

# SERVICE GUIDE



Our Company offers takaful products through our agency force, bank partners, online channel, etc. If you intend to participate in a takaful products marketed by our agents, you can enjoy these value-added services.

## Services you can expect from our Agents

### BEFORE YOU PARTICIPATE IN A TAKAFUL PLAN

#### ✓ ASSIST

- Go through the Customer Fact Find form with you to understand your financial needs and risk appetite.
- Recommend suitable Takaful plan(s) based on the facts furnished in the form.

#### ✓ EXPLAIN

- Explain the product features, benefits payable, exclusions, premiums and charges
- Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison

### WHEN YOU DECIDE TO PARTICIPATE IN A TAKAFUL PLAN

#### ✓ ASSIST

- Explain the importance of answering the questions in the proposal form fully and accurately
- Provide information on making a nomination and/or hibah to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- Submit your application for underwriting after you have signed the proposal form
- Arrange for medical examination with one of our panel clinics, if required

#### ✓ EXPLAIN

- Your Takaful certificate will be delivered to you (by hand or via post) within xx days.
- Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.

### DURING THE TERM OF THE TAKAFUL PLAN

#### ✓ CONTINUOUS CERTIFICATE SERVICING

- Assist in the renewal process of the certificate.
- Provide continuous service e.g. certificate modifications, change of address and frequency of contributions. If the agent has left the Company, we shall appoint a new agent to service you.

#### ✓ ASSIST YOU IN MAKING A TAKAFUL CLAIM

- Guide you through the standard procedures on how to file a Takaful claim.