

APPENDIX 2:

General takaful and general insurance business: List of examples of takaful or insurance benefits protected under each Protected Benefit category

Notes:

1. The examples are not exhaustive, and meant to provide illustration on the takaful or insurance benefits for each Protected Benefit category.
2. The Protected Benefits under TIPS are subject to the terms and conditions of the certificate or policy contract issued by the insurer members (IMs).

Protected Benefits in the Protected Benefits Regulations 2020	
Own damage 1. Loss of or damage to property and consequential loss (“Property damage”) 2. Death and related benefits arising from death (“Death”) 3. Disability and related benefits arising from disability (“Disability”) 4. Illness and related benefits arising from illness (“Illness”) 5. Healthcare 6. Income 7. Pecuniary loss	Third party (“TP”) 8. Loss of or damage to property of any third party and consequential loss (“TP property damage”) 9. Death of any third party and related benefits arising from death (“TP death”) 10. Disability of any third party and related benefits arising from disability (“TP disability”) 11. Illness of any third party and related benefits arising from illness (“TP illness”) 12. Injury of any third party and related benefits arising from injury (“TP injury”) 13. Healthcare of any third party (“TP healthcare”) 14. Pecuniary loss of any third party (“TP pecuniary loss”)

Examples of takaful or insurance benefits

Protected Benefit	Own Damage							Third party (TP) ¹						
	1. Property damage	2. Death	3, Disability	4. Illness	5. Healthcare	6. Income	7. Pecuniary loss	8. TP property damage	9. TP death	10. TP disability	11. TP illness	12. TP injury	13. TP healthcare	14. TP pecuniary loss
Product														
Aviation														
Aviation – Ground-handling								• Premise Liabilities – TP Property Damage • Aviation Product Legal Liability – Property Damage				• Premise Liabilities – TP Bodily Injury • Aviation Product Legal Liability – Bodily Injury		
Bonds														
Bankers Blanket Bond	• Loss of property • Loss of or damage to offices or contents						• Fidelity • Forgery or alteration • Legal fees, costs and expenses							

¹ The categorisation is subject to the Court’s judgment.

Protected Benefit Product	Own Damage							Third party (TP) ¹						
	1. Property damage	2. Death	3, Disability	4. Illness	5. Healthcare	6. Income	7. Pecuniary loss	8. TP property damage	9. TP death	10. TP disability	11. TP illness	12. TP injury	13. TP healthcare	14. TP pecuniary loss
Cargo														
Marine Cargo	- Loss of or damage to the cargo - IT clarification						General average and salvage							
Contractor's All Risks & Engineering														
Contractor's All Risk	Loss of or damage or destruction of materials, construction plant, equipment and machinery during construction													
Boiler and Pressure Vessel	Damage to any boiler or pressure vessel							Liability at law for property damage not belonging to the insured	Liability at law for fatal injuries			Liability at law for non-fatal injuries		Liability at law for special damage
Electronic Equipment	- Material damage to hardware and peripheral equipment - Damage to external data media e.g. disc tape - Increased cost of working													

Protected Benefit Product	Own Damage							Third party (TP) ¹						
	1. Property damage	2. Death	3, Disability	4. Illness	5. Healthcare	6. Income	7. Pecuniary loss	8. TP property damage	9. TP death	10. TP disability	11. TP illness	12. TP injury	13. TP healthcare	14. TP pecuniary loss
Fire														
House owner/ Householder	• Damage to property (building only or building and content) • Contents temporarily removed • Breakage to mirrors • Servants properties • Loss of rental							• Liability to public – property damage	• Liability to public – death	• Liability to public – disability		• Liability to public – injury	• Liability to public – medical related costs	• Liability to public – special damage
Fire Consequenti al Loss							• Loss of gross profit • Loss of gross revenue • Loss of gross rental • Standing charges • Wages • Accountant's fee							
Liabilities														
Product Liability							• Litigation cost of the insured		• Death of TP • Litigation cost of the TP	• Disability of TP • Litigation cost of the TP		• Injury of TP • Litigation cost of the TP		• Special damage
Cyber Insurance							• Defense cost • Business interruption • Restoration cost • Cyber extortion							• Data liability • Outsourcing liability • Data security liability

