



Please read this Product Disclosure Sheet before you decide to participate in Pusara Pro. Please be sure to also read the General Terms and Conditions.

1. What is this product about?

Pusara Pro is a family takaful product ("**Takaful**") which provides death benefit and compassionate benefit in the event of death of the person covered during the term of coverage in the Takaful certificate ("**Takaful Certificate**").

2. What are the Shariah concepts applicable?

- 2.1. **Tabarru'** – means donation for charitable purposes. Under Pusara Pro, the participant ("**Participant(s)**") donates a portion of contribution to the Community Pool to provide financial assistance to fellow participants in the event of misfortunes.
- 2.2. **Wakalah** – refers to a Shariah contract where a party, as principal authorises or appoints another party as his agent to perform a particular task on matters. Under Pusara Pro, the Participant(s) appoint and authorise Ouch Protect Berhad (Company Registration No. 202101024819 [1425119-W]) ("**Ouch**", "**Takaful Operator**", or "**We**") to coordinate and administer the Community Pool, and in return of these services, Ouch will receive a management fee (as wakalah fee).
- 2.3. **Qard** – refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under Pusara Pro, Ouch will provide an interest-free loan in the event of a deficit in the Community Pool. This amount will be recovered from the future surplus prior to distribution.
- 2.4. **Ijarah** – refers to a contract for hiring of services of a person for a specified period in exchange for a specified consideration. Under Pusara Pro, Universal Trustee (Malaysia) Berhad (Company Registration No. 197401000629 [17540-D]) is appointed as an independent custodian to hold the funds contributed by the Participant(s), and in return, the independent custodian will receive a fee for the services provided.
- 2.5. **Wakalah Bi Al-Istithmar** – refers to a wakalah contract to be entered into with an investment agent ("**Investment Agent**") for the purpose of investment under Pusara Pro. The Investment Agent shall be a holder of a Capital Markets Services Licence issued under the Capital Markets and Services Act 2007 who will be engaged to manage the Participants' funds in instruments that are Shariah-compliant. The Investment Agent will be paid a fee for the services rendered.

- 2.6. **Hibah** – meaning a gift or legacy. Hibah allows a Takaful participant to nominate a person (or persons) who will receive a Hibah upon your passing if you do not want your Takaful benefits to be distributed as part of your estate along with your other assets.
- 2.7. **Executor** – also known as a wasi, is nominated to manage the distribution of benefits upon the death of the certificate holder.

3. What are the covers / benefits provided?

Pusara Pro Covers			
Description	Benefit	Benefits Amount	
		Min.	Max.
Death Benefit	100% of the Sum Covered	RM50k	RM500k
Compassionate Benefit	10% of the Sum Covered <i>Payable within 24 hours from the receipt of information or documents as stated in the Takaful Certificate.</i>	RM5k	RM50k

Duration of coverage is 1 year unless the Takaful Certificate is renewed. Pusara Pro is available to any citizen of Malaysia between the age of 16 years old and 50 years old. Coverage is renewable up to 70 years (next birthday).

Terms and Conditions apply. Please refer to the Product Statement and Takaful Certificate for more details.

4. How much contribution do I have to pay?

The contribution amount that you have to pay varies by your chosen Sum Covered, gender, and attained age.

Table below shows the indicative annual contribution amount payable:

Pusara Pro - Indicative Annual Contribution Amount			
Age Band Example : 16 to 25		Contribution Rate per MYR 1,000 coverage amount	
		Male	Female
16	25	RM 1.64	RM 0.99

26	35	RM 1.79	RM 1.00
36	40	RM 2.18	RM 1.39
41	45	RM 2.88	RM 1.90
46	50	RM 4.58	RM 2.92
51	55	RM 6.97	RM 4.50
56	60	RM 10.70	RM 6.48
61	65	RM 19.05	RM 10.47
66	70	RM 29.06	RM 20.01

The payment of contribution can be made monthly or annually. The contribution rate is not guaranteed. Ouch may at any time reserve the right to adjust the contribution rates by giving the Participant(s) 30 days' written notice prior to the next Takaful Certificate anniversary.

