakdown of Common Carrier to get to the departure port, airport or train station as stated in the travel ticket (international plans only).

Not
Covered

Not
Covered

1,000

Overall
Family Limit:
3,000

5,000

Overall
Family Limit:
15,000

10,000

Overall
Family Limit:
30,000

Continued on the next page...

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond
D6 - Travel Overbooked (up to) Reimbursement for additional expenses incurred due to the Person Covered being denied from boarding of a scheduled air common carrier due to over-booking including hotel accommodation if there is a delay in departure and no alternative onward transportation is made available for at least six (6) hours from the scheduled departure time (international plans only).	Not Covered	Not Covered	2,000 Overall Family Limit: 6,000	5,000 Overall Family Limit: 15,000	10,000 Overall Family Limit: 30,000
D7 - Loss of Travel Deposit due to Insolvency of Travel Agent (up to) Reimbursement for irrecoverable travel and accommodation expenses paid in advance if the trip is cancelled prior to departure from Malaysia as a result of the insolvency of the travel agent.	1,000 Overall Family Limit: 3,000	1,500 Overall Family Limit: 4,500	3,000 Overall Family Limit: 9,000	5,000 Overall Family Limit: 15,000	10,000 Overall Family Limit: 30,000
D8 - Baggage Delay Pays due to checked-in baggage is delayed for at least six (6) hours from the time of arrival at the destination abroad.	250 Overall Family Limit: 750	500 Overall Family Limit: 1,500	1,000 Overall Family Limit: 3,000	1,500 Overall Family Limit: 4,500	2,000 Overall Family Limit: 6,000
D9 - Rental Car Excess Cover (up to) Reimbursement for any excess/ deductible which the Person Covered becomes legally liable in respect of loss or damage to the rental car.	250 Overall Family Limit: 250	500 Overall Family Limit: 500	1,000 Overall Family Limit: 1,000	1,500 Overall Family Limit: 1,500	2,000 Overall Family Limit: 2,000
D10 - Hijacking Inconvenience (after 24 hours) Pays due after full 24 hours the common carrier is hijacked (international plan only).	Not Covered	Not Covered	10,000 Overall Family Limit: 30,000	25,000 Overall Family Limit: 75,000	50,000 Overall Family Limit: 150,000
D11 - Travel Fraud (up to) Reimbursement up to the specified amount in the Schedule of Benefits for irrecoverable travel and accommodation expenses paid in advance which the Person Covered is unable to board the aircraft or use the accommodation due to the act of fraud committed by the registered travel agent.	Not Covered	2,500 Overall Family Limit: 7,500	5,000 Overall Family Limit: 15,000	7,500 Overall Family Limit: 22,500	10,000 Overall Family Limit: 30,000

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond
Section E Losses of Personal Belongings (Up to)					
E1 - Loss or Damage to Luggage & Personal Effects (up to) Pays due to loss of or damage to baggage and personal effects due to the negligence of the Common Carrier or theft.	1,000 Overall Family Limit: 2,500	2,500 Overall Family Limit: 6,250	5,000 Overall Family Limit: 12,500	7,500 Overall Family Limit: 18,750	10,000 Overall Family Limit: 25,000
A. Baggage	400 Overall Family Limit: 1,000	1,000 Overall Family Limit: 2,500	2,000 Overall Family Limit: 5,000	3,000 Overall Family Limit: 7,500	4,000 Overall Family Limit: 10,000
B. Personal Effects - limited to RM500 for any one article or a pair or a set of articles	600 Overall Family Limit: 1,500	1,500 Overall Family Limit: 3,750	3,000 Overall Family Limit: 7,500	4,500 Overall Family Limit: 11,250	6,000 Overall Family Limit: 15,000
E2 - Loss of Travel Documents (up to) Reimbursement for loss of Travel Documents (passport or visas) that is sustained whilst on a Trip due to theft or by force, violence, or threat of violence. Excess: RM100	500 Overall Family Limit: 1,250	1,000 Overall Family Limit: 2,500	2,500 Overall Family Limit: 6,250	5,000 Overall Family Limit: 12,500	7,500 Overall Family Limit: 18,750
E3 - Loss of Personal Money (up to) Reimbursement for loss of currency note or traveller's cheque due to theft or by force, violence, or threat of violence. Excess: RM100	200 Overall Family Limit: 500	500 Overall Family Limit: 1,250	500 Overall Family Limit: 1,250	1,000 Overall Family Limit: 2,500	2,000 Overall Family Limit: 5,000
E4 - Home Care - limited to RM500 for any one article or a pair or a set of articles (up to) Reimbursement up to the amount specified against physical loss or damages to Home Contents as a result of Burglary or fire while it is left during the travel period (international plans only).	Not Covered	1,000 Overall Family Limit: 1,000	2,000 Overall Family Limit: 2,000	3,000 Overall Family Limit: 3,000	4,000 Overall Family Limit: 4,000
E5 - Loss of Credit Card (up to) Reimbursement for fraudulent usage credit card due to theft (international plans only).	Not Covered	Not Covered	2,500 Overall Family Limit: 2,500	5,000 Overall Family Limit: 5,000	7,500 Overall Family Limit: 7,500

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond

Section F

Personal Liability

F1 - Personal Liability

Indemnifies the Person Covered for legal liability towards third parties arising during the trip as a result of accidental injury or loss/damage to their property.

