



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 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 overbook, 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 covered person 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) Reimbursement of medical expenses incurred due to an accident or illness (excluding any pre-existing illness) up to the specified amount. | 75,000 Overall Family Limit: 187,500 | 100,000 Overall Family Limit: 250,000 | 300,000 Overall Family Limit: 750,000 | 500,000 Overall Family Limit: 1,250,000 | 1,000,000 Overall Family Limit: 2,500,000 |
| B2 - Follow Up Treatment (up to) Reimbursement up to the limit for the necessary follow-up medical, hospital and treatment expenses in Malaysia within 90 days upon return from the trip. | 7,500 Overall Family Limit: 18,750 | 10,000 Overall Family Limit: 25,000 | 30,000 Overall Family Limit: 75,000 | 50,000 Overall Family Limit: 125,000 | 100,000 Overall Family Limit: 250,000 |
| B3 - Alternative Medical Treatment (up to) 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 covered person. | Not Covered | Not Covered | 500 Overall Family Limit: 1,250 | 500 Overall Family Limit: 1,250 | 500 Overall Family Limit: 1,250 |
| B4 - Compassionate Care (up to) 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). | Not Covered | 5,000 Overall Family Limit: 5,000 | 7,500 Overall Family Limit: 7,500 | 10,000 Overall Family Limit: 10,000 | 15,000 Overall Family Limit: 15,000 |
| B5 - Child Guard Benefit (up to) 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). | Not Covered | 3,000 Overall Family Limit: 3,000 | 5,000 Overall Family Limit: 5,000 | 10,000 Overall Family Limit: 10,000 | 15,000 Overall Family Limit: 15,000 |

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Benefits and Limit

| Benefits | Maximum Sum Covered Per Person (RM) | | | | |
|---|--|---|--|--|---|
| | Domestic | International | | | |
| | | Silver | Gold | Platinum | Diamond |
| B6 - Hospital Allowance (Max 30 days) Daily cash benefit for each complete day up to a specified amount if the person covered is confined to a hospital on the recommendation of a certified medical practitioner as a result of injury or illness sustained during the trip. Benefit amount as specified in the schedule of benefits. | 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 | | | |
|--|---|---|---|---|---|
| | | Silver | Gold | Platinum | Diamond |
| C1 - Repatriation Expenses (up to) Covers the costs for transporting the mortal remains back to Malaysia where death occurs due to accident and 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 or Malaysia due to accident and 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 Covers the costs of burial or cremation in the locality where death occurs due to accident and illness (excluding pre-existing illness). | 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 irrecoverable travel and accommodation expenses paid in advance if the trip is cancelled prior to departure from Malaysia due to the covered reasons as specified in the certificate wording (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 unused and irrecoverable travel and accommodation expenses paid in advance in the event of trip curtailment and the person covered returns to Malaysia directly due to the covered reasons as specified in the certificate wording (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 to a common carrier (by air only) misconnection and no alternative transportation is made available to the person covered within the 6 consecutive hours (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 incurred in returning to Malaysia due to failure of common carrier to get the person covered to the departure port (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 |
| <p>D6 - Travel Overbooked (up to)</p> <p>Reimbursement for additional expenses incurred should there is no alternative transportation made available, due to overbooking of common carrier (by air only) up to the specified amount (international plans only) and additional expenses incurred by person covered to book another hotel due to overbooked.</p> | 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 |
| <p>D7 - Loss of Travel Deposit due to Insolvency of Travel Agent (up to)</p> <p>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.</p> | 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 |
| <p>D8 - Baggage Delay</p> <p>Reimbursement for each full 6 consecutive hours of delay, misdirected or temporarily misplaced on the checked-in baggage up to the specified amount.</p> | 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 |
| <p>D9 - Rental Car Excess Cover (up to)</p> <p>Reimbursement for any excess/ deductible which the person covered becomes legally liable in respect of loss or damage to the rental car.</p> | 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 |
| <p>D10 - Hijacking Inconvenience (after 24 hours)</p> <p>Reimbursement for completed 24 hours when the common carrier is hijacked (international plans only).</p> | 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 |
| <p>D11 - Travel Fraud (up to)</p> <p>Reimbursement up to the specified amount in the Schedule of Benefits for irrecoverable travel and accommodation expenses paid in advance which the covered person's unable to board the aircraft or use the accommodation due to the act of fraud committed by the registered travel agent.</p> | 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)