If the contribution is not made on yearly mode, Ouch shall be entitled to deduct any future instalment needed to complete one full year contribution from the claim proceeds payable under this product upon death of the person covered.

You should be satisfied that the contribution payable is the amount that you can afford.

5. What are the fees and charges that I have to pay?

20% fixed management fee will be deducted upfront from the contributions as wakalah fee to pay for Ouch's management expenses including marketing and operation costs as well as technical and operational costs. The contribution less the management fee will be allocated into the Community Pool as Tabarru'.

The table below shows the management fee and allocation of contribution:

Fixed Management Fee	Allocation of Contribution into the Community Pool
20%	80%

The contribution quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable. If the owner of the Takaful Certificate is a business organisation, the contribution is subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

6. What are some of the key terms and conditions that I should be aware of?

- 6.1. **Importance of disclosure** – You must disclose all material facts, including but not limited to medical conditions and state your age correctly. You have a duty to disclose any relevant information that you know or are expected to know to the best of your knowledge and in good faith. The duty of disclosure shall continue until the time the Takaful Certificate is entered into, varied or renewed.
- 6.2. **Cooling-Off Period** – You are given fifteen (15) calendar days from the date the Takaful Certificate is delivered to you to review the appropriateness and suitability of Pusara Pro for your needs. Within this period, you may cancel your certificate and get a full refund of your contributions paid.
- 6.3. **Grace Period** – You are given a grace period of thirty (30) calendar days from the contribution payment due date to pay the subsequent contribution. If the contribution is not paid after the expiry of the grace period, the Takaful Certificate will lapse and terminate, and the person covered will not have any coverage or benefit. If you die during the Grace Period, any outstanding contribution shall be deducted from the claim proceeds payable under this product.
- 6.4. **Independent Custodian** – The Community Pool is held by Universal Trustee (Malaysia) Berhad (“**Independent Custodian**”) for the Participant(s). The Independent Custodian will utilise the funds in the Community Pool for the purpose of paying benefits to the eligible persons, retakaful contribution and other related fees and expenses upon receipt of instructions from Ouch.
- 6.5. **Online Distribution** – Pusara Pro is only available online and will not be distributed by any agent. However, the online distribution of Pusara Pro may involve marketing collaboration with Ouch’s business partner(s).
- 6.6. **Surplus** – A surplus may arise during the calendar year if the Community Pool experiences a positive balance after the payment of claims, claims-related costs, actuarial-related reserves, additional reserves, repayment of Qard, deficit carried forward from the previous deficit account, investment related expenses, custodian expenses, retakaful costs, and other costs approved by Ouch’s Shariah Committee (“**Surplus**”). Any Surplus will be distributed to eligible Participant(s) during the calendar year only. Ouch and the Independent Custodian will not participate in sharing the Surplus with the Participant(s). You will be eligible for the Surplus arising in the relevant calendar year(s) during which your Takaful Certificate is in force, and will be disbursed based on your pro-rata contribution of each calendar year. Surplus distribution (if any) shall be disbursed in the form of reduction of contribution amount of the next certificate year. Should you choose to discontinue the contract of Takaful, your eligible portion of Surplus will be donated to any third party charitable organisations as may be determined by Ouch and approved by Ouch’s Shariah Committee.

- 6.7. **Claim Procedure** - Claimant shall refer to the Takaful Certificate and the claim submission process stated on <https://ouch.my>, which may include completing prescribed form(s) online and attaching the relevant requested documents of proof.
- 6.8. **Disclaimer** - Pusara Pro is a pure protection product and does not provide any savings or investment elements.
- 6.9. **Nomination** - If You who are also the person covered have attained the age of sixteen (16) years and above, You may nominate a natural person to receive benefits payable in the event of the person covered's death, either as an Executor or as a beneficiary under conditional Hibah

NOTE:

- i) This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this product.
- ii) It may not be advantageous to switch from one takaful plan to another, as you may be subject to new underwriting requirements, waiting period or any applicable period for the exclusion of benefit.
- iii) It is advisable for you to nominate a nominee for your Takaful Certificate and ensure the nominee is aware of the Takaful Certificate that you have participated in. Failure to make a nomination may cause the delay in paying the benefits to the beneficiary.

