CERTIFICATION OF APPROVAL

ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM

by

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Approved by,

_____
(Amy Foong)

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CERTIFICATION OF ORIGINALITY

This is to certify that I am responsible for the work submitted in this project, that the original work is my own except as specified in the references and acknowledgements, and that the original work contained herein have not been undertaken or done by unspecified sources or persons.

SITI AISHAH BINTI MOHD SOKRI

ABSTRACT

Our family is the most important part of our life and we do our best to protect them from life's perils and uncertainties. Nowadays, basic social services are no longer free and in fact, law will be issued soon to past the cost of medical services to us directly or through medical insurance.

Since there are many Insurance companies in Malaysia, surely there are a lot of choices of policies attached to the insurance. The project is to develop a decision support system for Takaful Medical Insurance. Under the medical insurance itself, it has a number of packages offered and each package has it own specialties. This system will help in making decision of which insurance packages to choose by selecting the criteria that a user wants.

The author made a research on policies of each medical insurance package and come out with selection of criteria that certain policies cover and the user just need to click on their preferred choice and as the result, the system will show which package is the best that suite with our requirements that we have chosen. With this system, the user will be able to make a decision on purchasing medical insurance that best suites their requirements.

ACKNOWLEDGEMENT

It is a great pleasure for me to acknowledge the assistance and contributions of a large number of individuals to this effort.

Syukur Alhamdulillah, I would like to thank the Almighty Allah s.w.t. for giving me the strength and capability in conducting this project.

First and foremost, goes to Ms Amy Foong, my FYP supervisor, for her motivation and dedication in esuring the implementation of this project was completed without any glitches. Without her proper guidance, I would not be able to complete the project successfully.

Secondly, I would express an utmost gratitude to Mr. Mohd Noor Ibrahim for allowing some time and sharing essential information, in assisting me with the encoding and programing involved in the project.

I would like to take this opportunity to gratefully acknowledge my beloved persons, for their unconditional love, support, and patience. Especially to my parents, and also not forgotten to my beloved husband for his greatest support in completing the project throughout the semester.

Last but definitely not least, I would also like to thank all my friends for their encouragement, positive critisms and suggestions right through the end of this project.

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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

The project is to design a decision support system for Takaful Medical Insurance. The system will provide guidance to the users to choose which insurance packages that suite most their needs, requirements within affordability. The system uses Decision Support System approach to help users in making decision. The system will be implemented online and it has many advantages over traditional modes of service delivery. The system will also enable the users to view paticular information in a more systematic manner.

1.2 PROBLEM STATEMENT

Most of the time, people always mistaken that medical insurance are only affordable to those with high incomes, but the fact is that we are all exposed to the same, unexpected dangers and diseases.

1.2.1 Detailed insurance packages are not immediately available

Since there are many medical insurance packages available today, it is always difficult to choose the right insurance that suite with our requirements and needs, within the reasonable cost range.

At some point in our life, we or our family member will require some kind of medical attention; this could be for anything from a cold to complex operations. The conditions could be more serious requiring hospitalization and nursing care. This could all add up to an enormous amount. At this critical moment, we will have the insurance cover to meet medical treatment costs. People only realize how regretful they are not to be insured when they have to face high cost medical expenses during unexpected situations or emergencies. By choosing the right insurance package, it can save a lot of cost according to our requests and requirements.

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1.2.2 Dependency to promotion officer

Currently, the massive amount of information on the brochures is inadequate and since that the space is limited to include all important information on each brochure, it confuses people with too many figures. In addition, some important information also are not able to be included due to the space constraint. This makes the users lose interest in the first place.

The user also faces time constraints on travelling to the insurance company as well as consultation period with the promotion officer in order to fully understand about certain package. The manual participation process is also quite time-consuming.

1.2.3 Significant of the project

Medical insurance nowadays offer packages that cover certain criteria ranging accordingly to our income, and other requests like type of diseases, and other medical services. By using the Online Takaful Medical Insurance System, the user can save a lot of time by just browsing the online system and will gain sufficient information to choose the most suitable plan within a short time. This can be done without leaving the home or office. Simple functions of instalment calculations also help the user to differentiate clearly between plans services, coverage, and benefits.

1.3   OBJECTIVES AND SCOPE OF STUDY

1.3.1 Relevancy of the Project

This system is to provide guidance in choosing the insurance package that best suite with our needs and requirements, as well as considering our budgets in an efficient manner through online system.

By selecting all the desired criteria, the system will suggest the best insurance package for a user. As a result, they can be exempted from paying upfront deposits to medical centers for any emergency arises according to the policy that they have chosen.

The insurance company would alleviate an applicant's burden when they reimburse the applicant's spent cost to cover the medical expenses.

1.3.2 Feasibility of the Project within the Scope and Time Frame

Scope of research will be focused on the policies of all the medical insurance packages, hence the author will design, arrange and list out all the varieties of criteria for users to select in choosing which is superlative insurance package for them.

According to the timeline, the project should be accomplished within 14 week of the semester, starting from 19th January 2004.

From the author's point of view, the project timeline given is sufficient to build this kind of decision support system, and it should be enough time, to ease process of monitoring progress throughout the project.

Within time constraint of 14 weeks, a preliminary report, a progress report, logbook (weekly report), final report and a prototype of DSS for Takaful Medical Insurance will be delivered. The duration of 14 weeks is sufficient to apply all the necessary skills, knowledge and experience towards completion of the project.

CHAPTER 2

LITERATURE REVIEW

The system is to be designed mainly because of the advantage factors outnumbers the disadvantages. Time constraints and economical considerations upon applicants are the reasons behind the advantage factors.

A survey through the Internet about the main reason why they are not insured is because of the high cost and the lack of awareness of how important and beneficial it is to be insured.
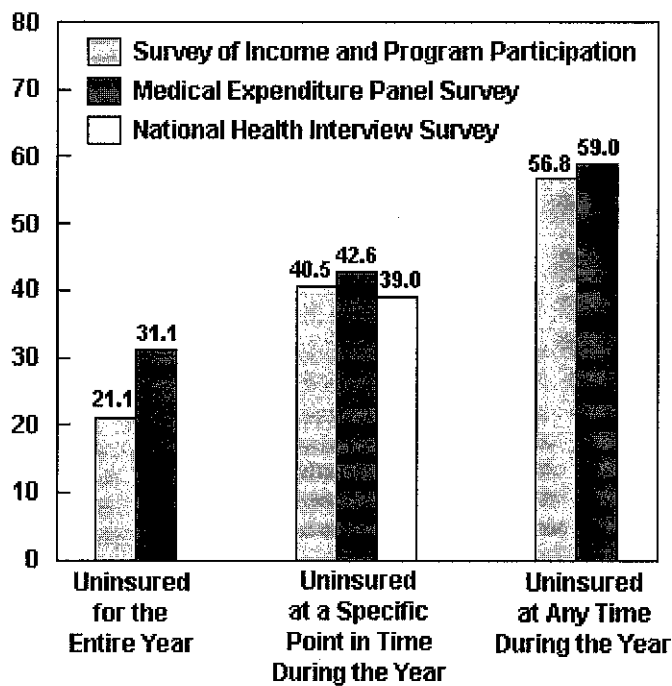

Figure 2.1: Estimated Number of Nonelderly People Without Health Insurance in the US in 1998 (In millions)[1].

It is frequently stated that about 40 million Americans lack health insurance. That estimate, however, overstates the number of people who are uninsured all year.

The uninsured population is fluid, with many people gaining and losing coverage. For example, between half and two-thirds of the people who experienced a period of time without insurance in 1998 had coverage for other portions of the year.

The reason to use the estimated numbers of uninsured people in the United States is because in Malaysia, such information is not ready to be exposed to the public. It is also hard to obtain a rough statistics of uninsured people in Malaysia through the Internet.

2.1   RATIONALE TO DO ONLINE:

- Online information systems can overcome time consumption problems mostly on vehicle trips. By allowing people to access information via a computer and a modem from their home or their workplace
- Online systems allow information to be provided in the "customer's" time frame rather than the "information provider's" time frame
- Online systems can provide faster updates of time critical information. Online services can provide fast access to the most current information
- Online services can also provide users faster and more economical access to focused information.
- Online access to services has become "standard" practice among most businesses.

The existence of the system will assist the applicants to apply for the right insurance package. Currently, the applicant needs an attendance or a representative from desired insurance company to explain the whole story of each of the package. This process consumes some times which can be saved through online. Satisfaction is guaranteed because the particular package the system proposed is the best that meet our requirements based on our selected criteria.

Sometimes we invest a high-class insurance package because of its status but it lacks certain medical coverage that we actually needed.

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2.2 WHY PEOPLE LACK INSURANCE COVERAGE

It also supports the finding that employment-related factors, such as income, education, and economic sector, underlie much of the variation in uninsured rates among different population groups. People lack coverage regardless of education, age, or state of residence. Employment and geographic factors are central because private insurance is closely tied to employment, and eligibility for public programs is partly determined by work and income criteria. Following are some common causes of why people lack insurance coverage:

- Within the private sector, insurance coverage depends on an employer's decision to offer a health benefit plan and an employee's decision to enroll or take up this offer. When workers are not offered the chance to purchase employment-based insurance for themselves and their dependent family members (spouses and minor children), or when they decline to enroll, individual policies and public insurance [2] offer limited opportunities for coverage.
- The expense and competing demands on family income are another reasons given for declining the offer of employment-based insurance [3].
- Normal social and economic transition also can trigger a loss of health insurance coverage for a person or family because income, health status, marital status, and terms of employment affect eligibility for and participation in health insurance.
- Lower income persons tend to remain uninsured for longer than do those with incomes above the federal poverty level [4].
- Educational attainment and employment sector are factors that also are related to the length of uninsured periods [5]. Short periods without health insurance are less likely than longer periods to adversely affect access to health services [6].
- More than one-quarter of all uninsured adults have not earned a high school diploma, and almost four out of every ten adults who have not graduated from high school are uninsured.

- Reflecting the predominantly urban location of the general population, most uninsured persons live in urban areas, although rural and urban residents are about equally likely to be uninsured.

CHAPTER 3

METHODOLOGY/ PROJECT WORK

3.1   PROCEDURE IDENTIFICATION

Since time is a limited factor and the time frame is only within 14 weeks, the phases involve in this project should progress in parallel i.e while designing the questionnaire, the programming of the prototype could begin. In other words, an integrated design, where all aspects of the process should evolve in parallel raher than in sequence, is better. Hence, the most suitable procedure to build a prototype of the Online Takaful Medical Insurance System is by the Iterative Design approach. [7]. There are numorous ways to visually show an iterative design process by the Spiral Model [8]. The best spiral chosen is using a circle to highlight the process flowing through four major phases, with spiral show at any time, in any phase, the author returned to a central core of information (which was the user Interface of the Online Takaful Medical Insurance System), analises and techniques to further refine the user interface design [9]. The four main phases involve in this project are:

1. Analyzing (includes planning)
2. Designing
3. Implementation
4. Testing

Analyze

Design

Testing/
Evaluation

Implementation
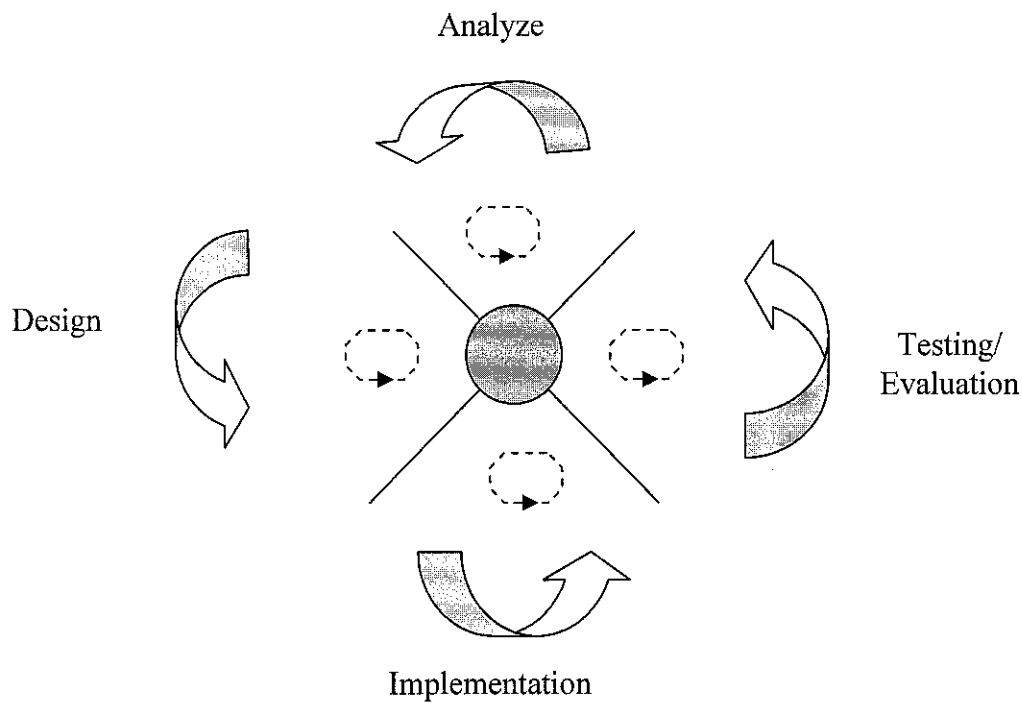
Figure 3.1: The iterative approach used in developing Online Takaful Medical Insurance System

As seen in the figure above, the design and coding of the system is iterated on until it meets the specific requirements.

3.1.1 Analysis Phase

In the planning phase, the author did some research and survey and will continue this method in the future which is conducted mainly through online, gaining information from the resource center and discussion among peers to get the information about the proposed project on medical insurance policies and packages. And if necessary, the author will conduct an interview with the Takaful Malaysia Insurance Company to get detail information and clear picture in order to proceed in developing the system.

For the analysis phase, the author gathered all the information on policies in each medical insurance package mainly from the brochures and its websites and to analyze and identify each criterion offered. On the other hand, the author made an observation by browsing other

Insurance websites to make some comparison in terms of its interfaces and functions and services that they provides.

3.1.2 Design Phase

In the next phase, the author will design the structure and interfaces that will be put on in the system. In design phase, the author sketched a flow of the system i.e an Entity-Relationship Diagram (ERD) as in Figure 3.2 and Use Case Diagram in Figure 3.3 as well as the storyboard of the interfaces.

Next, the author start to design the real the interface, construct it page by page, together with the function of the system and try to put it into action like what has been mapped before, that is in the design phase. The author will use a lot of Javascript and HTML programming and also Macromedia Dreamweaver MX integrate all the information that has been designed and implement the primary designs of interfaces, hence to complete the system. Other than that, the author also used Macromedia Flash MX to incorporate minor interactive effects.

This takes a lot of efforts since the author is very new this kind of programming. However, the author has to make many trials and errors besides self-learning from the Internet, surfing websites and viewing a number of source codes towards implementing the functions of the system.

3.1.3 Implementation Phase

The implementation phase is not a major concern to the project as the objective of the project is to design a system prototype.

3.1.4 Testing Phase

In this phase, the author need to test all the interfaces of the systems are linked with each other and also to make sure that the fuctions of the system are running well. Lastly, the
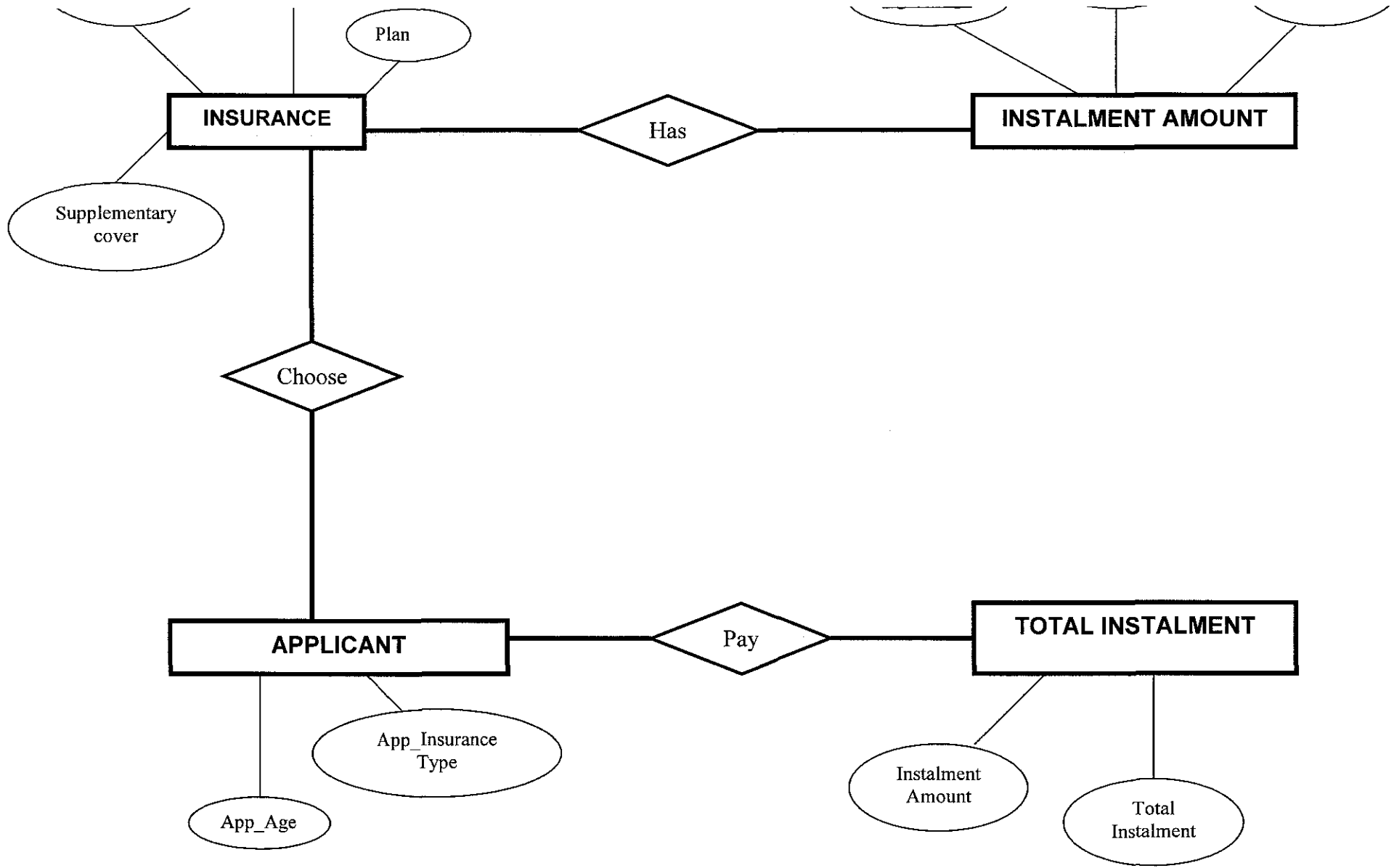
Figure 3.2 Entity-Relationship Diagram for Online Takaful Medical Insurance System
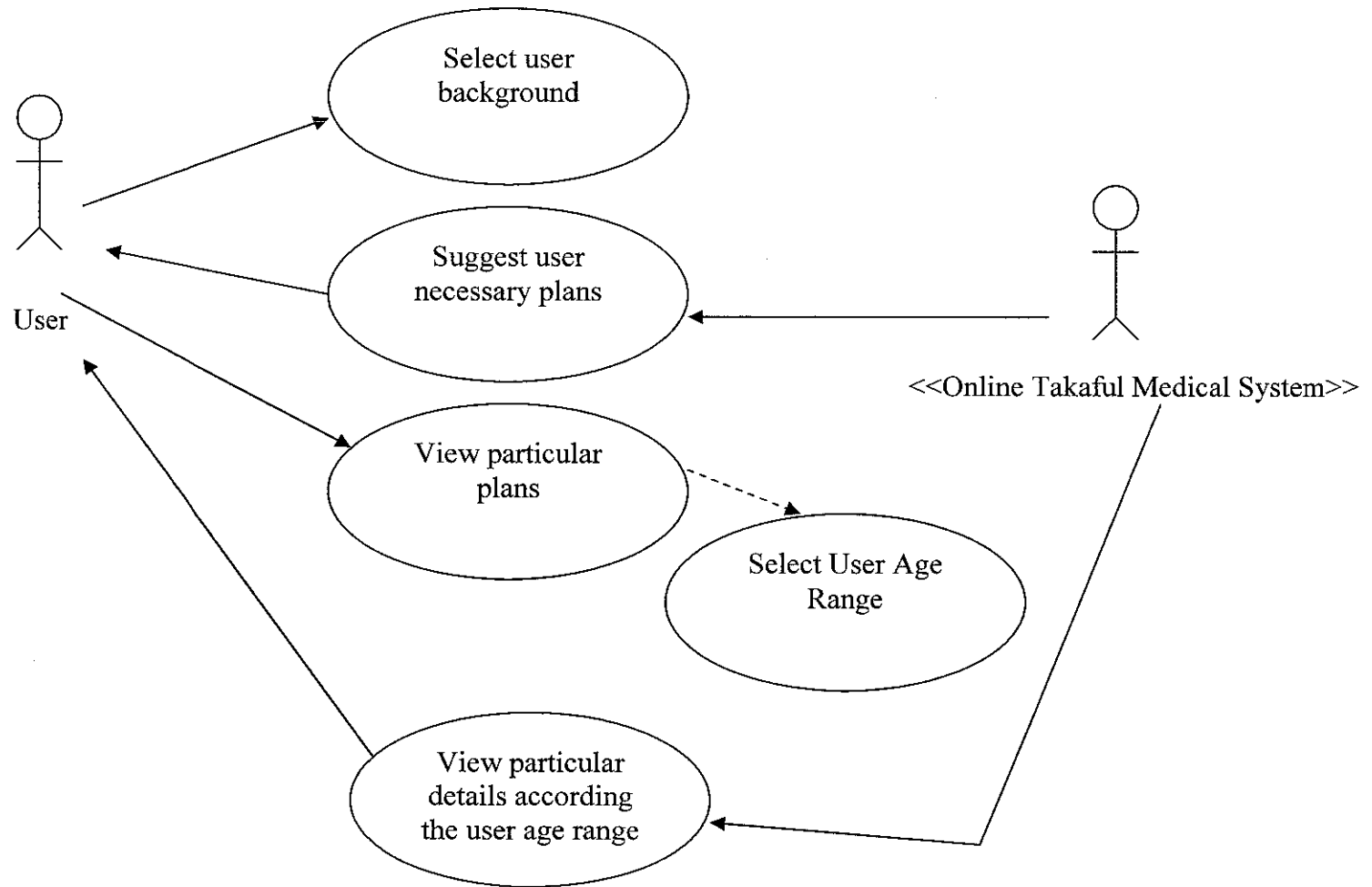
Figure 3.3 Use Case Diagram for OnlineTakaful Medical Insurance System