Protected Benefit Product	Own Damage							Third party (TP) ¹						
	1. Property damage	2. Death	3, Disability	4. Illness	5. Healthcare	6. Income	7. Pecuniary loss	8. TP property damage	9. TP death	10. TP disability	11. TP illness	12. TP injury	13. TP healthcare	14. TP pecuniary loss
							• Crisis communication • Consultant service • Media liability (Intellectual Property, Privacy and Media)							
Marine Hull														
Marine Hull	• Physical loss or damage to hull and machinery							• Collision liability – property damage of TP	• Collision liability – death of TP					
Medical and Health														
Hospital & Surgical		• Death • Funeral expenses • Repatriation of mortal remains		• Maternity benefit² • Critical illness • Zika and dengue cash allowance • Congenital anomalies of new born babies	• Room and board • Hospital supplies and services • Pre-hospital specialist/ diagnostic test • Day surgery • Emergency outpatient treatment • Second surgical opinion • Hospital income • International emergency	• No claim bonus	• Health screening • Cancer maker screening							

² Maternity benefit in this category is referring to lump sum payment upon normal delivery, complicated delivery and miscarriage. Same benefit can be found under Female Critical Illness related plans which is classified under Illness. Maternity costs related to hospital and surgical benefits (e.g. room and board, operating theatre, surgical fees, anesthetist fee etc) are classified under Healthcare.

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					medical evacuation • Outpatient services for general practitioner and specialist consultants • Nutritional allowance during/after hospitalisation • Medical report • Reimbursement of skin grafting due to burns and skin cancer • Reimbursement of medical expenses for breast reconstructive surgery due to breast cancer • Compassionate care allowance									
Motor														
Motor	• Loss of or damage to own the vehicle • Damage to windscreen,						• Litigation cost of the policy owner	• Liabilities to TP – property damage	• Liabilities to TP – death	• Liabilities to TP – disability		• Liabilities to TP – bodily injury	• Liabilities to TP – medical costs	• Special damage payable to TP

Protected Benefit Product	Own Damage							Third party (TP) ¹						
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	windows or sunroof • Towing cost													
Offshore Oil-related														
Offshore Liability Insurance	• Damage to existing property • Loss of or damage to construction works						• Cover for legal representative	• Contingent liability for subcontract or – property damage				• Contingent liability for subcontract or – injury		• Contractual liability
Personal Accident														
Travel Personal Accident	• Baggage impact • Loss of credit card	• Death • Funeral expenses • Repatriation of mortal remains	• Total permanent disability • Partial permanent disability • Total temporary disability • Weekly benefit	-	• Medical expenses • Hospital income benefit • Emergency medical evacuation and repatriation	-	• Travel delay • Baggage delay	• Personal Liability - property damage to TP				• Personal Liability - injury to TP		• Personal Liability – special damage payable to TP • Ransom payment as a result of kidnapping & hostage
Lifestyle PA Plan	• Loss of or damage to smart devices • Loss or undelivered of any goods purchase from online platform	• Accidental death • Compassionate cash in the event of death • Repatriation benefit	• Permanent total disablement	• Compassionate cash upon diagnosed with Zika or Rotavirus	• Outpatient medical benefit • In-hospital medical benefit • Ambulance fee • Snatch theft/ robbery inconvenience benefit with injury and medical report • Rehabilitation expenses	• No claim bonus • Surplus sharing (typically applicable for takaful products)	• Kidnap benefit – expenses incurred for searching, including hiring a private investigator • Kidnap benefit – for information leading to the safe (alive) recovery of the	• Liabilities to TP – property damage	• Liabilities to TP death	• Liabilities to TP disability		• Liabilities to TP – bodily injury	• Liabilities to TP medical expenses	• Special damage payable to TP

Protected Benefit Product	Own Damage							Third party (TP) ¹						
	1. Property damage	2. Death	3, Disability	4. Illness	5. Healthcare	6. Income	7. Pecuniary loss	8. TP property damage	9. TP death	10. TP disability	11. TP illness	12. TP injury	13. TP healthcare	14. TP pecuniary loss
					Nursing care allowance		kidnapped person - Snatch theft/ robbery inconvenience benefit without injury - Unauthorised ATM withdrawal - Credit card and loan indemnity - Missed event ticket reimbursement - No claim cash benefit							
Workmen's Compensation and Employer Liability														
Foreign Worker Compensation Scheme									Liabilities payable to foreign worker – death	Liabilities payable to foreign worker – disability	Liabilities payable to foreign worker – illness	Liabilities payable to foreign worker – bodily injury	Liabilities payable to foreign worker – medical costs	Special damage payable to foreign worker
Foreign Worker Insurance Guarantee														Repatriation of foreign worker (alive) back to home country
Others														
Golfer's Insurance	- Golfing equipment & personal effects - Loss of or damage to buggy				Bodily injury of the insured		- Litigation cost of the policy owner - Hole in one		Legal liability on accidental death to caddie	Legal liability on accidental disability to caddie		Legal liability on accidental bodily injury to caddie		Litigation cost

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