7. What are the major exclusions under this product?

No benefits shall be payable if:

death of the person covered is due to suicide, while sane or insane, within the first year from the commencement date of the Takaful Certificate or any reinstatement date, whichever is later; and

death of the person covered is due to Pre-Existing Condition existed prior to the commencement date of the Takaful Certificate or any reinstatement date, whether directly or indirectly.

"Pre-Existing Condition" means illnesses/disabilities of the person covered prior to the commencement date or reinstatement date, whichever is later, that you and/or the person covered has reasonable knowledge of. You and/or the person covered may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one for which:

- (a) the person covered had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances;

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certificate.

8. Can I cancel my certificate?

You may cancel or surrender your Takaful Certificate with Ouch by using our mobile app. Despite the cancellation, the coverage will still continue until the end of the next contribution due date. Please note that upon cancellation, no surrender value will be payable, and you will not be entitled to a refund of contribution for cancellation after the 15 days cooling-off period.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform Ouch of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

If there are any changes, you can inform us via our email at hello@ouch.my.

10. What are the terms and conditions for Takaful renewal?

Your coverage under this certificate or product is automatically renewable by Us on a yearly term basis until the coverage age limit specified. However, We do not guarantee the renewal of this certificate.

If We decide not to renew this certificate, We will notify you at least 30 days before the Takaful Certificate anniversary.

If there are any changes to the contribution amount on the next Takaful Certificate anniversary, We will notify you at least 30 days before the Takaful Certificate anniversary and inform you of the latest amount of contribution for the renewal.

The updated contribution rate will only be imposed on the next Takaful Certificate renewal date, unless you disagree in writing and notify us via our email at hello@ouch.my within a period of 30 days ("**Notice Period**") of your intention to surrender or terminate this Takaful Certificate.

11. Can I obtain more than one certificate under Pusara Pro?

It is Ouch's policy to ensure that each Participant(s) holds no more than one Takaful Certificate for the Pusara Pro product.

In cases where a Participant(s) is found to hold more than one certificate for the Pusara Pro product, Ouch will retain the earliest purchased certificate and refund the purchase cost for the subsequent certificates.

This decision will be communicated to the Participant(s) through an email notification within 30 days from the certificate purchase date.

12. Can I adjust the coverage amount for an existing Takaful Certificate?

Ouch understands that Participant(s)' needs may change over time. Therefore, adjustments to the insured amount/coverage under the existing certificate are allowed.

If a Participant(s) wishes to increase their insured amount/coverage, they must first cancel their existing certificate through Ouch's mobile app.

After a successful cancellation, the Participant(s) can purchase a new Takaful Certificate with a higher coverage amount through the same mobile app.

13. Where can I get further information?

Should you require additional information about family takaful, please visit <https://ouch.my>.

If you have any enquiries, please contact Ouch at:

Ouch Protect Berhad Company Registration No. 202101024819 [1425119-W]	
Address	No 32-1, Jalan Wan Kadir 4, Taman Tun Dr. Ismail, 60000 Kuala Lumpur, Malaysia
Tel	+603 - 77327180
E-mail	hello@ouch.my

14. Other similar types of family takaful cover available.

Please refer to <https://ouch.my>.

IMPORTANT NOTE:

YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY THAT THIS PRODUCT WILL BEST SERVE YOUR NEEDS AND THAT THE CONTRIBUTION PAYABLE UNDER THIS PRODUCT IS AN AMOUNT YOU CAN AFFORD. THIS PRODUCT IS DISTRIBUTED ONLINE WITHOUT ANY AGENT. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT OUCH DIRECTLY FOR MORE INFORMATION.

This takaful product is underwritten by Ouch Protect Berhad (Company Registration No. 202101024819 [1425119-W]), an approved participant in the Bank Negara Malaysia's Regulatory Sandbox and regulated by Bank Negara Malaysia. The information provided in this disclosure sheet is valid as at 14th May 2025.