system that is first developed in the local sites need to be upload to the server in order to activate it online.

3.2 TOOLS REQUIRED

All the processes involved in producing the actual interfaces were by using the personal computer as the most important tool. Meanwhile the software tool required for developing the system was Macromedia Dreamweaver MX a code-development and runtime tool to help in building the interfaces of the Online Takaful Medical Insurance System. Other software tools that came handy in producing the interfaces were the HTML and JavaScript programming. Macromedia Flash MX also contributed some interactive interface effects.

CHAPTER 4

RESULTS AND DISCUSSION

4.1   DATA GATHERING & ANALYSIS RESULTS

For the data gathering and analysis, the author had visited the Takaful Insurance Malaysia headquarter in Kuala Lumpur and also its branches,to get the details of its insurance plans and packages, as well as its packages' plans.

Under Takaful Malaysia Insurance, there are many types of insurance and each of them serves different purposes. For this company, the insurance policies can be divided into two main categories, which are:

1. Family Takaful Plan
2. General Takaful Plan

For developing the Online Takaful Medical Insurance System, the author decided to focus to some common insurance plans in Family Takaful Plan category. The author will concentrate on six plans out of ten, which are:

1. Rawat Takaful Plan
2. Sihat Takaful Plan
3. Hawa Takaful Plan
4. Wiladah Takaful Plan
5. Dana Pekerja Takaful Plan
6. Ziarah Takaful Plan

While the remaining four plans are:

1. Ma'asyi Takaful Plan
2. Family Takaful Plan
3. Siswa Takaful Plan
4. Education Takaful Plan

The main part is to build each interface of the plans, the author first need to really understand about the instalment concept.

Before the author develop the interfaces for the system, the conceptual design is very essential since it serves as a guideline for building the real interfaces. Therefore, the author made a rough draft of how the arrangements of the navigation buttons, information including tables, and also the advertisement section to be placed in a formal order.

4.2 SYSTEM DESIGN RESULTS

After all of the information that have been gathered in the earlier phase, the author summarized that there are some characteristics that can determine the suitable plan(s) for each user to hire. The author has come out with interfaces with some list of options and living status for user to choose according to their background details.
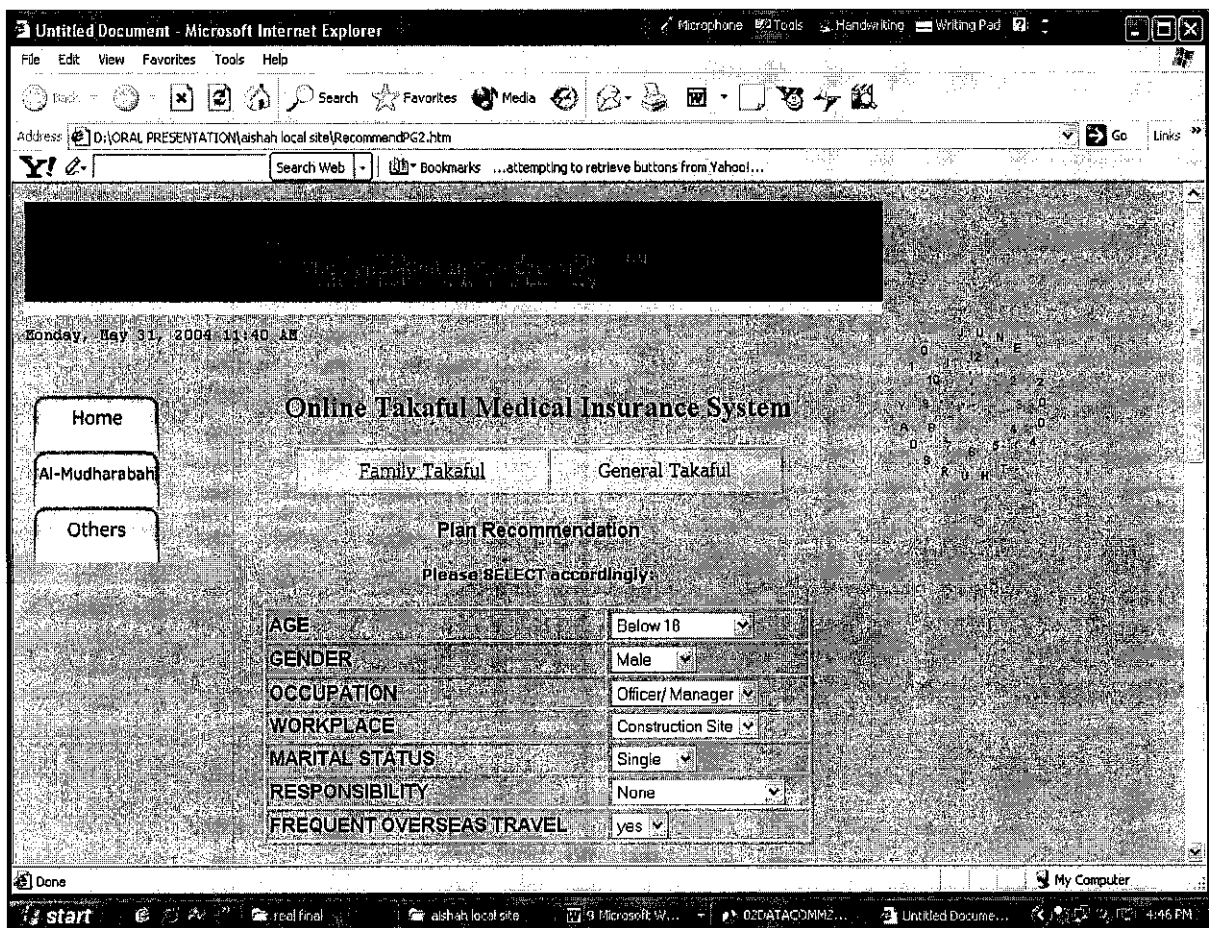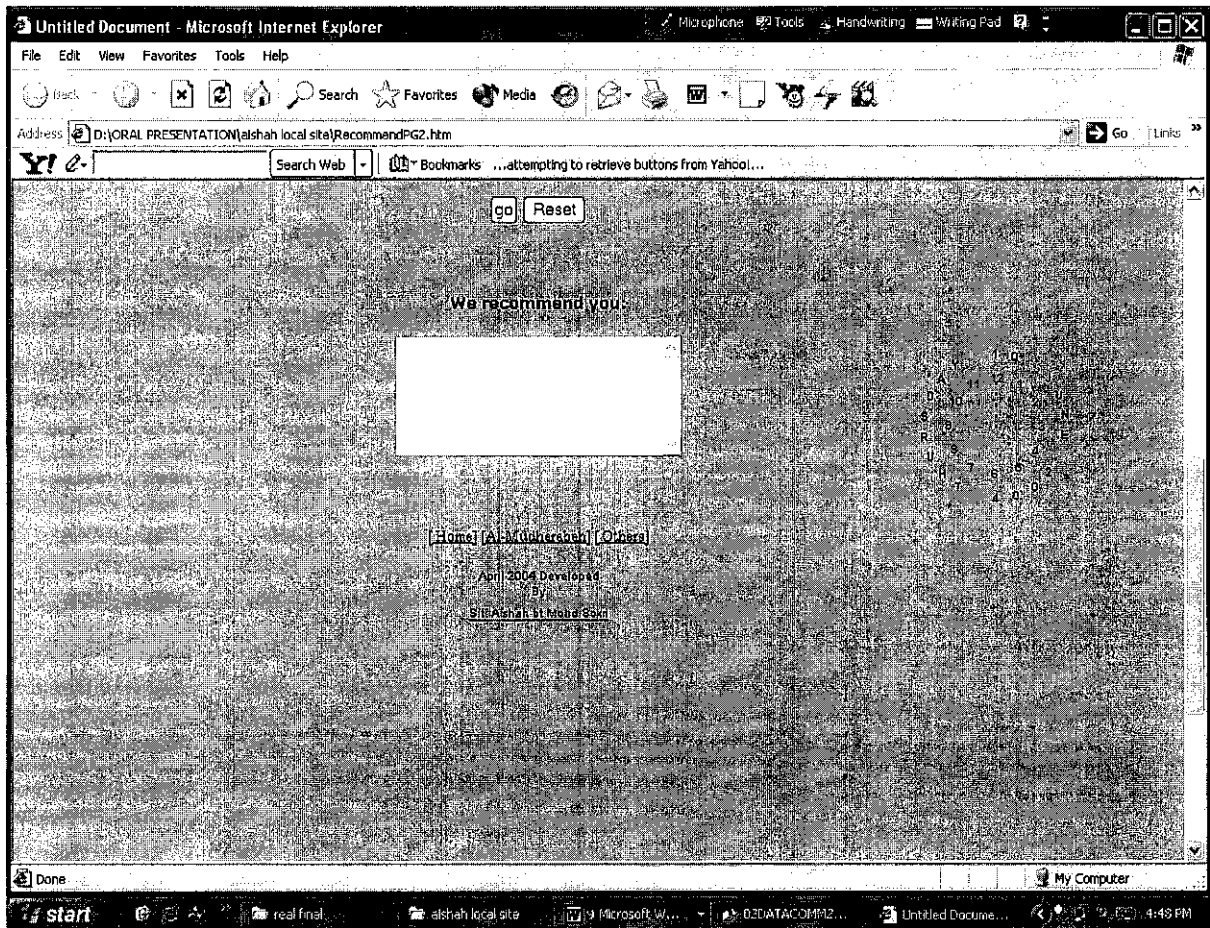
Figure 4.1: The Online Takaful Medical Insurance System
Homepage

From Figure 4.1, the actions performed by the navigation buttons and links are
briefly described in Table 4.1 as follows:

Navigation Buttons and Links	Action
• Home	Go to main page
• Al- Mudharabah	Go to Al-Mudharabah description page
• Others	Go to history of insurance in Islam
• Go	To view the summarized recommended plan(s)
• Family Takaful	Go to a lists of Individual and Group plans
Plan Recommendation Table	Action
• AGE	Give options of user's age range

• SEX	Give options of user's gender
• OCCUPATION	Give options of user's occupation
• WORKPLACE	Give options of user's workplace
• RESPONSIBILITY	Give options of user's responsibility
• FREQUENT OVERSEAS TRAVEL	Give options of user's frequent overseas travel

Table 4.1: Actions performed by Navigation Buttons and Links
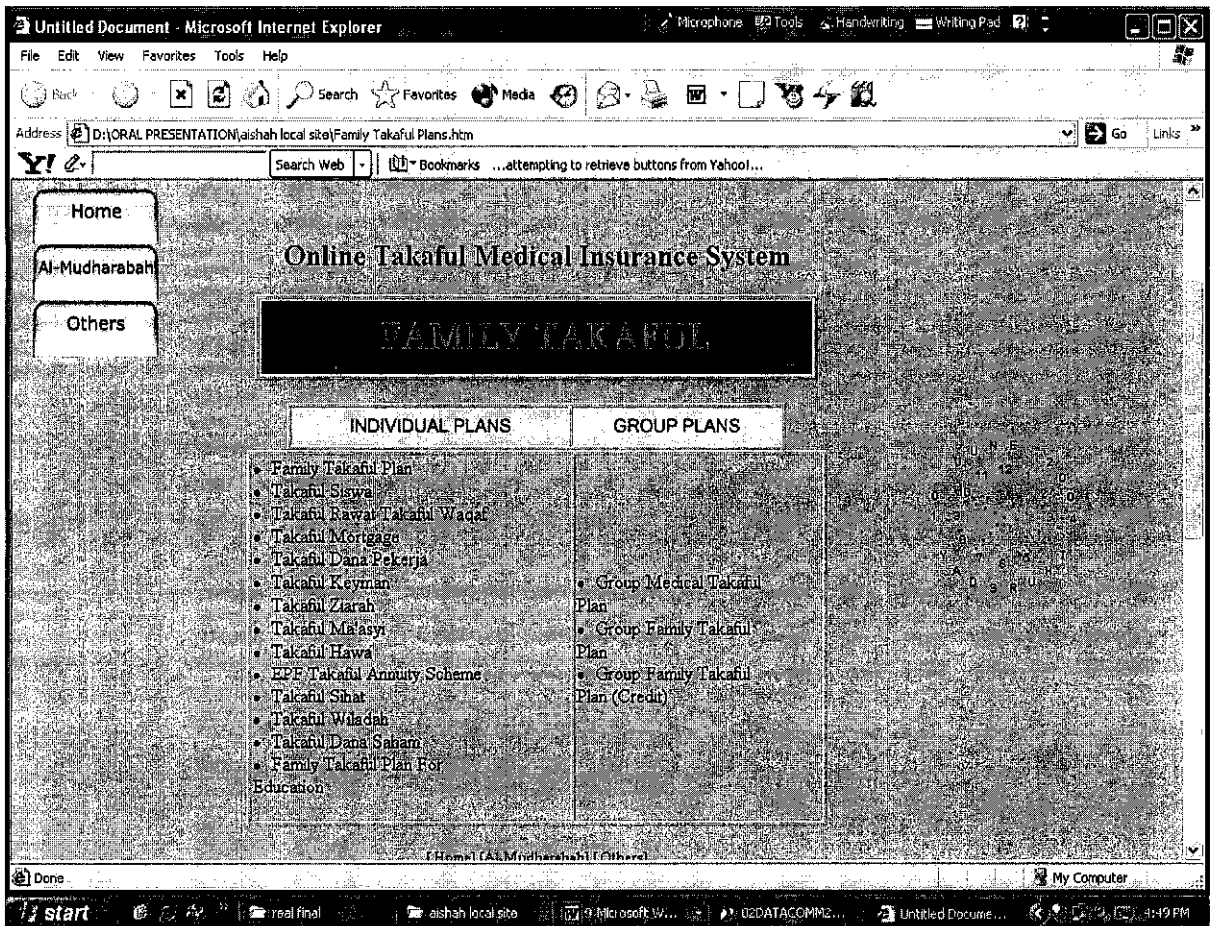
Figure 4.2: The Online Takaful Medical Insurance System Family Takaful Plans

Takaful Family Plan

With the Family Takaful Plan you can be assured of a certain sum of money which will go a long way to ease the financial burden of your loved ones in the
your untimely death. You will enjoy tax relief too from your takaful instalments.

Takaful Sihat Plan

The Plan provides protection against 36 types of critical illness. It helps to create Planned fund designed Specially to give you a peace of mind should you su
suffer a Critical Illness. The payment will be made direct to you. It would enable you to choose the best possible way for your medical treatment.

Takaful Rawat Plan

By participating in Takaful Rawat, you and your family can be assured of a first class medical treatment and personal healthcare in the event you falling ill or
mishap resulting in hospitalization.

Takaful Siswa Plan

The Plan simply enables your child to participate in the takaful product with you as the trustee to guarantee the regular payment of the takaful instalment duri
period of participation. The instalment that you pay regularly together with returns on the investment will accumulated into your family scholarship fund. Proce
from the fund can later be spent towards the cost of your child's future tertiary education.

Takaful Wiladah Plan

Pelan Takaful Wiladah merupakan produk baru yang menyediakan program kewangan jangka panjang khusus untuk wanita merancang tabungan secara ber
ansur yang boleh digunakan bagi membiayai kos bersalin. Selain itu Takaful Wiladah juga menyediakan manfaat kematian serta komplikasi sewaktu hamil da
melahirkan anak.

Takaful Ma'asyi Plan

By this Plan any individual intending to enjoy a fixed income after retirement may place his takaful contribution either in lump sum or by instalment basis befo
ma'asyi benefit is effective with Syarikat Takaful Malaysia.

Takaful Education Plan

The Family Takaful Plan For Education enables you to have a personal saving fund which can be used to finance your child's future higher education in the
your untimely death. In addition you will also enjoy income tax relief on the payment of your takaful contribution.

