

EHSAN BENEFIT SUPPLEMENTARY CONTRACT

Ehsan Benefit Supplementary Contract	<p>This Supplementary Contract is issued together with the Master Certificate as You have participated in this additional Benefit with an additional Contribution. The Sum Covered and required Contribution for this Supplementary Contract is shown in the Certificate of Takaful.</p> <p>In addition, the Master Certificate's Person Covered provisions shall apply to this Supplementary Contract.</p> <p>Subject to any changes made to this Supplementary Contract, all the provisions of the Master Certificate shall remain the same and be in full force and effect.</p>
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DEFINITIONS

Dependant(s)	Spouse and/or Child / Children of the Person Covered who are eligible and have been accepted for inclusion in the Plan. <i>kenaqsaan</i>
Spouse	A legally married spouse of the Person Covered who is within the Eligible Age of Cover, as stated in the Takaful Schedule.
Child / Children	Any unmarried child, stepchild or legally adopted child of the Person Covered or his/her spouse who is financially dependent on the Person Covered and: <ul style="list-style-type: none"> (i) Who is over thirty (30) days old but has not reached his/her nineteenth (19th) birthday; or (ii) Who is pursuing full time higher education, not gainfully employed, and has not reached his/her twenty-third (23rd) birthday.

ELIGIBILITY

Inclusion of Dependants <i>Tanggungjawab</i>	<p>All Dependants of a Person Covered are included for cover in the Plan.</p> <p>Any Dependant, who is not included for cover when eligible within thirty-one (31) days, can apply to be included. Our acceptance of such requests will be subjected to satisfactory evidence of health.</p>
When a Person Becomes a Dependant	<p>A person becomes a Dependant under circumstances such as:</p> <ul style="list-style-type: none"> (i) The person marries a Person Covered; where his/her inclusion into the Contract becomes effective on the date of his/her registration of marriage; or (ii) The person is a newborn child of a Person Covered; where his/her inclusion into the Contract becomes effective on the thirtieth (30th) day following his/her date of birth.



BENEFITS

Funeral Expenses Benefit for Dependants	While this Supplementary Contract is In Force, upon death of the Dependant of a Person Covered, We shall pay the Sum Covered of this Supplementary Contract, in respect of the Dependant.
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RESTRICTION OF BENEFITS

Benefits for Dependants	The amount shall be limited to the following maximum: (i) Benefits for the Person Covered's Spouse is subjected to a maximum of one (1) death; and/or (ii) Benefits for the Person Covered's children is subjected to a maximum of four (4) deaths.
Misstatement of Age or Sex	If the age or sex of any Dependant has been misstated, and the Contribution paid as a result thereof is insufficient, any claim payable under this Contract and/or Supplementary Contract(s) shall be pro-rated based on the ratio of the actual Contribution paid to the correct Contribution which should have been charged for the entire period of coverage. Any excess Contribution, which may have been paid as a result of such misstatement of age or sex, shall be refunded without interest. If at the correct age or sex the Dependant would not have been eligible for cover under this Supplementary Contract, no benefit shall be payable.

TERMINATION

Termination of Dependants	A Dependant is no longer covered: (i) When the Person Covered is no longer covered; or (ii) When the Dependant ceases to be a Dependant.
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