200,000

Overall
Family Limit:
500,000

250,000

Overall
Family Limit:
625,000

1,000,000

Overall
Family Limit:
2,500,000

1,500,000

Overall
Family Limit:
3,750,000

2,000,000

Overall
Family Limit:
5,000,000

Section G

Others

G1 - Badal Hajj

Compensation to cover for Badal Hajj on behalf of the Person Covered in the event of death or permanent disablement of the Person Covered. The compensation shall be on top of the sum covered amount payable upon death of the Person Covered. For non-Muslim participants, the beneficiary is encouraged to use benefit for charity on behalf of the Person Covered.

Not
Covered

3,500

Overall
Family Limit:
3,500

3,500

Overall
Family Limit:
3,500

3,500

Overall
Family Limit:
3,500

3,500

Overall
Family Limit:
3,500

G2 - Waqf

Person Covered is given the option to participate in the Waqf program by specifying the intention in the Hibah section of the proposal form. The waqf shall be taken from a portion of the sum covered amount upon death of the Person Covered and limited to 1/3 of the death sum covered.

A percentage of Sum Covered Upon Death

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond

Section H

Add On Coverage - COVID-19

H1 - Death due to COVID-19 If the Person Covered has been diagnosed with laboratory confirmation of infection with COVID-19 whilst on his/her trip resulting in death within the Period of Takaful, We will pay the amount as stated in the Schedule of Benefits. If a claim is paid under this Section, no other benefits under Section A shall be payable, and shall forthwith terminate this Certificate.	Not Covered	100,000 Overall Family Limit: 300,000 Per Adult: 100,000 Child: 20,000 per child/ max 5 children	300,000 Overall Family Limit: 900,000 Per Adult: 300,000 Child: 60,000 per child/ max 5 children	500,000 Overall Family Limit: 1,500,000 Per Adult: 500,000 Child: 100,000 per child/ max 5 children	1,000,000 Overall Family Limit: 3,000,000 Per Adult: 1,000,000 Child: 200,000 per child/ max 5 children
H2 - Trip Cancellation due to COVID-19 (up to) Reimbursement up to benefit limit for cancellation expenses when You have to unavoidably cancel Your Trip due to the listed specified reasons below, which occur within 10 days prior to the commencement of that Trip. 1. Your death due to COVID-19; 2. The death of Your travel companion (for Family Plan) due to COVID-19.	Not Covered	5,000 15,000 Per Family	5,000 15,000 Per Family	5,000 15,000 Per Family	5,000 15,000 Per Family
H3 - Medical Expenses overseas due to COVID-19 (up to) Reimbursement up to benefit limit for medical, hospital and treatment expenses necessarily and reasonably incurred if Person Covered is diagnosed with COVID-19 and related complications during the trip.	Not Covered	300,000 750,000 Per Family	300,000 750,000 Per Family	300,000 750,000 Per Family	300,000 750,000 Per Family
H4 - Emergency medical evacuation and repatriation due to COVID-19 (up to) Cover reasonably incurred medical necessity for emergency transportation and medical care en route, to move Person Covered whilst in Critical Medical Condition as a result of COVID-19 to the nearest Hospital where appropriate care and facilities are available. If the Person Covered hospitalized abroad and it is medically necessary to be repatriated back to Malaysia, the coverage will include the reasonable and necessary repatriation costs.	Not Covered	100,000 250,000 Per Family	100,000 250,000 Per Family	100,000 250,000 Per Family	100,000 250,000 Per Family

Continued on the next page...