Takaful Dana Pekerja

Takaful Dana Pekerja is a long-term savings programme designed specially to facilitate savings among workers of both the public and private sectors. It is al
for participation by self-employeds. The Plan provides wide-ranging benefits including coverage in the form of funeral expenses for immediate family membe
parents of the participant. Supplementary facility for the purpose of the participant's children tertiary education is also offered under the plan.

Takaful Ziarah

Takaful Ziarah is a special purpose savings plan which conveniently facilitates withdrawal once in every five years of participation. By this facility, the particip
would to be able to conveniently plan his holiday either within Malaysia or abroad, or to perform umrah.

Takaful Hawa

Takaful Hawa provides financial benefits in the event that the participant is diagnosed of cancer. Additional benefits shall be payable if the cancer is of specif
namely breast, uterus cervix, fallopian tubes, ovaries, vagina or vulva. These benefits can be used to meet the cost of treating the cancer.

[Home] [Al-Mudharabah] [Others]

April 2004 Developed
By
Siti Aishah bt Mohd Sokri

Figure 4.3: The Online Takaful Medical Insurance System Individual Takaful
Plans

Figure 4.4: Takaful Sihat Plan

Figure 4.3 shows a list of packages under Takaful Individual Plan. Each package is represented by an icon, which is followed by a brief description of particular package. At this point, the user can differentiate the services provided among the packages. The user can proceed to the detailed page of a package by clicking an icon. If the Takaful Sihat icon is clicked, the page that will appear is as in Figure 4.4. The user can browse the options of Packages A and B by clicking the respective navigation link. The user will be directed to the particular page shortly as in Figure 4.5 and 4.6 for Takaful Sihat Plan A and B respectively.

COVERAGE SCOPE TAKAFUL SIHAT 'A' **

COVERAGE SCOPE	MINIMUM INSTALMENT RM 100 per month	ADDITIONAL COVERAGE FOR EVERY RM 50
DEATH	RM 20,000 + PA	RM 10,000 + PA
CRITICAL DISESASES • AFTER DIAGNOSIS • DEATH AFTER DIAGNOSE WHILE IN TAKAFUL PERIOD	RM 10,000 RM 10,000 + PA	RM 5,000 RM 5,000 + PA
ACCIDENTS	RM40,000 + 20,000	RM20,000
PERMENANT DIASBMENT	RM 100 PER MONTH + PA UNTIL AGE 65	RM 50 PER MONTH UNTIL AGE 65
HOSPITAL'S DAILY CASH ALLOWANCE (ANY DISEASE EXCEPT PREGNANCY)	RM100 PER DAY MINIMUM 48 HOURS MAXIMUM 30 DAYS	RM 50 PER DAY MINIMUM 48 HOURS MAXIMUM 30 DAYS
CASH WITHDRAWALS • AFTER YEAR 2 • AFTER YEAR 5	50% FROM PA 70% FROM PA	** SAVING TYPE PLAN

Back

Figure 4.5: Takaful Sihat Plan 'A'
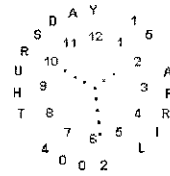
COVERAGE SCOPE TAKAFUL SIHAT 'B'

COVERAGE SCOPE	MINIMUM INSTALMENT RM 15 per month	ADDITIONAL COVERAGE FOR EVERY RM 50
DIAGNOSIS OF CRITICAL ILLNESS	RM 20,000 + PA	RM 10,000 + PA
ACCIDENTS	RM 40,000 + 5,000	RM 20,000
PERMANENT DISABLEMENT	RM 100 PER MONTH PA UNTIL AGE 65	RM 50 PER MONTH UP UNTIL AGE 65
HOSPITAL'S DAILY CASH ALLOWANCE (ANY DISEASE EXCEPT PREGNANCY)	RM 100 PER DAY MINIMUM 48 HOURS MAXIMUM 30 DAYS	RM 50 PER DAY MINIMUM 48 HOURS MAKSIMUM 30 DAYS
FUNERAL EXPENSES	RM 5,000 + PA	*INSTALMENTS VARY WITH CURRENT PARTICIPANT AGE

Figure 4.6: Takaful Sihat Plan 'B'

WELCOME TO TAKAFUL MEDICAL ONLINE SYSTEM

Takaful Rawat

Congratulations! You have chosen Takaful Rawat Plan.
Please select your Package choice:

PACKAGE	EHSAN			BAKTI			
Hospital and Professional Services	Maximum Cover For Plan			Maximum Cover For Plan			
	1	2	3	1	2	3	4
a) Hospital Room & Board (daily maximum up to 120 days)	350	250	150	250	150	100	50
b) Intensive Care Unit	15,000	10,000	6,000	10,000	6,000	4,000	2,000
c) Miscellaneous Services	5,000	3,500	2,500	3,500	2,500	2,000	1,5000
d) Surgical Fees Including Anaesthetic Fees Services And Operating Theatre	10,000	8,000	6,250	8,000	6,250	5,000	3,750
e) In-Hospital Physician's Visit (daily maximum up to 120 days)	150	120	90	120	90	70	50
f) Pre-Hospitalisation Diagnostic Services And Specialist Consultation (within 90 days prior to hospitalisation)	1,200	900	600	900	600	400	200
g) Ambulance Fees	200	200	200	100	100	100	100
h) Post-Hospitalisation Treatment (within 31 days after discharge)	700	500	300	500	300	200	100
i) Out-patient Accidental Treatment (within 24 hours after the accident)	4,000	3,000	2,000	3,000	2,000	1,500	1,000
j) Government Hospital's Daily Cash Allowance (daily maximum up to 60 days)	100	80	60	80	60	40	20
k) Funeral Expenses	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Please select your age range [Below 18]							

Special Catastrophe Disease Cover	*These extra benefits are for EHSAN Package only*						
	Plan 1	Plan 2	Plan 3				
i. Out-patient Cancer Treatment (limit per year)	30,000	20,000	10,000				
ii. Out-patient Renal Dialysis Treatment (limit per year)	30,000	20,000	10,000				
iii. Organ Transplant For Heart, Lung, Liver And Kidney	30,000	30,000	20,000				
ADDITIONAL INSTALMENT				--	--	--	--

Note: This plan does not cover pre-existing illnesses and those normally excluded under any health plan, e.g. maternity related treatment, dental, mental illnesses or pre-existing conditions unless stated in the proposal form and specifically accepted by the Company and endorsed thereon, and all illness which commence within a waiting period of 30 days except for accidental injuries.

Back

Figure 4.7: Takaful Rawat Plan

As the user selected the Takaful Rawat icon in Figure 4.3, the user will be linked to the Takaful Rawat Plan page as in Figure 4.7. Compared to cramped figures on the brochures, the table on the page provides a systematic way of viewing and differentiating informations among the plans. Because the annual and additional instalments vary with participants' age range, all the user has to do is to select his/her age range on the list provided. The instalment amounts will appear on the output area. The back navigation button leads the user to the previous page.

The Takaful Wiladah Plan page as we can see in Figure 4.8 provides the coverage offered to participants corresponding with pregnancy period and delivery processes. The entire coverage amount increases proportional to monthly instalment except for benefit 1, 4, and 5 (refer to Figure 4.8). The user can select the options of instalments amount in the list provided according to her needs or affordability.

Figure 4.9 shows the Takaful Dana Pekerja Plan Interface. The function of the plan is the same as Takaful Wiladah Plan. Some of the coverage amount varies proportional to the desired instalment amount, while the remaining coverage amount remains constant.

Home

Al-Mudharabah

Others

Congratulations! You have chosen Takaful Wiladah Plan

(Note: Coverage Amount depends on Instalment Amount)

TAKAFUL INSTALMENT	RM 100
COVERAGE SCOPE	COVERAGE AMOUNT

	COVERAGE SCOPE	COVERAGE AMOUNT
I	Normal birth or caesarean	70% from AP
II	Complications during pregnancy (manfaat hanya dibayar sekali sepanjang tempoh sijil) :- • Disseminated Intravascular Coagulation • Ectopic Pregnancy • Still Birth	RM 5,000
III	Kelahiran anak yang cacat anggota (manfaat hanya dibayar sekali untuk setiap kelahiran) :- • Down Syndrom • Spina Bifida • Teatralogy of Fallot • Missing Limb(s) • Esophageal Atresia	RM 5,000
IV	Death (any reason)	RM 5,000
V	Funeral Expenses • Participant • Anak-anak (Hanya kematian yang berlaku dalam tempoh 14 hari dari tarikh kelahiran sahaja yang dilindungi)	RM 1,000 RM 500

Please ENTER your desired contribution amount.

(Note: Amount should be in incremental of RM10, minimum value of RM 20 and unlimited maximum)

[ENTER]

Figure 4.8: Takaful Wiladah Plan

WELCOME TO TAKAFUL MEDICAL ONLINE SYSTEM

Congratulations! You have chosen Takaful Dana Pekerja Plan.

Please select your Package choice:

COVERAGE SCOPE	* INSTALMENT		
	RM 40	RM 50	RM 100
Death	RM 8000+PA	RM10,000+PA	RM20,000+PA
Accidents	RM20,000	RM25,000	RM50,000
Permanent Total Disability	PA+RM200 per month until end of maturity period	PA+RM250 per month until end of maturity period	PA+RM500 per month until end of maturity period
Participant funeral expenses	RM1000	RM1000	RM1000
Family funeral expenses: Spouse Children Parents	RM1000 RM500 RM400	RM1000 RM500 RM400	RM1000 RM500 RM400
Participant funeral expenses	RM1000	RM1000	RM1000
Family funeral expenses: Spouse Children Parents	RM1000 RM500 RM400	RM1000 RM500 RM400	RM1000 RM500 RM400
Medical Expenses: (Accidents only)	1.Reimbursement up to RM500 (including outpatient) 2.Daily allowances - RM20 until week 52 (minimum 2 days warded)	1.Reimbursement up to RM500 (including outpatient) 2.Daily allowances - RM25 until weeks 52 (minimum 2 days warded)	1.Reimbursement up to RM500 (including outpatient) 2.Daily allowances - RM50 until week 52 (minimum days warded)
Cash withdrawals for education purposes	2nd Year: 50% 5th Year: 70%	2nd Year: 50% 5th Year: 70%	2nd Year: 50% 5th Year: 70%

Please ENTER your desired contribution amount: [　　　　]

(Note: Amount should be in increments of RM10, minimum value of RM 20 and unlimited maximum)

[ENTER]

Figure 4.9: Takaful Dana Pekerja Plan

Figure 4.10: Takaful Ziarah Plan

WELCOME TO TAKAFUL MEDICAL ONLINE SYSTEM

Congratulations! You have chosen Takaful Hawa Plan.

Please select your Package choice.

Coverage Scope	Package A	Package B
	RM	RM
Cash Coverage		
1) Cash Coverage for Cancer Disease	20,000	10,000
2) Additional Cash Coverage for any of the following Cancer Disease: Breasts, Uterus, Cervics, Fallopian Tube, Ovary or Vagina/Vulva	20,000	10,000
3) Breast Cancer Operation(per breast)	10,000	5,000
4) Funeral Expenses	4,000	4,000
Hospital's Cash Allowances		
5) Cash Allowances Warded of cancer (daily maximum up to 30 days)	150	175
6) Additional Cash Coverage for any of the following Cancer Disease: Breasts, Uterus, Cervics, Fallopian Tube, Ovary or Vagina/Vulva	150	75
Yearly Cancer Test		
7) Reimbursement of every 'papsmear' and breast test to determine cancer	100	50
ANNUAL INSTALMENT Please select your age range [18-34 years old ▾]	[ ]	[ ]
SUPPLEMENTARY COVERAGE FOR PELAN TAKAFUL HAWA		
Coverage Scope	Package A	Package B
In-Patient Coverage	RM	RM
i. Warded Treatment (maximum of each treatment)	10,000	5,000
ii. Outpatient Treatment (one year maximum)	50,000	25,000
ADDITIONAL INSTALMENT	[ ]	[ ]

Figure 4.11: Takaful Hawa Plan

24

Figure 4.10 shows the Takaful Ziarah Plan interface. All the information of all packages is available in the table. To make the information friendly, the user can just select the desired instalment amount, and the respected coverage amount will be highlighted.

As for Figure 4.11, Takaful Hawa Plan will help the user to compare the instalment amount of all the plans available, as well as the additional amount according to the user age range. By only viewing to the information that is related to the respective user, he/she will be able to make their decision easily with the help of visual aids provided.

4.3   TESTING RESULTS

While designing and implementating the Online Takaful Medical Insurance System, i.e. the system interfaces and its functions as well, the author will always do a unit testing that is testing the functionality of each page. This is to make sure the system will works well later.

After all the design and implementation tasks has beeen completed, the author then will do the integrated testing that are the connection between pages of the interface being activated and links correctly to its destination as well as checking the system's functions are working.

Since the author is a fisrt timer user of the Dreamweaver MX software and really new in HTML and Javascript, the author had make a really hard effort in self-learning, browsing to various kind of websites and try to capture the source of each interface websites. Besides learning through books about the Dremweaver MX, the author also learn a lot from the source taken from the websites of how to activate functions i.e the navigation buttons and links, and most of the functions of the system by using Javascript and HTML programming.

The author had learn developing the system most of the time by many trials and errors, and while doing the unit and integrated testing, if the system failed to work, besides applying some knowledge gained from the books, the author will try to troubleshoot the error and try to run it again and again until the objective is accomplished.

CHAPTER 5

RECOMMENDATION AND CONCLUSION

5.1   SUMMARY OF THE PROJECT

Throughout the period of 14 weeks, which has been given for the author completing the Final Year Project named Online Takaful Medical Insurance System, there are many things the author gained. Bountiful knowledge gained of the techniques for developing the website from zero, learned to be responsible by going through all the process of finishing the project, and come out with a prototype of Online Takaful Medical Insurance.

By browsing through the system, the author hopes that it can give a lot of ease in terms of understanding about the insurance policy, and also in choosing the most suitable plans for Takaful Medical Insurance.

5.2   FUTURE RECOMMENDATION

For future enhancement of this project, the author recommended that the system will be able to estimate each type of plans and packages since the current system are only capable in calculating just a number of Takaful plans.

On the other hand, the interface could be added some more information since it looks there is quite empty space in the interface. It will be very impressive if the system can incorporate with some interactive elements in the system. For example of using the Macromedia Flash to make it more lively, attractive and friendly.

In the plan recommendation page, some user background criteria should be added to enhance the accuracy of the system in recommending the best and most suitable plan(s) and package(s) for the user. The criteria are the range of the applicant's salary and the choices of plans available according to the desired amounts of monthly instalments and

budgets. It will also be useful if the system is enhanced so that the applicant could determine the overall monthly or/and annual instalment after selecting desired plans and packages from different types of Takaful Plans.

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APPENDICES

Gantt Chart for Final Year Project

No	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Selection of Project Topic																
Propose topic	■	■														
Topic assigned to student			●													
Analysis																
Introduction			■													
Objective and scope				■												
Project planning				■												
List of references/literature					■											
Submission of Prelimary Report					●											
Design Phase																
Literature research / Data collection						■	■	■	■							
Outline of Conceptual Design						■	■									
Start designing interface from sketch						■	■									
Interview with Insurance Personnel									■							
Submission of Progress Report										●						
Constructing the real Interface and Design Phase																
Design the real interface								■	■	■	■	■				
Include function of the system										■	■	■				
System Touch Up											■	■				
Submission of Interim Report Draft														●		
Oral Presentation															●	
Submission of Interim Report														●		

Completed ■
Milestone ●

Appendix 1: Gantt Chart for Final Year Project

APPENDIX II

LAIN-LAIN PRODUK YANG DISEDIAKAN

Takaful Keluarga

- Takaful Keluarga
- Takaful Keluarga Untuk Pelajaran
- Takaful Hawa
- Takaful Rawat
- Takaful Ma'asyi
- Takaful Waqaf
- Takaful Siswa
- Takaful Dana Pekerja
- Takaful Ziarah
- Takaful Gadaiganji

- Pelan Takaful Wiladah
- Pelan Takaful Dana Saham
- Pelan Takaful Kakitangan Utama
- Pelan Takaful Keluarga Ma'asyi Berkelompok
- Pelan Takaful Keluarga Berkelompok
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Pelan Takaful Rawat Berkelompok

Takaful Am

- Takaful Rumah Desa
- skim Takaful Kebakaran
- Takaful Kenderaan Berinjin
- skim Takaful Kemalangan Diri
- skim Takaful Tanggungan
- Takaful Bantal Sa'adah
- Takaful Pampasan Pekerja Asing
- Takaful Kemalangan Diri Berkelompok

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marin
- Skim Takaful Pelajar-pelajar Sekolah Malaysia
- Skim Takaful Jemaah Haji
- Skim Takaful Pemilik Rumah dan Isi Kandungan Rumah

TAKAFUL MALAYSIA
(Kumpulan BIMB Holdings Berhad)

SYARIKAT TAKAFUL MALAYSIA BERHAD (131646-X)

En Asrul

PELAN TAKAFUL

SIHAT

Jaminan Kewangan Ketika Anda Memerlukannya

Hak Berkongsi Keuntungan

al-Mudharabah

TAKAFUL MALAYSIA
(Kumpulan BIMB Holdings Berhad)

(131646-X)

PENGENALAN

a siapa yang boleh menjangka apa akan berlaku pada masa hadapan. ngkan, kita diserang sakit jantung atau angin ahmar dan masih hidup. Kita memerlukan wang yang banyak untuk belanja perubatan yang entah berapa diperlukan.

paling baik untuk menghadapi keadaan ini ialah membuat persediaan yang ebelum sesuatu berlaku. Sesetengah penyakit kritikal misalnya tidak boleh gka akan menimpa atau dicegah. Apa pun rawatan segera amat mustahak.

APAKAH PELAN TAKAFUL SIHAT

AFUL SIHAT menyediakan perlindungan untuk 36 jenis penyakit kritikal. an mencarum melalui TAKAFUL SIHAT, anda akan memperolehi manfaat lah wang secukupnya untuk membiayai rawatan. Oleh kerana manfaat ar terus kepada anda maka anda sendiri boleh memilih cara bagaimana kit itu perlu dirawat dengan sebaik mungkin.

SIAPAKAH YANG LAYAK MENYERTAI

AFUL SIHAT boleh disertai oleh mana-mana individu yang berusia 5 tahun.

TEMPOH PENYERTAAN

h penyertaan mengikut pakej adalah 10, 15 dan 20 tahun

SKOP PERLINDUNGAN

ti :

- gnosa Penyakit Kritikal
- matian
- ang Upaya Kekal
- malangan Diri

- e) Perbelanjaan Pengkebumian
- f) Manfaat Hospital (Elaun Harian)
- g) Pengeluaran tunai

MANFAAT PELAN TAKAFUL SIHAT

AN MANFAAT

nfaat A (Dengan simpanan)
nfaat ini menyediakan tabungan selain melindungi 36 jenis penyakit kal. Disamping itu peserta juga berhak untuk berkongsi untung mengikut sip al-Mudahrabah.

nfaat B (Tanpa simpanan)
nfaat ini melindungi 36 jenis penyakit kritikal dengan caruman yang lah dikenakan. Selain itu peserta berhak berkongsi untung mengikut sip al-Mudharabah.