Reimbursement for damage or loss of baggage and personal effect including articles worn or carried due to covered reasons as specified in the certificate wording.

| Domestic | Silver | Gold | Platinum | Diamond |
|-----------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|
| 1,000 | 2,500 | 5,000 | 7,500 | 10,000 |
| Overall Family Limit: 2,500 | Overall Family Limit: 6,250 | Overall Family Limit: 12,500 | Overall Family Limit: 18,750 | Overall Family Limit: 25,000 |

A. Baggage

| Domestic | Silver | Gold | Platinum | Diamond |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|
| 400 | 1,000 | 2,000 | 3,000 | 4,000 |
| Overall Family Limit: 1,000 | Overall Family Limit: 2,500 | Overall Family Limit: 5,000 | Overall Family Limit: 7,500 | Overall Family Limit: 10,000 |

B. Personal Effects - limited to RM500 for any one article or a pair or a set of articles;

| Domestic | Silver | Gold | Platinum | Diamond |
|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|
| 600 | 1,500 | 3,000 | 4,500 | 6,000 |
| Overall Family Limit: 1,500 | Overall Family Limit: 3,750 | Overall Family Limit: 7,500 | Overall Family Limit: 11,250 | 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

| Domestic | Silver | Gold | Platinum | Diamond |
|-----------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|
| 500 | 1,000 | 2,500 | 5,000 | 7,500 |
| Overall Family Limit: 1,250 | Overall Family Limit: 2,500 | Overall Family Limit: 6,250 | Overall Family Limit: 12,500 | Overall Family Limit: 18,750 |

E3 - Loss of Personal Money

Reimbursement for loss of currency note or traveller's cheque due to theft or by force, violence, or threat of violence.

Excess: RM100

| Domestic | Silver | Gold | Platinum | Diamond |
|---------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 200 | 500 | 500 | 1,000 | 2,000 |
| Overall Family Limit: 500 | Overall Family Limit: 1,250 | Overall Family Limit: 1,250 | Overall Family Limit: 2,500 | 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)

Compensation for loss or damage to home contents in the person covered's main residence due to fire or burglary due to forcible and violent entry or exit from residence during the travel period (international plans only).

| Domestic | Silver | Gold | Platinum | Diamond |
|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Not Covered | 1,000 | 2,000 | 3,000 | 4,000 |
| | Overall Family Limit: 1,000 | Overall Family Limit: 2,000 | Overall Family Limit: 3,000 | Overall Family Limit: 4,000 |

E5 - Loss of Credit Card (up to)

Reimbursement for fraudulent usage credit card due to theft (international plans only).

| Domestic | Silver | Gold | Platinum | Diamond |
|-------------|-------------|-----------------------------|-----------------------------|-----------------------------|
| Not Covered | Not Covered | 2,500 | 5,000 | 7,500 |
| | | Overall Family Limit: 2,500 | Overall Family Limit: 5,000 | 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 | 200,000 | 250,000 | 1,000,000 | 1,500,000 | 2,000,000 |
| 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. | Overall Family Limit: 500,000 | Overall Family Limit: 625,000 | Overall Family Limit: 2,500,000 | Overall Family Limit: 3,750,000 | Overall Family Limit: 5,000,000 |

| Section G | Others | | | | |
|--|-------------|--|--------------------------------|--------------------------------|--------------------------------|
| G1 - Badal Hajj | Not Covered | 3,500 | 3,500 | 3,500 | 3,500 |
| 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. | | Overall Family Limit: 3,500 | Overall Family Limit: 3,500 | Overall Family Limit: 3,500 | Overall Family Limit: 3,500 |
| G2 - Waqf | | A percentage of Sum Covered Upon Death | | | |
| 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. | | | | | |

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 Covered person are 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 Covered person whilst in Critical Medical Condition as a result of COVID-19 to the nearest Hospital where appropriate care and facilities are available. If the Covered person 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 COVID-19. | 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 (up to) To cover the covered person 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/Hajj, please select Worldwide 1 (Area 3) as your coverage area.

Area 4 Worldwide 2

Worldwide including USA & Canada



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:

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