Benefits and Limit

Benefits	Maximum Sum Covered Per Person (RM)				
	Domestic	International			
		Silver	Gold	Platinum	Diamond
H5 - Repatriation expenses of death due to COVID-19 (up to) Covers the costs for transporting the mortal remains back to Malaysia where death occurs due to COVID-19 sustained during the overseas Trip.	Not Covered	100,000 250,000 Per Family	100,000 250,000 Per Family	100,000 250,000 Per Family	100,000 250,000 Per Family
H6 - Funeral Expenses due to COVID-19 A lump sum payment for funeral expense in the event of death of a Person Covered during the trip due to COVID-19.	Not Covered	10,000 50,000 Per Family	10,000 50,000 Per Family	10,000 50,000 Per Family	10,000 50,000 Per Family

Section I

Add On Coverages - Others

I1 - Adventurous Activities To cover the Person Covered in respect of death or Permanent Disability under Section A and Medical & Other Expenses under Section B due to activities listed in the schedule. Note: Section A and B	Not Covered	Available	Available	Available	Available
I2 - Loss of Electronic Devices (up to) To cover loss of electronic devices electronic items limited handphone, tablet and camera only.	Not Covered	2,500 6,250 Per Family	5,000 12,000 Per Family	7,500 18,750 Per Family	15,000 37,500 Per Family

Area of Coverage

Area 1

Domestic

Malaysia

Area 2

Asia (Selected)

Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, South Korea, Laos, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam

Area 3

Worldwide 1

Worldwide excluding USA & Canada

Note:
For Umrah/Haji, please select Worldwide 1 (Area 3) as your coverage area.

Area 4

Worldwide 2

Worldwide including USA & Canada

Pricing Individual Plan (Takaful Participant) (RM)

Plan	Domestic	International											
		Silver				Gold			Platinum			Diamond	
No. of days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	18	27	38	49	45	63	81	65	91	117	130	182	234
6 - 10	27	41	57	74	68	95	122	98	137	176	195	273	351
11 - 18	36	63	88	113	104	145	187	150	210	270	299	419	539
19 - 31	45	76	107	138	126	177	227	182	255	328	364	510	656
Additional week	NA	19	27	35	32	45	57	46	64	82	91	128	164
Annual	NA	189	266	343	315	441	567	455	637	819	910	1274	1638

Add on COVID-19

[illegible]

Add on Adventurous Activities

[illegible]

Add on **Electronic Devices**

[illegible]

Pricing Family Plan (Takaful Participant + Legal Spouse + Children) (RM)

[illegible]

Add on COVID-19

[illegible]

Add on **Adventurous Activities**

[illegible]

Add on **Electronic Devices**

[illegible]

A photograph of an older man and a woman smiling and taking a selfie together. The man is on the left, wearing a white polo shirt. The woman is on the right, wearing a black hijab and a black and white striped shirt, holding a smartphone. The background is a solid light blue.A photograph of an older man and a woman smiling and taking a selfie together. The man is on the left, wearing a white polo shirt. The woman is on the right, wearing a black hijab and a black and white striped shirt, holding a smartphone. The background is a solid light blue.A photograph of an older man and a woman smiling and taking a selfie together. The man is on the left, wearing a white polo shirt. The woman is on the right, wearing a black hijab and a black and white striped shirt, holding a smartphone. The background is a solid light blue.A photograph of an older man and a woman smiling and taking a selfie together. The man is on the left, wearing a white polo shirt. The woman is on the right, wearing a black hijab and a black and white striped shirt, holding a smartphone. The background is a solid light blue.A photograph of an older man and a woman smiling and taking a selfie together. The man is on the left, wearing a white polo shirt. The woman is on the right, wearing a black hijab and a black and white striped shirt, holding a smartphone. The background is a solid light blue.

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!

Important Notes

1. This is non-exhaustive. Please refer to the Takaful Certificate for the full list of conditions under this Takaful Certificate.
2. You must disclose all material facts such as medical condition and your age correctly. Please note that it is your duty to take reasonable care not to make a misrepresentation in answering the questions and in making the disclosure.
3. Before participating in this plan, you should satisfy yourself that the plan will best serve your needs and the contribution prescribed for this plan is an amount you can afford.
4. The contribution due must be paid in full and received by us before the effective date of takaful or renewal of the certificate. If this condition is not complied with then the certificate shall not be effective and shall become void.
5. The limit per conveyance is up to RM18,000,000.00.
6. General exclusion: If travel in, to or through countries or regions which are subject to war, conflict, or quarantine for contagious disease or sanction countries: Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Israel, Syria, Somalia, Sudan, South Sudan, Ukraine, Zimbabwe.

Takaful Ikhlas General Berhad is licensed under the Islamic Financial Service Act 2023 and regulated by Bank Negara Malaysia.



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.



Should you require additional information, please contact us at:

Takaful Ikhlas General Berhad
5th Floor, Bangunan Malaysian Re
No.17, Lorong Dungun,
Damansara Heights
50490 Kuala Lumpur

 www.takaful-ikhlas.com.my

Tel: 03-2723 9696

Fax: 03-2723 9998

Email: ikhlascare@takaful-ikhlas.com.my