36 JENIS PENYAKIT-PENYAKIT KRITIKAL YANG DILINDUNGI

1. Serangan Jantung
2. Strok
3. Penyakit Arteri Koronari yang memerlukan pembedahan
4. Kanser
5. Kegagalan Buah Pinggang
6. Hepatitis Fulminant
7. Pemindahan Organ Utama
8. Paralisis (Kelumpuhan)
9. Sklerosis Berganda (Pelbagai)
10. Hipertensi Pulmonari
11. Buta
12. Pembedahan Injap Jantung
13. Pekak
14. Pembedahan Aorta
15. Hilang Suara
16. Penyakit Alzheimer
17. Kelecuran Api Yang Teruk
18. Koma
19. Penyakit Terminal
20. Penyakit Neuron Motor
21. Jangkitan HIV dari pemindahan darah
22. Penyakit Parkinson
23. Penyakit Hati Kronik
24. Penyakit Paru-paru Kronik
25. Kecederaan Kepala akibat kemalangan yang menyebabkan Trauma kepala utama
26. Anemia Aplastik
27. Distrofi Otot
28. Tumor Otak Benigna
29. Ensefalitis
30. Poliomielitis
31. Pembedahan Otak
32. Meningitis Bakterial
33. Lain-lain Penyakit Koronari Arteri yang serius
34. Sindrom "APALIK"
35. Jangkitan HIV yang diperolehi melalui pekerjaan
36. AIDS peringkat lewat

Pelan ini tidak meliputi penyakit yang telah sedia dihidapi dan simptom yang sedia ada serta penyakit yang berlaku dalam tempoh 30 hari daripada tarikh sijil berkuatkuasa.

FAEDAH DAN KEISTIMEWAAN

i) Pilihan perlindungan beserta simpanan (Manfaat A) atau perlindungan sahaja (Manfaat B)

ii) Caruman mengikut kemampuan/umur

iii) Perbelanjaan pengkebumian

iv) Hak berkongsi untung Al-Mudharabah

v) Elaun bulanan untuk hilang upaya kekal sehingga berumur 65 tahun

BAGAIMANA MENYERTAI

Hubungi pegawai kami atau kunjungi mana-mana rangkaian pejabat Takaful Malaysia. Isikan dengan betul dan lengkapkan Borang Cadangan dan Akuan (BCA) yang disediakan secara percuma dan serahkan kembali kepada pejabat Takaful Malaysia berserta wang ansuran caruman pertama supaya penyertaan dapat berkuat kuasa dengan segera.

CARA BAYARAN

a) Potongan gaji
b) Arahan tetap bank
c) Giro

d) Menerusi cek atau tunai
e) Kad Kredit atau Caj
f) Kad ATM Smart BIMB

Nota : Sijil Takaful adalah rujukan yang sah dan maksamad

JADUAL MANFAAT

Sebagai contoh, jadual manfaat Pelan Takaful Wiladah untuk amaun caruman RM100.00 sebulan adalah seperti berikut :-

	SKOP MANFAAT	AMAUN MANFAAT
I	Bersalin biasa atau secara pembedahan caesarean	70% dari AP
II	Komplikasi sewaktu hamil (manfaat hanya dibayar sekali sepanjang tempoh Sijil) :- • Pembekuan Diseminasi Intravascular (Disseminated Intravascular Coagulation) • Kehamilan Ektopik (Ectopic Pregnancy) • Lahirmati (Still Birth)	RM5,000
III	Kelahiran anak yang cacat anggota (manfaat hanya dibayar sekali untuk setiap kelahiran) :- • Sindrom Down (Down Syndrom) • Spina Bifida (Spina Bifida) • Tetralogi Fallot (Tetralogy of Fallot) • Kehilangan Anggota (Missing Limb(s)) • Esofagel Atresia (Esophageal Atresia)	RM5,000
IV	Kematian (sebarang sebab)	RM5,000
V	Khairat Kematian • Peserta • Anak-anak (Hanya kematian yang berlaku dalam tempoh	RM11,000 RM1500

LAIN-LAIN PRODUK YANG DISEDIAKAN

Perniagaan Takaful Keluarga

- Pelan Takaful Keluarga
- Pelan Takaful Keluarga Untuk Pelajaran
- Pelan Takaful Rawat
- Pelan Takaful Hawa
- Pelan Takaful Sihat
- Pelan Takaful Ma'aswi
- Pelan Takaful Waqaf
- Pelan Takaful Siswa
- Pelan Takaful Dana Pekerja
- Pelan Takaful Ziarah

- Pelan Takaful Gadaijanji
- Pelan Takaful Kakitangan Utama
- Pelan Takaful Ma'asyi Berkelompok
- Pelan Takaful Kakitangan Utama
- Pelan Takaful Keluarga Berkelompok (PTKB)
- Pelan Takaful Keluarga
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Takaful Rawat Berkelompok

Perniagaan Takaful Am

- Skim Takaful Rumah Desa
- Skim-skim Takaful Kebakaran
- Skim Takaful Kenderaan Berinjin
- Skim Takaful Kemalangan
- Skim-skim Takaful Tanggungan
- Skim Takaful Baitul Sa'adah
- Skim Takaful Pampasan Pekerja Asing
- Skim Takaful Kemalangan Diri

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marin
- Skim Takaful Pelajar-Pelajar Sekolah Malaysia
- Skim Takaful Jemaah Haji
- Skim Takaful Pemilik Rumah dan Isi Kandungan Rumah

TAKAFUL MALAYSIA

IBU PEJABAT : TINGKAT 2, BLOK ANNEX, MENARA TUN RAZAK, JALAN RAJA LAUT, 50350 KUALA LUMPUR
TEL : 03-2693 3211 • FAX : 03-2693 7076 • TALIAN BEBAS TOL : 1-800-88-7180
LAMAN WEB : www.takaful-malaysia.com • E-MEL : info@takaful-malaysia.com.my

Zuriat Sejahtera Keluarga Bahagia

PELAN TAKAFUL

WILADAH

TAKAFUL MALAYSIA
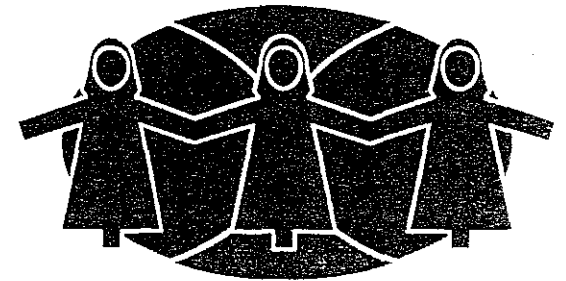
PENGENALAN

Kehamilan merupakan anugerah yang amat mulia kepada setiap pasangan suami isteri. Kepada seorang isteri yang hamil penghormatan yang cukup tinggi diberikan sebagaimana hadis Nabi Muhammad s.a.w yang bermaksud :-

*"Tidakkah seseorang daripada kamu
(para isteri) merasa gembira jika dia hamil dari
benih suaminya dan suaminya pula
bangga dengan kehamilannya itu iaitu, dia
mendapat pahala sama dengan orang yang
berjuang di jalan Allah dalam keadaan berpuasa.
Dan apabila wanita tersebut menderita sakit
sewaktu bersalin seluruh penghuni langit dan bumi
tidak mengetahui kegembiraan yang tersembunyi
di dalam hatinya (isteri)"*

-Riwayat Ibnu Athir-

Apa pun kehamilan memerlukan kesihatan yang rapi baik jasmani mahupun, rohani sebagaimana firman Allah s.w.t. dalam al-Quran yang bermaksud :-

*"Ibunya mengandungkannya dalam
keadaan susah dan melahirkannya dalam keadaan
susah payah (pula)"*

-Surat al-Ahqaf, ayat 15-

Oleh itu dalam dunia kini perancangan yang baik amatlah mustahak termasuklah perancangan memastikan bekalan wang yang cukup. Menyedari hakikat ini Takaful Malaysia memperkenalkan Pelan Takaful Wiladah.

APAKAH PELAN TAKAFUL WILADAH

Pelan Takaful Wiladah merupakan produk baru yang menyediakan program kewangan jangka panjang khusus untuk wanita merancang tabungan secara beransur-ansur yang boleh digunakan bagi membiayai kos bersalin. Selain itu Takaful Wiladah juga menyediakan manfaat kematian serta komplikasi sewaktu hamil dan melahirkan anak.

SIAPA YANG LAYAK MENYERTAI

Takaful Wiladah boleh disertai oleh mana-mana wanita berumur antara 18 tahun hingga 40 tahun pada tarikh mula penyertaan. Amat sesuai juga dijadikan hadiah suami kepada isteri.

TEMPOH PENYERTAAN

Takaful Wiladah menyediakan tiga tempoh matang iaitu 10, 15 dan 20 tahun.

JUMLAH BAYARAN CARUMAN TAKAFUL SEBULAN

Amaun caruman takaful bergantung kepada pilihan dan kemampuan peserta, tetapi tertakluk kepada amaun minima RM50.00 sebulan dengan tambahan caruman dalam gandaan RM50.00 dan amaun caruman maksima RM1,000.00 sebulan. Manfaat yang disediakan juga adalah bergantung kepada amaun caruman. Oleh itu makin tinggi caruman maka lebih

BAGAIAMANA CARA MENYERTAI

Isikan dengan betul dan lengkap Borang Cadangan dan Akuan (BCA) Pelan Takaful Wiladah yang boleh didapati percuma dari mana-mana Cawangan dan Meja Takaful seluruh negara. BCA yang telah lengkap berserta wang caruman pertama hendaklah diserahkan kepada Takaful Malaysia bagi memastikan penyertaan berkuat kuasa serta-merta.

SKOP PERLINDUNGAN

Pelan Takaful Wiladah menyediakan perlindungan bagi kejadian/musibah berikut :-

1. Bersalin biasa atau melalui pembedahan caesarean

2. Komplikasi sewaktu hamil (manfaat hanya dibayar sekali sepanjang tempoh Sijil) seperti berikut :-
   i. Pembekuan Diseminasi Intravascular (Disseminated Intravascular Coagulation)
   ii. Kehamilan Ektopik (Ectopic Pregnancy)
   iii. Lahirmati (Still Birth)

3. Kelahiran anak cacat (manfaat hanya dibayar sekali untuk setiap kelahiran) :-
   i. Sindrom Down (Down Syndrom)
   ii. Spina Bifida (Spina Bifida)
   iii. Tetralogi Fallot (Tetralogy of Fallot)
   iv. Kehilangan Anggota (Missing Limb(s))
   v. Esofagel Atresia (Esophageal Atresia)

4. Kematian (sekurang-sekolah)

LAIN-LAIN PRODUK YANG DISEDIAKAN

Takaful Keluarga

- Takaful Keluarga
- Takaful Keluarga Untuk Pelajaran
- Takaful Rawat
- Takaful Ma'asyi
- Takaful Waqaf
- Takaful Siswa
- Takaful Sihat
- Takaful Ziarah
- Takaful Dana Pekerja

- Pelan Takaful Gadaijanji
- Pelan Takaful Wiladah
- Pelan Kakitangan Utama
- Pelan Takaful Keluarga Berkelompok (PTKB)
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Pelan Takaful Rawat Berkelompok

Takaful Am

- Takaful Rumah Desa
- Takaful Kebakaran
- Takaful Kenderaan Berinjin
- Takaful Kemalangan
- Takaful Tanggungan

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marin
- Skim Takaful Pelajar-pelajar Sekolah Malaysia
- Skim Takaful Jemaah Haji

TAKAFUL MALAYSIA
(131646-K)

Teman
Setia
Kesihatan
Wanita

PELAN
Takaful
Hawa

TAKAFUL MALAYSIA
(131646-K)
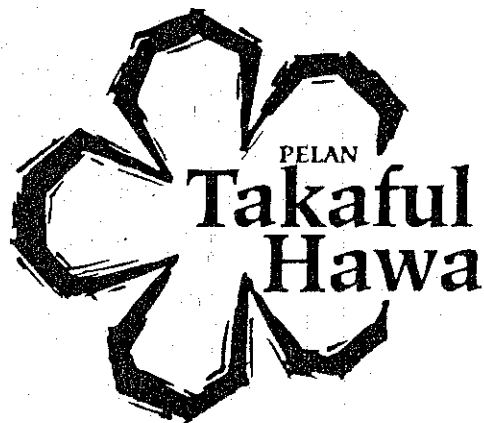
PENGENALAN

...enyakit yang mahu dijauhi ialah kanser. Kanser boleh menyerang sesiapa sahaja
...ra tua atau muda, miskin atau kaya. Namun wanita adalah antara golongan yang
...Jan sering diserang kanser.

...i kanser memerlukan belanja yang besar. Ia bukan sahaja rumit tetapi rawatannya
...nggunakan peralatan moden yang mahal dan tinggi harganya. Rawatannya pula
...-ulang. Bagi yang mampu untuk mendapat khidmat rawatan segera dan selesa.
...memilih hospital swasta. Sekaligus ini memakan belanja yang besar.

...ngan *Pelan Takaful Hawa*, setiap wanita boleh memastikan rawatan terbaik jika
...: kanser.

APAKAH PELAN TAKAFUL HAWA

...Hawa adalah program perlindungan kesihatan khusus untuk kanser yang menyerang
...nita. Dengan mencarum melalui Takaful Hawa, peserta akan mempunyai jumlah
...ng boleh digunakan untuk membiayai rawatan setelah doktor mengesahkan ia
...ap kanser. Manfaat tambahan juga disediakan bagi kanser khusus iaitu payudara,
...rviks, saluran falopian, ovari, vagina atau vulva.

...juga meliputi kos rawatan baikpulih anggota badan, elaun wad hospital, rawatan
...uar dan khairat kematian sekalipun kematian bukan disebabkan oleh kanser.

SIAPAKAH YANG LAYAK MENYERTAI

...Hawa boleh disertai oleh mana-mana wanita yang berusia antara 18 tahun sehingga
...semasa penyertaan.

TEMPOH PENYERTAAN

...Hawa berkuat kuasa selama setahun dan boleh diperbaharui dengan persetujuan

YAK MANAKAH CARUMAN YANG PERLU DIBAYAR

...ng kepada pilihan pakej dan kumpulan umur peserta seperti yang ditunjukkan dalam

BAGAIMANA CARA MENYERTAI

...gan betul dan lengkap Borang Cadangan dan Akuan (BCA) yang disediakan secara
...li mana-mana rangkaian pejabat Syarikat. BCA yang telah lengkap diisikan beserta
...uman setahun hendaklah diserahkan kepada Syarikat supaya penyertaan berkuat
...uari segera. Peserta tidak disyaratkan menjalani apa-apa pemeriksaan doktor.

APAKAH KEISTIMEWAAN TAKAFUL HAWA

...cdiakan dana perubatan untuk menanggung kos rawatan kanser.
...aat tambahan jika disahkan menghidap salah satu kanser khusus.
...'papsmear' dan kanser payudara setiap tahun.
...tunai wad sehingga RM150.00 sehari dan bayaran pesakit luar.
...at kematian sebanyak RM4,000.00 meliputi sebab kematian selain daripada kanser.
...erkongsi untung mengikut prinsip al-Mudharabah.

JADUAL MANFAAT PELAN TAKAFUL HAWA

Skop manfaat takaful	Pakej A	Pakej B
Manfaat Tunai Sekaligus	RM	RM
1. Manfaat Tunai Penyakit Kanser	20,000	10,000
2. Tambahan Manfaat Tunai bagi Mana-mana Satu Penyakit Kanser Berikut :-		
Payudara, Rahim, Serviks, Saluran Falopian, Ovari atau Vagina/Vulva	20,000	10,000
3. Pembedahan Baikpulih Payudara (tiap sebelah)	10,000	5,000
4. Khairat Kematian	4,000	4,000
Elaun Tunai Wad Hospital		
5. Elaun Tunai Dimasukkan ke Wad Akibat Penyakit Kanser (setiap sehari hingga maksima 30 hari)	150	175
6. Tambahan Manfaat Tunai bagi Mana-mana Satu Penyakit Kanser Berikut :-		
Payudara, Rahim, Serviks, Saluran Falopian, Ovari atau Vagina/Vulva	150	75
Ujian Kanser Tahunan		
7. Bayaran balik untuk satu ujian 'papsmear' dan payudara bagi mengesan penyakit kanser. Layak selepas setahun menyertai.	100	50
Sumbangan Takaful Setahun		
Kategori Umur	RM	RM
18 - 34 tahun	148	75
35 - 49 tahun	252	132
50 - 59 tahun	432	225

MANFAAT SAMPINGAN PELAN TAKAFUL HAWA

Skop manfaat takaful	Pakej A	Pakej B
Bayaran sebagai pesakit wad	RM	RM
1. Rawatan sebagai pesakit wad (maksima setiap rawatan)	10,000	5,000
2. Rawatan sebagai pesakit luar (maksima setahun)	50,000	25,000
Sumbangan Takaful Tambahan Setahun		
Kategori Umur	RM	RM
18 - 34 tahun	40	20
35 - 49 tahun	110	55
50 - 59 tahun	230	115

*Pelan ini tidak meliputi penyakit kanser yang telah sedia dihidapi dan simptom yang sedia ada serta
penyakit yang berlaku dalam tempoh 30 hari daripada tarikh sijil dikuatkuasakan.*

CARA BAYARAN

a) Arahan tetap bank   c) Menerusi cek atau tunai

b) Giro   d) Kad Kredit atau Caj

Di dalam usaha memperluaskan lagi khidmat Takaful bagi memenuhi keperluan rakyat Malaysia, sejajar dengan pertumbuhan Perniagaan Takaful yang semakin pesat, Takaful Malaysia kini menyediakan satu lagi perlindungan yang dikenali sebagai **Takaful Rawat**.

Apabila berlaku kemalangan atau ditimpa penyakit, anda pastinya mahukan rawatan dan perubatan yang terbaik. Malangnya ini memerlukan perbelanjaan yang sangat besar. Dengan **Takaful Rawat**, anda mampu untuk memperolehi yang terbaik untuk anda mahupun keluarga. Melalui **Takaful Rawat**, kami akan membiayai kos rawatan dan perubatan jika anda atau mana-mana ahli keluarga dimasukkan ke hospital.

Seperti khidmat Takaful yang lain, **Takaful Rawat** adalah berasaskan aqad Al-Mudharabah di mana anda berhak untuk berkongsi keuntungan pada kadar yang telah dipersetujui.

Untuk perlindungan kesihatan yang terbaik bagi anda sekeluarga, sertailah **Takaful Rawat** hari ini!

* Perlindungan 24 jam, di seluruh dunia

* Tidak memerlukan pemeriksaan kesihatan

* Perlindungan Khas Untuk Bencana Penyakit Berat di bawah Pelan Ehsan

* Potongan 10% ke atas sumbangan Takaful untuk perlindungan yang merangkumi lebih daripada seorang anak

* Kadar perlindungan yang lebih tinggi

Takaful Keluarga

- Pelan Takaful Keluarga
- Pelan Takaful Keluarga Untuk Pelajaran
- Pelan Takaful Hawa
- Pelan Takaful Sihat
- Pelan Takaful Ma'asyi
- Pelan Takaful Waqaf
- Pelan Takaful Siswa
- Pelan Takaful Dana Pekerja
- Pelan Takaful Ziarah

- Pelan Takaful Gadaijanji
- Pelan Takaful Wiladah
- Pelan Takaful Kakitangan Utama
- Pelan Takaful Keluarga Ma'asyi Berkelompok
- Pelan Takaful Keluarga Berkelompok
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Pelan Takaful Rawat Berkelompok

Takaful Am

- Skim Takaful Rumah Desa
- Skim-skim Takaful Kebakaran
- Skim Takaful Kenderaan Berinjin
- Skim-skim Takaful Tanggungan
- Skim Takaful Baitul Sa'adah
- Skim Takaful Pampasan Pekerja Asing
- Skim Takaful Kemalangan Diri
- Skim Takaful Kemalangan Diri Berkelompok

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marins
- Skim Takaful Pelajar Sekolah-Sekolah Malaysia
- Skim Takaful Jemaah Haji
- Skim Takaful Pemilik Rumah dan Isi Kandungan Rumah

CAWANGAN-CAWANGAN

Perlindungan Terbaik Untuk Kesihatan Anda Sekeluarga

Takaful Rawat

PAKEJ EHSAN

Hospital dan Khidmat Profesional	Perlindungan Maksimum Untuk Pelan		
	1	2	3
a) Penginapan Hospital (Sehingga 120 hari)	350	250	150
b) Unit Penjagaan Rapi (ICU)	15,000	10,000	6,000
c) Khidmat Pelbagaian	5,000	3,500	2,500
d) Pembedahan termasuk Khidmat Bius dan Bilik Pembedahan	10,000	8,000	6,250
e) Lawatan Harian Doktor Di Wad (Sehingga 120 hari)	150	120	90
f) Diagnosa dan Khidmat Pakar Pra-Hospital	1,200	900	600
g) Ambulan	200	200	200
h) Rawatan Lanjutan (Sehingga 31 hari selepas keluar dari hospital)	700	500	300
i) Rawatan Pesakit Luar Akibat Kemalangan (Dalam tempoh 24 jam)	4,000	3,000	2,000
j) Elaun Harian Hospital Kerajaan (Sehingga 60 hari)	100	80	60
k) Pengkebumian	4,000	4,000	4,000

Perlindungan Khas Untuk Bencana Penyakit Berat:

l) Rawatan Barah Pesakit Luar (Untuk setahun)	30,000	20,000	10,000

PAKEJ BAKTI

Hospital dan Khidmat Profesional	Perlindungan Maksimum Untuk Pelan			
	1	2	3	4
a) Penginapan Hospital (Sehingga 120 hari)	250	150	100	50
b) Unit Penjagaan Rapi (ICU)	10,000	6,000	4,000	2,000
c) Khidmat Pelbagaian	3,500	2,500	2,000	1,500
d) Pembedahan termasuk Khidmat Bius dan Bilik Pembedahan	8,000	6,250	5,000	3,750
e) Lawatan Harian Doktor Di Wad (Sehingga 120 hari)	120	90	70	50
f) Diagnosa dan Khidmat Pakar Pra-Hospital	900	600	400	200
g) Ambulan	100	100	100	100
h) Rawatan Lanjutan (Sehingga 31 hari selepas keluar dari hospital)	500	300	200	100
i) Rawatan Pesakit Luar Akibat Kemalangan (Dalam tempoh 24 jam)	3,000	2,000	1,500	1,000
j) Elaun Harian Hospital Kerajaan (Sehingga 60 hari)	80	60	40	20
k) Pengkebumian	4,000	4,000	4,000	4,000

SUMBANGAN TAKAFUL UNTUK SETAHUN

a) Jika anda memilih Pakej Ehsan:

Umur (Pada hari lahir akan datang)	Pelan 1	Pelan 2	Pelan 3
	(Dalam Ringgit Malaysia)		
Hingga 17 tahun	378	278	193
18 - 35 tahun	522	384	265
36 - 45 tahun	666	490	336
46 - 55 tahun	942	689	462
56 - 60 tahun	1,405	1,026	685

b) Jika anda memilih Pakej Bakti:

Umur (Pada hari lahir akan datang)	Pelan 1	Pelan 2	Pelan 3	Pelan 4
	(Dalam Ringgit Malaysia)			
Hingga 17 tahun	256	182	137	90
18 - 35 tahun	357	253	191	125
36 - 45 tahun	442	314	237	155
46 - 55 tahun	589	417	315	207
56 - 60 tahun	856	607	458	301

Untuk membiayai rawatan yang melebihi kadar maksima anda, kami telah menyediakan perlindungan tambahan di bawah Pakej Ehsan. Pelindungan ini membiayai sehingga 80% daripada jumlah tersebut. Sumbangan tambahan yang perlu anda bayar adalah seperti berikut:

Umur (Pada hari lahir akan datang)	Pelan 1	Pelan 2	Pelan 3
	(Dalam Ringgit Malaysia)		
Hingga 17 tahun	140	98	63
18 - 35 tahun	194	136	89
36 - 45 tahun	242	169	109
46 - 55 tahun	321	224	145
56 - 60 tahun	467	327	212

CARA PENYERTAAN

a) Pilih pakej yang sesuai dengan anda.
b) Isikan Borang Cadangan dan Akuan.
c) Sertakan caruman pertama seperti yang tertulis di atas.

ancong dengan tujuan untuk meluaskan angan dan ilmu pengetahuan adalah suatu amalan , murni kerana secara tidak langsung ia memberi daran betapa besarnya alam ini. Bagi seorang n amalan ini boleh memperteguhkan lagi ranan dan ketaqwaan terhadap Allah S.W.T.

in daripada itu, umat Islam juga dituntut akukan ibadah umrah dan berziarah. ngguhnya melancong dan berziarah hanya mudah kukan bagi sesiapa yang mampu kerana ia nerlukan belanja yang banyak. Tetapi dengan ncangan tabungan yang teratur dan berdisiplin, ip orang mampu melakukannya.

n *Takaful Ziarah* kini boleh membantu anda igumpul dana untuk membiayai belanja ncongan atau percutian dan ziarah anda luarga.

PAKAH PELAN TAKAFUL ZIARAH

aful Ziarah adalah program tabungan jangka jang yang memudahkan anda merancang ngan secara beransur-ansur untuk suatu tempoh ingga cukup untuk membiayai belanja anda cuti atau melancong-dan ziarah sekeluarga. alipun dana yang terkumpul tidak dibelanjakan ik tujuan percutian, pelancongan atau ziarah, ia

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anda dan keluarga. Yang pentingnya anda wajar menabung dengan Takaful Ziarah kerana melancong, bercuti dan ziarah memerlukan belanja yang besar, apatah lagi jika keluarga turut bersama. Wang caruman takaful secara beransur-ansur ini akan terkumpul menjadi dana cukup untuk membiayai perbelanjaan yang anda perlukan. Anda perlu memilih pakej yang sesuai mengikut kemampuan dan matlamat anda sendiri.

SIAPAKAH YANG LAYAK MENYERTAI

Takaful Ziarah boleh disertai oleh semua individu yang berusia antara 18 tahun sehingga 55 tahun pada tarikh penyertaan.

TEMPOH MATANG

Ada tiga pilihan tempoh matang iaitu 10 tahun, 15 tahun dan 20 tahun.

CARA BAYARAN

a) Potongan gaji
b) Arahan tetap bank
c) Giro
d) Menerusi cek atau tunai
e) Kad Kredit atau Caj

Takaful Keluarga

- Pelan Takaful Keluarga
- Pelan Takaful Keluarga Untuk Pelajaran
- Takaful Rawat
- Pelan Takaful Ma'asyi
- Pelan Takaful Waqaf
- Pelan Takaful Siswa
- Pelan Takaful Dana Pekerja
- Pelan Takaful Hawa

- Pelan Takaful Gadaijanji
- Pelan Kakitangan Utama
- Pelan Takaful Keluarga Berkelompok (PTKB)
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Takaful Rawat Berkelompok

Takaful Am

- Skim Takaful Rumah Desa
- Skim-skim Takaful Kebakaran
- Skim Takaful Kenderaan Berinjin
- Skim-skim Takaful Kemalangan
- Skim-skim Takaful Tanggungan

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marin
- Skim Takaful Pelajar-pelajar Sekolah Malaysia
- Skim Takaful Jemaah Haji

gantung kepada kemampuan dan jumlah tabungan g diperlukan. Amaun wang caruman disediakan m tujuh pakej pilihan. Jika lat bayaran dibuat secara anan maka pakej paling rendah wang caruman lah RM50.00 dan meningkat kepada samada 100.00, RM150.00, RM200.00, RM300.00, 400.00 dan RM500.00.

na seperti operasi Pelan Takaful Keluarga Dengan npoh Matang yang sedia ada, setiap wang caruman ng dibayar peserta akan dimasukkan ke dalam mpulanwang Takaful Keluarga yang kemudian ahagikan kepada dua akaun iaitu Akaun Peserta P) dan Akaun Khas Peserta (AKP). Sebahagian besar ng caruman ini akan dikreditkan ke dalam AP ng menjadi hak tabungan peserta sementara kinya dimasukkan ke AKP sebagai tabarru' yang an digunakan sebagai wang khairat kematian mua peserta.

Isikan dengan betul dan lengkap Borang Cadangan dan Akuan (BCA) yang disediakan secara percuma dari mana-mana rangkaian pejabat Syarikat. BCA yang telah lengkap diisi beserta wang ansuran caruman pertama hendaklah diserahkan kepada Syarikat supaya penyertaan dapat berkuat kuasa dengan segera.

APAKAH KEISTIMEWAAN TAKAFUL ZIARAH

- Merancang biaya percutian, pelancongan dan ziarah anda sekeluarga melalui kemudahan pengeluaran manfaat setiap lima tahun.
- Menabung secara berdisiplin untuk suatu tempoh sesuai dengan kemampuan anda.
- Menyediakan manfaat seperti khairat kematian semasa peserta meninggal dunia atau peserta menderita hilang upaya seluruh anggota badan.
- Manfaat tambahan termasuk belanja rawatan perubatan disebabkan oleh kemalangan diri.
- Selain belanja pengkebumian RM1,000 ditokok pula dengan biaya membawa pulang jenazah.
- Hak berkongsi untung atas pulangan pelaburan mengikut prinsip al-Mudharabah.

	Pakej 50	Pakej 100	Pakej 150	Pakej 200	Pakej 300	Pakej 400	Pakej 500
Caruman Sebulan	RM50	RM100	RM150	RM200	RM300	RM400	RM500
Kematian Biasa atau Keilatan Kekal Sepenuhnya	AP berserta keuntungan pelaburan + baki daripada caruman yang sepatutnya dibayar sehingga tarikh matang						
Perbelanjaan Membawa Jenazah : (Bayaran balik sehingga)							
Luar Negara	RM3,000	RM6,000	RM9,000	RM12,000	RM18,000	RM24,000	RM30,000
Sabah, Sarawak/Semenanjung	RM1,500	RM3,000	RM4,500	RM6,000	RM9,000	RM12,000	RM15,000
Perbelanjaan Pengkebumian :	RM1,000	RM1,000	RM1,000	RM1,000	RM1,000	RM1,000	RM1,000
Perbelanjaan Perubatan : (Kemalangan & dimasuk wad sahaja) (Bayaran balik)							
Luar Negara	RM2,000	RM3,000	RM4,000	RM5,000	RM7,000	RM9,000	RM11,500
Dalam Negara	RM1,000	RM1,500	RM2,000	RM2,500	RM3,500	RM4,500	RM5,500
Kemalangan Diri	caruman setahun x tempoh matang						
Pengeluaran :							
Tahun 5	RM2,000	RM4,000	RM6,000	RM8,000	RM12,000	RM16,000	RM20,000
Tahun 10	RM2,500	RM5,000	RM7,500	RM10,000	RM15,000	RM20,000	RM25,000
Tahun 15	RM3,000	RM6,000	RM9,000	RM12,000	RM18,000	RM24,000	RM30,000
Tahun 20	Baki daripada akaun peserta						
Pengeluaran secara kumulatif :							
Tahun 5	RM2,000	RM4,000	RM6,000	RM8,000	RM12,000	RM16,000	RM20,000
Tahun 10	RM4,500	RM9,000	RM13,500	RM18,000	RM27,000	RM36,000	RM45,000
Tahun 15	RM7,500	RM15,000	RM22,000	RM30,000	RM45,000	RM60,000	RM75,000
Tahun 20	Baki daripada akaun peserta						

enabung untuk masa susah merupakan suatu fitrah manusia. Islam amat menggalakkan amalan menabung untuk bekalan masa depan sesuai dengan pepatah diakan payung sebelum hujan. Amalan ini selaras ula dengan tuntutan supaya manusia jangan boros an membazir dalam perbelanjaan. Al Quran wajar jadikan iktibar sebagaimana dalam Surah Yusof yang menceritakan hasil tujuh tahun tuaian yang baik simpan untuk digunakan dalam tujuh tahun yang eleset.

elain menyumbang kepada kemajuan ekonomi egara, sesorang yang menabung secara berdisiplin ga akan mempastikan masa depan yang terjamin ntuk dirinya dan keluarga tersayang.

APAKAH PELAN TAKAFUL DANA PEKERJA

elan *Takaful Dana Pekerja* atau ringkasnya Takaful ana Pekerja adalah program tabungan jangka anjang untuk individu khususnya masyarakat pekerja alam semua sektor. Disamping perolehan wang bungan, Takaful Dana Pekerja juga menyediakan anfaat tambahan yang meliputi tabungan pendidikan nggi anak-anak dan khairat kebajikan ibu bapa eserta. Sesungguhnya Takaful Dana Pekerja enggandingkan manfaat tabungan dan kebajikan eluarga selaras dengan matlamat membentuk nasyarakat penyayang.

Takaful Dana Pekerja terbuka kepada semua individu yang berusia antara 18 tahun sehingga 55 tahun pada tarikh penyertaan.

TEMPOH MATANG

Ada dua masa yang boleh dipilih oleh peserta untuk tempoh matang Takaful Dana Pekerja, iaitu samada peserta mencapai usia 55 tahun atau 60 tahun. Sebagai contoh jika sewaktu penyertaan, peserta berusia 33 tahun maka tempoh penyertaan adalah 22 tahun, sekiranya peserta tersebut memilih tempoh matang sempena umurnya 55 tahun atau 27 tahun sekiranya pilihan tempoh matangnya apabila peserta genap berusia 60 tahun.

BERAPA BANYAK WANG CARUMAN PERLU DIBAYAR

Bergantung kepada kemampuan. Takaful Dana Pekerja menetapkan amaun wang caruman mengikut beberapa pilihan, sesuai dengan matlamat tabungan peserta. Paling rendah RM20.00 sebulan jika bayaran secara bulanan dan tambahannya adalah dalam gandaan RM10.00 menjadikan pilihan wang caruman RM30.00, RM40.00, RM50.00 dan seterusnya. Amaun maksima bergantung kepada kemampuan kewangan peserta sendiri.

Takaful Keluarga

- Pelan Takaful Keluarga
- Pelan Takaful Keluarga Untuk Pelajaran
- Takaful Rawat
- Pelan Takaful Ma'asyi
- Pelan Takaful Waqaf
- Pelan Takaful Siswa
- Pelan Takaful Ziarah
- Pelan Takaful Hawa

- Pelan Takaful Gadaijanji
- Pelan Kakitangan Utama
- Pelan Takaful Keluarga Berkelompok (PTKB)
- Pelan Takaful Keluarga Berkelompok (Kredit)
- Takaful Rawat Berkelompok

Takaful Am

- Skim Takaful Rumah Desa
- Skim-skim Takaful Kebakaran
- Skim Takaful Kenderaan Berinjin
- Skim-skim Takaful Kemalangan
- Skim-skim Takaful Tanggungan

- Skim-skim Takaful Kejuruteraan
- Skim Takaful Marin
- Skim Takaful Pelajar-pelajar Sekolah Malaysia
- Skim Takaful Jemaah Haji

MOHD IKRAM BIN MOHD RAZALI

016-5312456

Menabung Dan Berlindung Untuk Masa Depan Anda Sekeluarga

PELAN TAKAFUL DANA PEKERJA
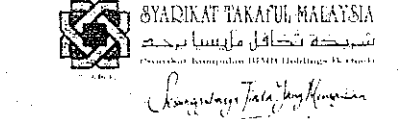
imasukkan ke dalam Kumpulanwang Takaful keluarga yang kemudian akan diagihkan kepada tiga kaun, iaitu Akaun Peserta (AP), Akaun Khas Peserta (AKP) dan Akaun Takaful Keluarga Berkelompok (ATKB). Bahagian wang caruman untuk AKP dan TKB dibuat secara tabarru' oleh peserta.

keseluruhan wang caruman dalam ketiga-tiga Akaun i atas akan dilabur dan apa-apa keuntungan pelaburan kan dikongsi di antara peserta dengan Syarikat lengikut perjanjian berkongsi untung di bawah prinsip -Mudharabah. Bahagian untung untuk peserta akan imasukkan ke dalam ketiga-tiga Akaun yang sama lengikut bahagian masing-masing.

pa-apa wang yang terkumpul dalam AP adalah hak eserta sebagai tabungan, sementara baki dalam AKP ula akan digunakan sebagai khairat jika ditakdirkan eserta meninggal dunia atau hilang upaya seluruh buh badan, manakala wang dalam ATKB akan gunakan sebagai khairat untuk membiayai belanja watan dan elaun tunai hospital.

Kematian Biasa
Khairat Keluarga (Pasangan, Anak, Ibu Bapa)
Kemalangan Diri
Perbelanjaan Perubatan (Kemalangan Sahaja)
Keilatan Kekal Sepenuhnya
Pengeluaran untuk pendidikan anak-anak
Khairat Diri

Isikan dengan betul dan lengkap Borang Cadangan dan Akuan (BCA) yang diperolehi percuma dari mana-mana rangkaian pejabat Syarikat. BCA yang telah lengkap diisi bersama dengan wang caruman ansuran pertama hendaklah diserahkan kepada Syarikat supaya penyertaan dapat berkuat kuasa dengan segera dan sempurna.

APAKAH KEISTIMEWAAN TAKAFUL DANA PEKERJA

- Manfaat tabungan untuk seluruh keluarga.
- Perlindungan untuk ibu bapa peserta.
- Elaun bulanan tetap sehingga tempoh matang jika peserta menderita hilang upaya seluruh tubuh badan.

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meninggal dunia.
- Belanja rawatan termasuk sebagai pesakit luar kerana kemalangan.
- Elaun tunai harian jika dimasukkan ke wad hospital kerana kemalangan.
- Tabungan untuk membiayai pendidikan tinggi anak-anak.
- Perlindungan 24 jam meliputi seluruh dunia.
- Hak berkongsi untung pulangan pelaburan mengikut prinsip al-Mudharabah.

CARA BAYARAN

a) Potongan gaji
b) Arahan tetap bank
c) Giro
d) Menerusi cek atau tunai
e) Kad Kredit atau Caj

CONTOH JADUAL MANFAAT PELAN TAKAFUL DANA PEKERJA

Senarai manfaat dan amaun manfaat yang disediakan di bawah adalah berpandukan kepada amaun caruman bulanan RM40.00, RM50.00 dan RM100.00 sahaja.

Skop Perlindungan	*Caruman		
	RM40	RM50	RM100
Kematian Biasa	RM8,000 + AP	RM10,000 + AP	RM20,000 + AP
Kemalangan Diri	RM20,000	RM25,000	RM50,000
Keilatan Kekal Sepenuhaya	AP + RM200 sebulan sehingga tamat tarikh matang.	AP + RM250 sebulan sehingga tamat tarikh matang.	AP + RM500 sebulan sehingga tamat tarikh matang.
Khairat Diri	RM1,000	RM1,000	RM1,000
Khairat Keluarga Pasangan Anak Ibubapa	RM1,000 RM500 RM400	RM1,000 RM500 RM400	RM1,000 RM500 RM400
Perbelanjaan Perubatan (Kemalangan Sahaja)	1. Bayaran balik sehingga RM500 (termasuk pesakit luar) 2. Elaun harian RM20 sehingga 52 minggu (sekurang-kurangnya 2 hari dimasukkan wad)	1. Bayaran balik sehingga RM500 (termasuk pesakit luar) 2. Elaun harian RM25 sehingga 52 minggu (sekurang-kurangnya 2 hari dimasukkan wad)	1. Bayaran balik sehingga RM500 (termasuk pesakit luar) 2. Elaun harian RM50 sehingga 52 minggu (sekurang-kurangnya 2 hari dimasukkan wad)
Pengeluaran untuk pendidikan	Tahun 2 : 50% Tahun 5 : 70%	Tahun 2 : 50% Tahun 5 : 70%	Tahun 2 : 50% Tahun 5 : 70%

* Caruman boleh melebihi RM100, mengikut kemampuan peserta. Manfaat juga akan berubah mengikut caruman.

PELAN TAKAFUL

SIHAT

36 JENIS PENYAKIT-PENYAKIT KRITIKAL YANG DILINDUNGI

1. Serangan Jantung
2. Strok
3. Penyakit Arteri Koronari yang memerlukan pembedahan
4. Kanser
5. Kegagalan Buah Pinggang
6. Hepatitis Fulminant
7. Pemindahan Organ Utama
8. Paralisis (Kelumpuhan)
9. Sklerosis Berganda (Pelbagai)
10. Hipertensi Pulmonari
11. Buta
12. Pembedahan Injap Jantung
13. Pekak
14. Pembedahan Aorta
15. Hilang Suara
16. Penyakit Alzheimer
17. Kelecuran Api Yang Teruk
18. Koma
19. Penyakit Terminal
20. Penyakit Neuron Motor
21. Jangkitan HIV dari pemindahan darah
22. Penyakit Parkinson
23. Penyakit Hati Kronik
24. Penyakit Paru-paru Kronik
25. Kecederaan Kepala akibat kemalangan yang menyebabkan Trauma kepala utama
26. Anemia Aplastik
27. Distrofi Otot
28. Tumor Otak Benigna
29. Ensefalitis
30. Poliomielitis
31. Pembedahan Otak
32. Meningitis Bakterial
33. Lain-lain Penyakit Koronari Arteri yang serius
34. Sindrom "APALIK"
35. Jangkitan HIV yang diperolehi melalui pekerjaan
36. AIDS peringkat lewat

Pelan ini tidak meliputi penyakit yang telah sedia dihidapi dan simptom yang sedia ada serta penyakit yang berlaku dalam tempoh 30 hari daripada tarikh sijil berkuatkuasa.

FAEDAH DAN KEISTIMEWAAN

i) Pilihan perlindungan beserta simpanan (Manfaat A) atau perlindungan sahaja (Manfaat B)

ii) Caruman mengikut kemampuan/umur

iii) Perbelanjaan pengkebumian

iv) Hak berkongsi untung Al-Mudharabah

v) Elaun bulanan untuk hilang upaya kekal sehingga berumur 65 tahun

BAGAIMANA MENYERTAI

UBUNGI KAMI : BAHARUDDIN BIN MOHD HASHIM - 012 4527613
NOR ALIAH BINTI HASHIM - 019 4617040

```
CTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
|>
]>
le>Untitled Document</title>
a http-equiv="Content-Type" content="text/html; charset=iso-8859-1">

IPT type=text/javascript><!--

tion menu_AGE(){
lt_age=0;

i=document.selectionFORM.select_AGE.value;
  i== "46-55 Years old" ){
     result_age= 'Takaful sihat Plan';
     }else if ( i== "56-60 Years Old"){result_age= 'Takaful Sihat Plan';}
     else{ result_age='Takaful Rawat Plan';}
     return result_age;


tion menu_OCC(){
lt_occ=0;

j=document.selectionFORM.select_OCC.value;
  j== "Student" ){
     result_occ= 'Takaful Siswa Plan';
     }else{ result_occ='Takaful Dana Pekerja Plan';}
     return result_occ;


tion menu_TRAVEL(){
lt_travel= 0;

k=document.selectionFORM.select_TRAVEL.value;

  k== "yes" ){
             result_travel= 'Takaful Ziarah Plan';}
     else {result_travel= '              ';}
     return result_travel;


tion menu_GENDER(){
lt_gender= 0;

l=document.selectionFORM.select_GENDER.value;

  l== "Female" ){
             result_gender= 'Takaful Hawa Plan';}
     else {result_gender= '   ';}
     return result_gender;


tion menu_WKPLACE(){
lt_wkplace= 0;

m=document.selectionFORM.select_WKPLACE.value;

  m== "Construction Site" ){
             result_wkplace= 'Takaful Sihat Plan';}
     else if( m== "Factory/ Plant" ){result_wkplace= 'Takaful Sihat Plan      ';}
     else{result_wkplace= '   ';}
     return result_wkplace;
```

```
:ion menu_MARITAL(){
|t_marital=0;;

1=document.selectionFORM.select_MARITAL.value;

 n== "Married" ){
            result_marital= 'Takaful Wiladah Plan';}
            else {result_marital= '                         ';}

      return result_marital;


:ion RECplans(){
ment.selectionFORM.resultGO.value=  menu_AGE() +"    "
1u_OCC() + "    " + menu_TRAVEL() + "    "   + menu_GENDER()+ "    " + menu_WKPLACE() +
 + menu_MARITAL() + "    "; }

tion resetForm() {
ment.selectionFORM[0].menu.options[0].selected = true;
ment.selectionFORM.resultGO.value="";



></SCRIPT>

ad>


y bgcolor="#99ccff">

 id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
1t:1215px; z-index:1">
>
<object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
base="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button2.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button2.swf" width="108" height="46" quality="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
kwaveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
=".">_</embed>
</object>
<object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
base="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button_alMudh.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button_alMudh.swf" width="108" height="46" quality="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
kwaveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
=".">_</embed>
</object>
<object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
base="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button4.swf">
```

```
      <param name="quality" value="high">
      <param name="bgcolor" value="#99ccff">
      <embed src="button4.swf" width="108" height="46" quality="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
<waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
="."></embed>
</object>
<br>
)>


>  </p>
/>
 id="Layer2" style="position:absolute; left:9px; top:25px; width:729px;
it:83px; z-index:2; background-color: #FFCCFF; layer-background-color: #FFCCFF;
er: 1px none #000000;">
iv align="center">
<p> </p>
</div>
/>


ect classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
pase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,29,0" width="729" height="83">
aram name="movie" value="tkful%20ubjektip.swf">
aram name="quality" value="high">
nbed src="tkful%20ubjektip.swf" quality="high"
inspage="http://www.macromedia.com/go/getflashplayer"
="application/x-shockwave-flash" width="729" height="83"></embed></object>
 id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
ht:409px; z-index:3">
orm name="selectionFORM" method="post" action="">
<h2 align="center">Online Takaful Medical Insurance System</h2>
<div align="center">
   <table width="67%" height="41" border="1">
     <tr>
        <td width="52%" height="35" bgcolor="#CCFF00"><div align="center"> <a
="Family%20Takaful%20Plans.htm"><font face="Georgia, Times New Roman, Times,
f">Family
          Takaful</font></a></div></td>
        <td width="48%" bgcolor="#66FFFF"><div align="center"><font face="Georgia,
s New Roman, Times, serif">General
          Takaful</font></div></td>
     </tr>
   </table>
</div>
<p align="center"><font face="Arial, Helvetica, sans-serif"><strong>Plan
mmendation</strong></font></p>
<p align="center"><strong><font size="2" face="Verdana, Arial, Helvetica,
-serif">Please
   SELECT accordingly:</font></strong></p>
<blockquote>
<div align="center">
   <table width="75%" border="1">
     <tr>
        <td><font face="Geneva, Arial, Helvetica,
-serif"><strong>AGE</strong></font></td>
        <td> <select name="select_AGE">
          <option value="Below 18">Below 18</option>
          <option value="18-35 Years Old">18-35 Years Old</option>
          <option value="36-45 Years Old">36-45 Years Old</option>
          <option value="46-55 Years Old">46-55 Years Old</option>
          <option value="56-60 Years Old">56-60 Years Old</option>
        </select></td>
```

```
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica,
-serif"><strong>GENDER</strong></font></td>
      <td><select name="select_GENDER">
        <option value="Male">Male</option>
        <option value="Female">Female</option>
      </select></td>
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica,
-serif"><strong>OCCUPATION</strong></font></td>
      <td><select name="select_OCC">
        <option value="Officer/ Manager">Officer/ Manager</option>
        <option value="Contractor">Contractor</option>
        <option value="Engineer">Engineer</option>
        <option value="Student">Student</option>
      </select></td>
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica,
-serif"><strong>WORKPLACE</strong></font></td>
      <td><select name="select_WKPLACE">
        <option value="Construction Site">Construction Site</option>
        <option value="Office">Office</option>
        <option value="Factory/ Plant">Factory/ Plant</option>
        <option value="Institution">Institution</option>
      </select></td>
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica, sans-serif"><strong>MARITAL
        STATUS</strong></font></td>
      <td><select name="select_MARITAL">
        <option value="Single">Single</option>
        <option value="Married">Married</option>
      </select></td>
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica,
-serif"><strong>RESPONSIBILITY</strong></font></td>
      <td><select name="select">
        <option value="None">None</option>
        <option value="Spouse">Spouse</option>
        <option value="Family (1-3 Children)">Family (1-3 Children)</option>
        <option value="Family &amp; Parents">Family &amp; Parents</option>
      </select></td>
    </tr>
    <tr>
      <td><font face="Geneva, Arial, Helvetica, sans-serif"><strong>FREQUENT
        OVERSEAS TRAVEL</strong></font></td>
      <td><select name="select_TRAVEL">
        <option value="yes">yes</option>
        <option value="no">no</option>
      </select></td>
    </tr>
  </table>
</div>
<p align="center">
  <input onClick=RECplans(); type=button value=go name=go>
  <INPUT name="reset" TYPE="reset" onClick="resetForm()"  VALUE="Reset">
</p>
<p>  </p>
<p align="center"><strong><font size="2" face="Verdana, Arial, Helvetica,
```

```
-serif">We
  recommend you:</font></strong></p>
<p align="center">
  </p>
 align="center">
  <textarea name="resultGO" cols="28" rows="6"></textarea>


<p align="center">  </p>

<div align="center"> </div>
  <blockquote>

  <p align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>]
    [<A href="Al%20Mudh.htm">Al-Mudharabah</A>] [<A
="IslamPG.htm"> Others</A>] </FONT></p>

  <P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
    By<BR>
    <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
  <p></p>
  </blockquote>
  <p> </p>
  <p> </p>
  <p> </p>
  <p> </p>
  <p> </p>
  <p> </p>
form>
2 align="center">  </h2>
2 align="center">  </h2>
lockquote> </blockquote>
v>
font face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana,
l, Helvetica, sa<MM:BeginLock type="mmdate" format="fcAm1a" orig="<!--
inDate format:fcAm1a -->Saturday, April 10, 2004 5:36 AM<!-- #EndDate
></tt></font></p>
font face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana,
l, Helvetica, sans-serif"><tt>
-- #BeginDate format:fcAm1a -->
nday, May 31, 2004 11:40 AM
-- #EndDate -->
tt></font></tt></font></tt></font> </p>
nbsp;</p>
nbsp;</p>
nbsp;</p>
nbsp; </p>
dy>

ipt language="JavaScript">
################################
use trailer clock

='000080'; // date colour.
='cc3333'; // face colour.
='000000'; // seconds colour.
='008080'; // minutes colour.
='808080'; // hours colour.
kHeight=40;
kWidth=40;
kFromMouseY=0;
kFromMouseX=100;
```

:er nothing below! Alignments will be lost!

```
v Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");
v
/("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
)BER","NOVEMBER","DECEMBER");
=new Date();
late.getDate();
=date.getYear();
/ear < 2000) year=year+1900;
/sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
laysDate.split('');
..'.;
split('');
....;
split('');
....;
split('');
='1 2 3 4 5 6 7 8 9 10 11 12';
='Arial';
=1;
d=0.6;
document.layers);
document.all);
=Face.split(' ');
ce.length;
ze*10;
se=0;
se=0;
l=0;
s="<font face="+font+" size="+size+" color="+fCol+"><B>";
s2="<font face="+font+" size="+size+" color="+dCol+"><B>";
t=360/n;
it=360/D.length;
Height=ClockHeight/4.5
width=ClockWidth/4.5
Y=-7;
X=-2.5;
l=0;
=0.06;
Step=0;
w Array();x=new Array();Y=new Array();X=new Array();
(i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
ew Array();Dx=new Array();DY=new Array();DX=new Array();
(i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
ns){
(i=0; i < D.length; i++)
ment.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props2+D[i]+'</font></center></layer>');
(i=0; i < n; i++)
ment.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props+Face[i]+'</font></center></layer>');
(i=0; i < S.length; i++)
ment.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
(i=0; i < M.length; i++)
ment.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
(i=0; i < H.length; i++)
ment.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

ie){
```

```
ient.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
:="position:relative">');
(i=0; i < D.length; i++)
ient.write('<div id="ieDate"
:="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)ps2+D[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
:="position:relative">');
(i=0; i < n; i++)
ient.write('<div id="ieFace"
:="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)ps+Face[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
:="position:relative">');
(i=0; i < H.length; i++)
ient.write('<div id="ieHours"
:="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ient.write('</div></div>');
ient.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
:="position:relative">');
(i=0; i < M.length; i++)
ient.write('<div id="ieMinutes"
:="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ient.write('</div></div>')
ient.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
:="position:relative">');
(i=0; i < S.length; i++)
ient.write('<div id="ieSeconds"
:="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ient.write('</div></div>')

'window.captureEvents(Event.MOUSEMOVE):0;
:ion Mouse(evnt){
;e =
'evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
;e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

'window.onMouseMove=Mouse:document.onmousemove=Mouse;
:ion ClockAndAssign(){
 = new Date ();
 = time.getSeconds();
= -1.57 + Math.PI * secs/30;
 = time.getMinutes();
= -1.57 + Math.PI * mins/30;
 time.getHours();
= -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
ie){
:yle.top=window.document.body.scrollTop;
:yle.top=window.document.body.scrollTop;
:yle.top=window.document.body.scrollTop;
:yle.top=window.document.body.scrollTop;
:yle.top=window.document.body.scrollTop;

(i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
)p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
:ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);
```

Page 7

```
`i=0; i < H.length; i++){
 HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
:op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

`i=0; i < M.length; i++){
 ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
:op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(min);

`i=0; i < S.length; i++){
 SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
:op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

`i=0; i < D.length; i++){
 DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
:op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
left=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

;tep-=step;

:ion Delay(){
l=(ns)?window.pageYOffset:0;
]=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
]=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
`i=1; i < D.length; i++){
]=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
]=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

=Math.round(Y[0]+=((ymouse)-Y[0])*speed);
=Math.round(X[0]+=((xmouse)-X[0])*speed);
`i=1; i < n; i++){
=Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
=Math.round(X[i]+=(x[i-1]-X[i])*speed);

<AndAssign();
imeout('Delay()',40);

1s||ie)window.onload=Delay;
^ipt>
nl>
```

```
:TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
 >
 |>
 e>MUDHARABAH</title>
 ι http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
 pt language="JavaScript" type="text/JavaScript">

:ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
 (init==true) with (navigator) {if
 )Name=="Netscape")&&(parseInt(appVersion)==4)) {
 locument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

 ;e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
 :ion.reload();

 !loadPage(true);

 ·ipt>
 ιd>

 / bgcolor="#99ccff" text="#000000" link="#00FFFF">

 id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
 ιt:1215px; z-index:1">

 <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
 )ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
 ),0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button2.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button2.swf" width="108" height="46" quality="high"
 inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
 <waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
 =".">< /embed>
 </object>
 <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
 )ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
 ),0,0" width="108" height="46">
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   <param name="movie" value="button4.swf">
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 )>
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· </p>
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· <tt> <font face="Verdana,
, Helvetica, sans-serif">
:tt>
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="application/x-shockwave-flash" width="668" height="100"></embed></object>
:/tt> </tt><tt>

:/tt></p>
:t></div>

 id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
it:409px; z-index:3">
? align="justify"> </h2>
? align="center">Online Takaful Medical Insurance System</h2>
iv align="justify">
<blockquote>
   <div align="center"></div>
</blockquote>
Jiv>
lockquote>
<p align="justify"> </p>
<p align="justify"> By this principle, the entrepreneur or al-Mudharib (takaful
  operator) will accept payment of the takaful installments or takaful
¬ibutions
   (premium) termed as Ra's-ul-Mal from investors or providers of capital or
   fund (takaful participants) acting as Sahib-ul-Mal. The contract specifies
   how the profit (surplus) from the operations of takaful managed by the takaful

   operator is to be shared, in accordance with the principle of al-Mudharabah,
   between the participants as the providers of capital and the takaful operator
   as the entrepreneur. The sharing of such profit (surplus) may be in a ratio
   5:5, 6:4, 7:3, etc. as mutually agreed between the contracting parties.</p>
<p align="justify">In order to eliminate the element of uncertainty in the
   takaful contract, the concept of `tabarru' (to donate, to contribute, to
   give away) is incorporated in it. In relation to this a participant shall
   agree to relinquish as tabarru', certain proportion of his takaful
allments
   or takaful contributions that he agrees or undertakes to pay thus enabling
   him to fulfill his obligation of mutual help and joint guarantee should
   any of his fellow participants suffer a defined loss.</p>
<p align="justify">In essence, tabarru' would enable the participants to perform

   their deeds in sincerely assisting fellow participants who might suffer
   a loss or damage due to a catastrophe or disaster. The sharing of profit
   or surplus that may emerge from the operations of takaful, is made only
   after the obligation of assisting the fellow participants has been fulfilled.
   It is imperative, therefore, for a takaful operator to maintain adequate
   assets of the defined funds under its care whilst simultaneously striving
   prudently to ensure the funds are sufficiently protected against undue
-exposure.</p>
<p align="justify">Therefore the provision of insurance cover as a form of

business in conformity with Shariah is based on the Islamic principles of al-Takaful and al-Mudharabah.</p>
:p align="justify">Al-Takaful is the pact among a group of people, called participants, reciprocally guaranteeing each other; whilst</p>
:p align="justify">Al-Mudharabah is the commercial profit-sharing contract between the provider or providers of funds for a business venture and the entrepreneur who actually conducts the business. The operation of takaful may thus be envisaged as the profit-sharing business venture between the takaful operator and the individual members of a group of participants who desire to reciprocally guarantee each other against a certain loss or damage that may be inflicted upon any one of them.</p>
:p align="justify">Thus it is necessary to emphasise at the outset that the takaful business as practiced in Malaysia is of the kind of cooperative takaful (al-takaful al-taawuni) participated by a group of members of the public for their own cause within the domain of the private sector.</p>
:p align="justify"> -Mudharabah Rate From April 1998 to December 1998
  -Mudharabah Rate From January 1999 to December 1999
  -Mudharabah Rate From January 2000 to December 2000
  -Mudharabah Rate From January 2001 to December 2001
  -Mudharabah Rate From January 2002 to December 2002
  -Mudharabah Rate From January 2003 to December 2003 </p>
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'ty="high"
'nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
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</p>
)lockquote>
/>
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-serif">AL-MUDHARABAH
(Profit Sharing)</div>
/>
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:tica, sans-serif"><tt>
 #BeginDate format:fcAm1a -->Monday, May 31, 2004 3:51 AM<!-- #EndDate -->
·</tt>
1bsp;</p>
1bsp;</p>
1bsp;</p>
1bsp; </p>
1y>
ipt language="JavaScript">
/##################################
1se trailer clock

='000080'; // date colour.
='cc3333'; // face colour.
='000000'; // seconds colour.
='008080'; // minutes colour.

```
:'808080'; // hours colour.
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:Width=40;
:FromMouseY=0;
:FromMouseX=100;

:er nothing below! Alignments will be lost!

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/
/("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
)BER","NOVEMBER","DECEMBER");
=new Date();
late.getDate();
=date.getYear();
/ear < 2000) year=year+1900;
/sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
JaysDate.split('');
. . . ;
split('');
. . . ;
split('');
. . . ;
split('');
='1 2 3 4 5 6 7 8 9 10 11 12';
='Arial';
=1;
J=0.6;
Jocument.layers);
Jocument.all);
=Face.split(' ');
ce.length;
ze*10;
se=0;
se=0;
1=0;
s="<font face="+font+" size="+size+" color="+fCol+"><B>";
s2="<font face="+font+" size="+size+" color="+dCol+"><B>";
t=360/n;
it=360/D.length;
Height=ClockHeight/4.5
Width=ClockWidth/4.5
Y=-7;
X=-2.5;
1=0;
=0.06;
Step=0;
w Array();x=new Array();Y=new Array();X=new Array();
(i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
ew Array();Dx=new Array();DY=new Array();DX=new Array();
(i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
ns){
(i=0; i < D.length; i++)
ment.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props2+D[i]+'</font></center></layer>');
(i=0; i < n; i++)
ment.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props+Face[i]+'</font></center></layer>');
(i=0; i < S.length; i++)
ment.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
(i=0; i < M.length; i++)
iment.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
```

```
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ient.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ient.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ient.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
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i=0; i < n; i++)
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="position:relative">');
(i=0; i < M.length; i++)
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nent.write('</div></div>')
nent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
(i=0; i < S.length; i++)
nent.write('<div id="ieSeconds"
e="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
+sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ment.write('</div></div>')

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tion Mouse(evnt){
se =
?evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
se = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

?window.onMouseMove=Mouse:document.onmousemove=Mouse;
tion ClockAndAssign(){
 = new Date ();
 = time.getSeconds();
= -1.57 + Math.PI * secs/30;
 = time.getMinutes();
= -1.57 + Math.PI * mins/30;
 time.getHours();
= -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
ie){
tyle.top=window.document.body.scrollTop;
tyle.top=window.document.body.scrollTop;
tyle.top=window.document.body.scrollTop;
tyle.top=window.document.body.scrollTop;
tyle.top=window.document.body.scrollTop;
```

```
(i=0; i < n; i++){
 F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
 )p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
 :ft=x[i] + Clockwidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

(i=0; i < H.length; i++){
 HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
 :op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
 left=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

(i=0; i < M.length; i++){
 ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
 :op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
 left=x[i]+HandX+(i*HandWidth)*Math.cos(min);

(i=0; i < S.length; i++){
 SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
 top=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
 left=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

(i=0; i < D.length; i++){
 DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
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 left=Dx[i] + Clockwidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

Step-=step;

tion Delay(){
 l=(ns)?window.pageYOffset:0;
 ]=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
 ]=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
 (i=1; i < D.length; i++){
 ]=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
 ]=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

=Math.round(Y[0]+=((ymouse)-Y[0])*speed);
=Math.round(X[0]+=((xmouse)-X[0])*speed);
(i=1; i < n; i++){
=Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
=Math.round(X[i]+=(x[i-1]-X[i])*speed);

kAndAssign();
imeout('Delay()',40);

ns||ie)window.onload=Delay;
.ript>
ml>

ml>
```

```
TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>
|>
e>Untitled Document</title>
  http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

:ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
)Name=="Netscape")&&(parseInt(appVersion)==4)) {
locument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

;e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
:ion.reload();

!loadPage(true);

·ipt>
ıd>


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!=".">.</embed>
</object>
<br>
```

```
)>
·  </p>
r>
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:r: 1px none #000000;">
>nt face="Verdana, Arial, Helvetica, sans-serif"> <tt>
)ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
)ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),29,0" width="668" height="100">
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:t></font></div>

 id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
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)rm name="form1" method="post" action="">
:h2 align="center">OnlineTakaful Medical Insurance System</h2>
:div align="center">
  <p> </p>
  <p align="justify"> As the essence of insurance could be seen in the system
    of mutual help in relation to the custom of blood money under the Arab
    tribal custom, Muslim jurists generally accepted that the concept of
·ance
    does not contradict with the Shariah. In fact, the principle of compensation

    and group responsibility was accepted by Islam and the Holy Prophet. Muslim
    jurists acknowledged that the basis of shared responsibility in the system
    of `aqila' , as practiced between Muslims of Mecca (muhajirin) and Medina
    (ansar) laid the foundation of mutual insurance.</p>
  <p align="justify">As a complete religion, the teaching of Islam encompasses
    the essence of peace, economic well-being and development of the Muslim
    at the individual, family social, state and `ummah' levels. </p>
  <p align="justify">To illustrate the importance of this relationship in
    a life of a Muslim, Islam calls for the protection of certain basic rights,
    viz.: - </p>
  <p align="justify">The right to protect the Religion. <br>
    The right to protect the life. <br>
    The right to protect dignity/honour. <br>
    The right to protect the property. <br>
    The right to protect the mind. <br>
    It is also a generally accepted view that Islamic insurance was first
    established in the early second century of the Islamic era. This was the
    time when Muslim Arabs started to expand their trade to India, Malay
ipelago
    and other countries in Asia. Due to long journeys/voyages, they often
    had to incur huge losses because of mishaps and misfortunes or robberies
    along the way. Based on the Islamic principle of mutual help and cooperation

    in good and virtuous acts, they got together and mutually agreed to
·ibute
    to a fund before they started their long journey. The fund was used to
    compensate anyone in the group who suffered losses through any mishap.
    In fact the Europeans copied this, which was later known as marine
·ance.</p>
  <p align="justify">In view of the above as well as the real need for insurance

    cover, Muslim jurists looked further into the Islamic system of insurance.
    Their conclusion was that insurance in Islam should be based on the
:iples
```

of mutuality and cooperation. On the basis of these principles, Islamic
system of insurance embodies the elements of shared responsibility, joint
indemnity, common interest, solidarity, etc. According to the jurists
this concept of insurance is acceptable in Islam because, </p>
<p align="justify">the policyholders would cooperate among themselves for
their common good;
every policyholder would pay his subscription in order to assist those
of them who need assistance;
it falls under the donation contract which is intended to divide losses
and spread liability according to the community pooling system;
the element of uncertainty will be eliminated insofar as subscription
and compensation are concerned;
it does not aim at deriving advantage at the cost of other individuals.

The generally accepted view of the Muslim Jurists is that the operation
of the conventional insurance as an exchange transaction under a buy and
sell agreement does not in its present form conform to the rule and
irements
of the Shariah as it embodies the following three elements :- </p>
<p align="justify">(I)al-Gharar
There is the element of al-Gharar (unknown or uncertain factors in the
operation of a contract) in both the life and general insurance policies.
This arises due to the uncertainty of the subject matter of the contract
or `ma'qud'alaih' of which one of the basic rules of contract in Islam
is that the ma'qud'alaih must be clear. In such a contract the insured
or the policyholder agrees to pay a certain sum of premium and in turn
the insurance company guarantees to pay a certain sum of compensation
(sum insured) in the event of a catastrophe or disaster. But the insured
or the policyholder is not informed, for example, of how the amount of
the compensation that the company will pay him is to be derived nor is
he certain of the amount.</p>
<p align="justify">In addition, any form of contract which is lopsided in
favour of one party at the expense and unjust loss to the other is also
classified as Gharar. This is prevalent in both the life and general
rance
policies. In the former, for example the loss of premium suffered by the
policyholder if he would have to cancel his policy before the policy
ires
the forfeiture status. Similarly the "double-standard" condition
of charging customary short period in general insurance if the policyholder
is responsible for the termination of the policy whilst a proportional
refund of premium is applicable if the insurance company terminates the
cover.</p>
<p align="justify">(II) al-Maisir
There is the element of al-Maisir (or gambling) which arises as a
equence
of the presence of al-Gharar, in particular in the case of life insurance.
When a policyholder dies before the end of the period of his insurance
policy after paying only part of the premium, for example, his dependents
will receive a certain sum of money which the policyholder in the first
place has not been informed and has no knowledge of how and from where
it is to be derived.</p>
<p align="justify">(III) al-Riba
There is the practice of al-Riba (or interest) and other related practices
in the investment activities of the conventional insurance companies which
contravene the rules of the Shariah. </p>
<p align="justify">Thus in consonance with the above basic characteristics,
the jurists resolved that the system of insurance which falls within the
confine of Islamic framework should be founded on the concept of</p>
<p align="justify">`al-Takaful'
Takaful in Arabic, means joint guarantee. Thus it can be visualised as
a pact among a group of members or participants who agree to jointly
'antee

among themselves against loss or damage that may inflict upon any of them
    as defined in the pact. Should any member or participant suffer a
;trophe
    or disaster he would receive a certain sum of money or financial benefit
    from a fund, as also defined in the pact, to help him meet the loss or
    damage. </p>
  <p align="justify">In other words, the basic objective of takaful is to
    pay for a defined loss from a defined fund. Each member of the group pools
    effort to support the needy. It means mutual help among the group.</p>
  <p align="justify">As an insurance system, we are to confine the operation
    of takaful within the `Tijari' (commercial) sector or popularly known
    as the private sector. Thus the transactional aspect of the commercial
    activitiy of Takaful must be subject to the Islamic contractual laws in
    order to ensure its compliance with the Shariah. Within this fundamental
    framework the contract of `tijari' takaful is therefore based on the Islamic

    commercial profit-sharing principle of al-Mudharabah
    <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
)ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="118" height="29" align="right">
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ity="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
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="."></embed>
    </object>
  </p>
</div>
<blockquote>
  <p align="center"><FONT size=2>[<A href="AISHAH%20MAINPG.htm"> Home</A>]
    [<A href="Al%20Mudh.htm">Al-Mudharabah</A>] [<A
="http://www.utp.edu.my/">Others</A>] </FONT> </p>
  <P align="center"><FONT face=arial size=-2>Last modified April 2004
    By
    <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
  <p></p>
</blockquote>
<p> </p>
<p> </p>
<p> </p>
<p> </p>
<p> </p>
<p> </p>
form>
2 align="center"> </h2>
2 align="center"> </h2>
lockquote> </blockquote>
v>
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it:26px; z-index:4; background-color: #CC99CC; layer-background-color: #CC99CC;
er: 1px none #000000;">
iv align="center">ISLAM
AND INSURANCE</div>
v>
t face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
etica, sans-serif"><tt>
 #BeginDate format:fcAm1a -->Monday, May 31, 2004 11:40 AM<!-- #EndDate -->
></tt>
nbsp;</p>

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TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>

>
e>Untitled Document</title>
. http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
Name=="Netscape")&&(parseInt(appVersion)==4)) {
ocument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);

ipt>
d>


  bgcolor="#99ccff">

id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
t:1215px; z-index:1">

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,0,0" width="108" height="46">
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waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
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,0,0" width="108" height="46">
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waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
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,0,0" width="108" height="46">
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waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
br>
>
```

```
   </p>
>
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t:100px; z-index:2; background-color: #FFCC00; layer-background-color: #FFCC00;
r: 1px none #000000;">
nt face="Verdana, Arial, Helvetica, sans-serif"> <tt>

nt face="Verdana, Arial, Helvetica, sans-serif"> <tt>
ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="668" height="100">
param name="movie" value="future_txt.swf">
param name="quality" value="high">
embed src="future_txt.swf" quality="high"
nspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="668" height="100"></embed></object>
t></font> </tt></font></div>

id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
t:409px; z-index:3">
 align="center">  </h2>
 align="center">Online Takaful Medical Insurance System</h2>


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,29,0" width="468" height="60">
         <param name="movie" value="FLASH%20FAMTKFL.swf">
         <param name="quality" value="high">
         <embed src="FLASH%20FAMTKFL.swf" quality="high"
nspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="468" height="60"></embed></object>
     </div>
     <div align="center"></div></td>
 </tr>
/table>
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   <tr>
     <td width="57%" bgcolor="#99FFCC"><div align="center">
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ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="139" height="17">
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waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#99FFCC" base="." ></embed>
       </object>
     </div></td>
     <td width="43%" bgcolor="#FFCCFF"><div align="center"><strong>
```

Family Takaful Plans

```html
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,0,0" width="110" height="17">
            <param name="BGCOLOR" value="#FFCCFF">
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            <param name="scale" value="exactfit">
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nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#FFCCFF" ></embed>
            </object>
            </strong></div></td>
    </tr>
  </table>
  <table width="493" height="108" border="1">
    <tr>
      <td width="207"><div align="left">
        <p> <li>Family Takaful Plan<br></li>
            <li>Takaful Siswa <br></li>
            <li>Takaful Rawat Takaful Waqaf <br></li>
            <li>Takaful Mortgage<br></li>
            <li>Takaful Dana Pekerja <br></li>
            <li>Takaful Keyman <br></li>
            <li>Takaful Ziarah <br></li>
            <li>Takaful Ma'asyi <br></li>
            <li>Takaful Hawa <br></li>
            <li>EPF Takaful Annuity Scheme <br></li>

            <li>Takaful Sihat <br>

            </li>
            <li>Takaful Wiladah <br></li>

            <li>Takaful Dana Saham <br></li>
            <li>Family Takaful Plan For Education<br>
            </li>
            </p>
            </div>
      <td width="160"><div align="left">
            <li>Group Medical Takaful Plan<br> </li>
            <li>Group Family Takaful Plan<br>
            </li>
            <li>Group Family
            Takaful Plan              (Credit) <br></li>

        </div>
  </table>
  <p><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
:"A1%20Mudh.htm">Al-Mudharabah</A>]
    [<A
:"IslamPG.htm"> Others</A>] </FONT></p>
:/div>
:P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
  By<BR>
  <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
:P></P>
:p>  </p>
:lockquote>
>
: face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
:tica, sans-serif"><tt>
#BeginDate format:fcAm1a -->Monday, May 31, 2004 2:41 AM<!-- #EndDate -->
```

```
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ient.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ient.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ient.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ient.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ient.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ient.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ient.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ient.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ient.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ient.write('</div></div>');
ient.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ient.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ient.write('</div></div>')
ient.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ient.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ient.write('</div></div>')

?window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
;e =
?evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
;e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

?window.onMouseMove=Mouse:document.onmousemove=Mouse;
```

```
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
  -1.57 + Math.PI * secs/30;
= time.getMinutes();
  -1.57 + Math.PI * mins/30;
time.getHours();
  -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + Clockwidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
top=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(min);

(i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
top=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
left=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

(i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
top=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
left=Dx[i] + Clockwidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

Step-=step;

tion Delay(){
l=(ns)?window.pageYOffset:0;
]=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
]=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
(i=1; i < D.length; i++){
]=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
]=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

=Math.round(Y[0]+=((ymouse)-Y[0])*speed);
=Math.round(X[0]+=((xmouse)-X[0])*speed);
(i=1; i < n; i++){
=Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
=Math.round(X[i]+=(x[i-1]-X[i])*speed);

kAndAssign();
imeout('Delay()',40);

ns||ie)window.onload=Delay;
ript>
ml>
```

1>

```
>
>
e>10 insurances</title>
  http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
d>

  bgcolor="#99ccFF" text="#000000" link="#000066" vlink="#990000"
="#003366">
lign="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM<br>

ign="center">Please select types of insurance that you would like to hire:</p>
ign="left"> <img src="Aishah%20Takaful%201/aishah%202.gif" width="100"
t="67" border="0" usemap="#Map">
-Takaful Family Plan -->
.p name="Map">
iap>
-- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Family
:/strong><!-- TemplateEndEditable -->

ign="left">With the Family Takaful Plan you can be assured of a certain sum
money which will go a long way to ease the financial burden of your loved
:s in the event of your untimely death. You will enjoy tax relief too from
ir takaful instalments.</p>
lign="left"> <a href="sihatPG.htm"><img src="Aishah%20Takaful%201/sihat.gif"
1="70" height="39" border="0" usemap="#Map2"></a>
ip name="Map2">
<area shape="rect" coords="3,7,65,36" href="sihatPG.htm">
nap>
-- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Sihat
</strong><!-- TemplateEndEditable --></p>
lign="left">The Plan provides protection against <a
="36%20Critical_Scene%201.swf">36
)es of critical illess</a>. It helps to create Planned fund designed Specially
 give you a peace of mind should you suddenlly suffer a Critical Illness.The
/ment will be made direct to you. It would enable you to choose the best
ible
/ for your medical treatment.</p>
lign="left"> <a href="RawatPG.htm"><img src="Aishah%20Takaful%201/rawat.gif"
1="102" height="54" border="0" usemap="#Map3"></a>
ip name="Map3">
<area shape="rect" coords="10,5,94,47" href="RawatPG.htm">
nap>
-- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Rawat
</strong><!-- TemplateEndEditable --></p>
lign="left">By participating in Takaful Rawat, you and your family can be
sured of a first class medical treatment and personal healthcare in the event
u falling ill or any mishap resulting in hospitalisation.</p>
lign="left"> <img src="Aishah%20Takaful%201/siswa.gif" width="80" height="56"
er="0" usemap="#Map4">
ap name="Map4">
<area shape="rect" coords="2,6,76,44"
="file:///D|/AISHAH%27s2004/FYP%20stuffs/interfaces/button1.swf">
map>
-- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Siswa
</strong><!-- TemplateEndEditable --></p>
lign="left">The Plan simply enables your child to participate in the takaful
oduct with you as the trustee to guarantee the regular payment of the takaful
stalment during the period of participation. The instalment that you pay
larly
gether with returns on the investment will accumulate into your family
larship
nd. Proceeds from the fund can later be spent towards the cost of your child's
ture tertiary education.</p>
```

```
ign="left"> <a href="wiladahPG.htm"><img src="Aishah%20Takaful%201/wiladah.gif"
="93" height="52" border="0" usemap="#Map5"></a>
p name="Map5">
area shape="rect" coords="6,5,88,49" href="wiladahPG.htm">
ap>
- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Wiladah
/strong><!-- TemplateEndEditable --></p>
ign="left">Pelan Takaful Wiladah is a new product that provides long term
ance program specially meant for women to prepare an instalment saving that
 be used to cover delivery cost. Besides, Takaful Wiladah Plan also
desbenefits
any use of death or complications during pregnancy and delivery.</p>
ign="left"> <img src="Aishah%20Takaful%201/maasyi.gif" width="109" height="66"
:r="0" usemap="#Map6">
.p name="Map6">
:area shape="rect" coords="10,7,101,52" href="#">
ιap>
- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Ma'asyi
:/strong><!-- TemplateEndEditable --></p>
ign="left">By this Plan any individual intending to enjoy a fixed income
:er retirement may place his takaful contribution either in lump sum or by
;talment basis before the ma'asyi benefit is effective with Syarikat Takaful
.aysia.</p>
lign="left"> <img src="Aishah%20Takaful%201/education.gif" width="69"
ιt="71" border="0" usemap="#Map7">
ιp name="Map7">
:area shape="circle" coords="33,31,4" href="#">
:area shape="circle" coords="36,35,25" href="#">
ιap>
-- TemplateBeginEditable name="EditRegion1" --><strong>Takaful Education
:/strong><!-- TemplateEndEditable --></p>
lign="left">The Family Takaful Plan For Education enables you to have a personal

/ings fund which can be used to finance your child's future higher education
 the event of your untimely death. In addition you will also enjoy income
< relief on the payment of your takaful contribution.</p>
lign="left"> </p>
lign="left">
ɔject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ɔase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="193" height="23">
<param name="BASE" value=".">
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<param name="quality" value="high">
<param name="bgcolor" value="#99ccff">
<param name="scale" value="exactfit">
<embed src="textDanaPKRJ.swf" width="193" height="23" quality="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
kwaveFlash" type="application/x-shockwave-flash" scale="exactfit"
lor="#99ccff" base="."></embed>
object>
r>
kaful Dana Pekerja is a long-term savings programme designed specially to
cilitate savings among workers of both the public and private sectors. It
 also open for participation by self-employeds. The Plan provides wide-ranging
nefits including coverage in the form of funeral expenses for immediate family
mbers and parents of the participant. Supplementary facility for the purpose
 the participant's children tertiary education is also offered under the
.</p>
lign="left"><img src="Library/ZZ.JPG" width="121" height="84" border="0"
ap="#Map9">
ap name="Map9">
<area shape="rect" coords="8,6,117,80" href="ZiarahPG.htm">
```

ap>

ign="left"><a
"ZiarahPG.htm">Takaful
rah
aful Ziarah is a special purpose savings plan which conveniently facilitates
hdrawal once in every five years of participation. By this facility, the
ticipant would to be able to conveniently plan his holiday either within
aysia or abroad or to perform umrah.</p>
ign="left"><img src="Library/Picture%20063.JPG" width="99"
t="69" border="0" usemap="#Map8">
p name="Map8">
area shape="rect" coords="8,2,91,64" href="hawaPG.htm">
ap>

ign="left"><a
"hawaPG.htm">Takaful
a
aful Hawa provides financial benefits in the event that the participant is
gnosed of cancer. Additional benefits shall be payable if the cancer is of
cific types, namely breast, uterus cervix, fallopian tubes, ovaries, vagina
vulva. These benefits can be used to meet the cost of treating the cancer.</p>

ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="118" height="29" align="right">
param name="BASE" value=".">
param name="movie" value="backFTP.swf">
param name="quality" value="high">
param name="bgcolor" value="#99CCFF">
embed src="backFTP.swf" width="118" height="29" align="right" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
"."></embed>
bject>

lign="right"> </p>
lign="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
="Al%20Mudh.htm">Al-Mudharabah</A>]
\
="IslamPG.htm"> Others</A>] </FONT></p>
lign="center"><FONT face=arial size=-2> April 2004 Developed

 href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
lign="left">

/p>
lign="left"> </p>
lign="left"> </p>
/p>
lign="center"> </p>
lign="center"> </p>
/p>
lign="left"> </p>
dy>
ipt language="JavaScript">
###################################
use trailer clock

='000080'; // date colour.
='cc3333'; // face colour.
='000000'; // seconds colour.
='008080'; // minutes colour.

```
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
BER","NOVEMBER","DECEMBER");
new Date();
late.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
laysDate.split('');

split('');

split('');

split('');
='1 2 3 4 5 6 7 8 9 10 11 12';
='Arial';
=1;
=0.6;
document.layers);
document.all);
=Face.split(' ');
ce.length;
ze*10;
se=0;
se=0;
1=0;
s="<font face="+font+" size="+size+" color="+fCol+"><B>";
s2="<font face="+font+" size="+size+" color="+dCol+"><B>";
t=360/n;
it=360/D.length;
Height=ClockHeight/4.5
Width=ClockWidth/4.5
Y=-7;
X=-2.5;
1=0;
=0.06;
Step=0;
w Array();x=new Array();Y=new Array();X=new Array();
(i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
ew Array();Dx=new Array();DY=new Array();DX=new Array();
(i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
ns){
(i=0; i < D.length; i++)
ment.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props2+D[i]+'</font></center></layer>');
(i=0; i < n; i++)
ment.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
h='+a+'><center>'+props+Face[i]+'</font></center></layer>');
(i=0; i < S.length; i++)
ment.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
(i=0; i < M.length; i++)
ment.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
```

Page 4

```
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
ə =
əvnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
ə = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

window.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
-1.57 + Math.PI * secs/30;
= time.getMinutes();
-1.57 + Math.PI * mins/30;
:ime.getHours();
-1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
ə){
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
```

```
i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
eft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

ndAssign();
neout('Delay()',40);

||ie)window.onload=Delay;
ipt>
|>

|>
```

```
>
l>
e>sihat 1</title>
ι http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
ιd>

' bgcolor="#99ccff" text="#006666">
.lign="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h3>
.lign="center"> <img
file:///D|/AISHAH%27s2004/FYP%20stuffs/Takaful%20Images/sihat.gif" width="70"
ιt="39" /></h3>
align="center">
·><font face="Arial, Helvetica, sans-serif">Congratulations! You have chosen
`akaful Sihat Plan.</font></h4>
·<font face="Arial, Helvetica, sans-serif">Please choose your
.ge:</font></p>
'>
align="center">
.ble width="565" border="1"  bgcolor="#99FF99">
:tr>
  <td width="270" height="54" align="center" valign="middle" bgcolor="#FFFF33"
.pradio" name="radiobutton" value="radiobutton">
    <div align="center"> <a href="sihat%20A_PG.htm"><strong>PACKAGE A<em>
      (With Savings)</em></strong><em> </em></a></div></td>
  <td width="289" align="center" valign="middle" bgcolor="#99FF33"><div
="center">
      <p><strong> <a href="sihat%20B_PG.htm">PACKAGE B<em> (Without
gs)</em></a></strong></p>
    </div></td>
/tr>
able>
>
kquote>
v align="right">
p>
  <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
    <param name="BASE" value=".">
    <param name="movie" value="backSIHAT.swf">
    <param name="quality" value="high">
    <param name="bgcolor" value="#99CCFF">
    <embed src="backSIHAT.swf" width="118" height="29" align="right"
ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
"."></embed>
  </object>
></div>
ckquote>
align="center">
align="center"> </p>
align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
"Al%20Mudh.htm">Al-Mudharabah</A>]
<A
"IslamPG.htm"> Others</A>] </FONT></p>
align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
y<BR>
A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
>
y>

pt language="JavaScript">
```

```
###################################
ıse trailer clock

:'000080'; // date colour.
:'cc3333'; // face colour.
:'000000'; // seconds colour.
:'008080'; // minutes colour.
:'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
ВER","NOVEMBER","DECEMBER");
new Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
..;
plit('');
..;
plit('');
...;
plit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
ocument.layers);
ocument.all);
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
0.06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
N Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
```

```
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
 i=0; i < S.length; i++)
ient.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
 i=0; i < M.length; i++)
ient.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
 i=0; i < H.length; i++)
ient.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

 e){
ient.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
='"position:relative">');
 i=0; i < D.length; i++)
ient.write('<div id="ieDate"
='"position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
='"position:relative">');
 i=0; i < n; i++)
ient.write('<div id="ieFace"
='"position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ient.write('</div></div>');
ient.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
='"position:relative">');
 i=0; i < H.length; i++)
ient.write('<div id="ieHours"
='"position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
-hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ient.write('</div></div>');
ient.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
='"position:relative">');
 i=0; i < M.length; i++)
nent.write('<div id="ieMinutes"
='"position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
+mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
nent.write('</div></div>')
nent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
='"position:relative">');
 i=0; i < S.length; i++)
nent.write('<div id="ieSeconds"
='"position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
+sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
nent.write('</div></div>')

?window.captureEvents(Event.MOUSEMOVE):0;
tion Mouse(evnt){
se =
?evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
se = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

?window.onMouseMove=Mouse:document.onmousemove=Mouse;
tion ClockAndAssign(){
 = new Date ();
 = time.getSeconds();
= -1.57 + Math.PI * secs/30;
 = time.getMinutes();
= -1.57 + Math.PI * mins/30;
 time.getHours();
```

```
   -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
eft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
l=(ns)?window.pageYOffset:0;
l=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
l=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
l=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
l=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

=Math.round(Y[0]+=((ymouse)-Y[0])*speed);
=Math.round(X[0]+=((xmouse)-X[0])*speed);
(i=1; i < n; i++){
=Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
=Math.round(X[i]+=(x[i-1]-X[i])*speed);

<AndAssign();
imeout('Delay()',40);

ns||ie)window.onload=Delay;
ript>
nl>

nl>
```

```
>
>
e>sihat pakej a</title>
. http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
Name=="Netscape")&&(parseInt(appVersion)==4)) {
ocument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);

ipt>
d>


'  bgcolor="#99ccFF"text="#006633" alink="#6633FF">
lign="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h4>
ign="center"><img
file:///D|/AISHAH%27s2004/FYP%20stuffs/Takaful%20Images/sihat.gif" width="75"
it="46" align="bottom"></p>
lign="center"> COVERAGE SCOPE TAKAFUL SIHAT 'A' **</h2>
ign="center"> </p>
align="center">
ble width="92%" height="663" border="1">
:tr>
  <td width="42%" bgcolor="#CCFF33"><div align="center"><strong><font size="4"
:"Verdana, Arial, Helvetica, sans-serif">COVERAGE
      SCOPE </font></strong></div></td>
  <td width="30%" bgcolor="#FFFF33"><div align="center">
      <p><strong><font size="4" face="Verdana, Arial, Helvetica,
·serif">MINIMUM
        INSTALMENT</font></strong></p>
      <p><font size="4" face="Verdana, Arial, Helvetica, sans-serif"><strong>RM
        100 per month</strong></font></p>
      <p> </p>
    </div></td>
  <td width="28%" bgcolor="#66FF99"><div align="center"><strong><font size="4"
:"Verdana, Arial, Helvetica, sans-serif">ADDITIONAL
      COVERAGE FOR EVERY RM 50</font></strong></div></td>
</tr>
<tr>
  <td bgcolor="#CCFF33"><blockquote>
      <p><strong>DEATH</strong></p>
    </blockquote></td>
  <td bgcolor="#33FF99"><div align="center"><strong>RM 20,000 +
;trong></div></td>
  <td bgcolor="#FFFF33"><div align="center"><strong>RM 10,000 +
;trong></div></td>
</tr>
<tr>
  <td bgcolor="#CCFF33"><blockquote>
      <p><strong>CRITICAL DISESASES</strong></p>
    </blockquote>
    <ul>
      <li><strong> AFTER DIAGNOSIS</strong></li>
      <li><strong>DEATH AFTER DIAGNOSE WHILE IN TAKAFUL PERIOD</strong></li>
    </ul></td>
  <td bgcolor="#33FF99"><p align="center"><strong>RM 10,000</strong></p>
    <p align="center"><strong>RM 10,000 + PA</strong></p></td>
```

```
ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
param name="BASE" value=".">
param name="movie" value="backsihatA.swf">
param name="quality" value="high">
param name="bgcolor" value="#99CCFF">
embed src="backsihatA.swf" width="118" height="29" align="right" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
"."></embed>
bject>

ign="center"> </p>
ign="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
"Al%20Mudh.htm">Al-Mudharabah</A>]

"IslamPG.htm"> Others</A>] </FONT></p>
ign="center"><FONT face=arial size=-2> April 2004 Developed<BR>
BR>
href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
bsp;</p>
ign="center">  </p>
y>

pt language="JavaScript">
################################
se trailer clock

'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

' Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
BER","NOVEMBER","DECEMBER");
new Date();
late.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
plit('');
plit('');
plit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
ocument.layers);
ocument.all);
```

```
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
0.06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)s2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
 =0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)s+Face[i]+'</B></font></div>');
nt.write('</div></div>');
nt.write('<div id="oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
 =0; i < H.length; i++)
nt.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
Col+';text-align:center;font-weight:bold">'+H[i]+'</div>');
nt.write('</div></div>');
nt.write('<div id="om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
 =0; i < M.length; i++)
```

```
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
e =
evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

window.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
 -1.57 + Math.PI * secs/30;
= time.getMinutes();
 -1.57 + Math.PI * mins/30;
time.getHours();
 -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
eft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
```

```
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

AndAssign();
meout('Delay()',40);

s||ie)window.onload=Delay;
ipt>
l>

l>
```

```
>
>
e>SIHAT PAKEJ B</title>
 http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
d>


>
lign="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h4>
ign="center"></P>
ign="center"><img
file:///D|/AISHAH%27s2004/FYP%20stuffs/Takaful%20Images/sihat.gif" width="75"
t="46" align="bottom"></p>
lign="center">COVERAGE SCOPE TAKAFUL SIHAT 'B' </h2>


e width="90%" height="611" border="1">
>
td width="42%" bgcolor="#AEAEFF"><div align="center"><strong><font size="4"
"Verdana, Arial, Helvetica, sans-serif">COVERAGE
    SCOPE</font></strong></div></td>
td width="30%" bgcolor="#FFCCFF"><div align="center">
    <p><strong><font size="4" face="Verdana, Arial, Helvetica,
serif">MINIMUM
      INSTALMENT</font></strong></p>
    <p><font size="4" face="Verdana, Arial, Helvetica, sans-serif"><strong>RM
      15 per month</strong></font></p>
    <p> </p>
 </div></td>
td width="28%" bgcolor="#66FF99"><div align="center"><strong><font size="4"
"Verdana, Arial, Helvetica, sans-serif">ADDITIONAL
    COVERAGE FOR EVERY RM 50</font></strong></div></td>
r>
>
td bgcolor="#AEAEFF"><blockquote>
    <p><strong>DIAGNOSIS OF CRITICAL ILLNESS</strong></p>
 </blockquote>
 </td>
td bgcolor="#33FF99"><p align="center"> </p>
 <p align="center"><strong>RM 20,000 + PA</strong></p></td>
td bgcolor="#FFCCFF"><p align="center"> </p>
 <p align="center"><strong>RM 10,000 + PA</strong></p></td>
r>
>
td bgcolor="#AEAEFF"><blockquote>
    <p><strong>ACCIDENTS</strong></p>
 </blockquote></td>
td bgcolor="#33FF99"><div align="center"><strong>RM 40,000 +
</strong></div></td>
td bgcolor="#FFCCFF"> <div align="center"><strong>RM20,000</strong></div></td>
r>
>
td height="92" bgcolor="#AEAEFF"><blockquote>
    <p><strong>PERMANENT DISABMENT</strong></p>
 </blockquote></td>
td bgcolor="#33FF99"><div align="center"><strong>RM 100 PER MONTH+ PA UNTIL
    AGE 65 </strong></div></td>
td bgcolor="#FFCCFF"><div align="center"><strong>RM 50 PER MONTH UP UNTIL
    AGE 65 </strong></div></td>
r>
>
td height="193" bgcolor="#AEAEFF"><blockquote>
    <p><strong>HOSPITAL'S DAILY CASH ALLOWANCE (ANY DISEASE EXCEPT
ANCY)</strong></p>
```

```
'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
BER","NOVEMBER","DECEMBER");
new Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
...;
plit('');
...;
plit('');
...;
plit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
locument.layers);
locument.all);
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
leight=ClockHeight/4.5
vidth=ClockWidth/4.5
=-7;
=-2.5;
=0;
=0.06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ment.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
=' +a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ment.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
=' +a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
```

```
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

'window.captureEvents(Event.MOUSEMOVE):0;
:ion Mouse(evnt){
;e =
'evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
;e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

'window.onMouseMove=Mouse:document.onmousemove=Mouse;
:ion ClockAndAssign(){
 = new Date ();
 = time.getSeconds();
= -1.57 + Math.PI * secs/30;
 = time.getMinutes();
= -1.57 + Math.PI * mins/30;
 time.getHours();
= -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
ie){
tyle.top=window.document.body.scrollTop;
```

Page 4

```
TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>
>
e>Untitled Document</title>
. http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
 (init==true) with (navigator) {if
)Name=="Netscape")&&(parseInt(appVersion)==4)) {
locument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
:ion.reload();

:loadPage(true);



:ion displayannual() {
    if (document.form1.age.value == "Below 18") {
                    document.form1.ehsan1.value = 378;
                    document.form1.ehsan2.value = 278;
                    document.form1.ehsan3.value = 193;
                    document.form1.bakti1.value = 256;
                    document.form1.bakti2.value = 182;
                    document.form1.bakti3.value = 137;
                    document.form1.bakti4.value = 90;
                    document.form1.add1.value = 140;
                    document.form1.add2.value = 98;
                    document.form1.add3.value = 63;
        }
    else if (document.form1.age.value == "18-35 years old") {
                    document.form1.ehsan1.value = 522;
                    document.form1.ehsan2.value = 384;
                    document.form1.ehsan3.value = 265;
                    document.form1.bakti1.value = 357;
                    document.form1.bakti2.value = 253;
                    document.form1.bakti3.value = 191;
                    document.form1.bakti4.value = 125;
                    document.form1.add1.value = 194;
                    document.form1.add2.value = 136;
                    document.form1.add3.value = 89;
                    }
    else if (document.form1.age.value == "36-45 years old") {
                    document.form1.ehsan1.value = 666;
                    document.form1.ehsan2.value = 490;
                    document.form1.ehsan3.value = 336;
                    document.form1.bakti1.value = 442;
                    document.form1.bakti2.value = 314;
                    document.form1.bakti3.value = 237;
                    document.form1.bakti4.value = 155;
                    document.form1.add1.value = 242;
                    document.form1.add2.value = 169;
                    document.form1.add3.value = 109;
                    }
    else if (document.form1.age.value == "46-55 years old") {
                    document.form1.ehsan1.value = 942;
                    document.form1.ehsan2.value = 689;
                    document.form1.ehsan3.value = 462;
                    document.form1.bakti1.value = 589;
                    document.form1.bakti2.value = 417;
                    document.form1.bakti3.value = 315;
```

```
                              document.form1.bakti4.value = 207;
                              document.form1.add1.value = 321;
                              document.form1.add2.value = 224;
                              document.form1.add3.value = 145;
                              }
        else if (document.form1.age.value == "56-60 years old") {
                              document.form1.ehsan1.value = 1405;
                              document.form1.ehsan2.value = 1026;
                              document.form1.ehsan3.value = 685;
                              document.form1.bakti1.value = 856;
                              document.form1.bakti2.value = 607;
                              document.form1.bakti3.value = 458;
                              document.form1.bakti4.value = 301;
                              document.form1.add1.value = 467;
                              document.form1.add2.value = 327;
                              document.form1.add3.value = 212;
                              }
                  }


'ipt>

.d>

' bgcolor="99ccff">

id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
it:1215px; z-index:1">

:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
iase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button2.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button2.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
:waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
:"."></embed>
:/object>
:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
iase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button_alMudh.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button_alMudh.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
:waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
:"."></embed>
:/object>
:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
iase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
   <param name="BASE" value=".">
   <param name="movie" value="button4.swf">
   <param name="quality" value="high">
   <param name="bgcolor" value="#99ccff">
   <embed src="button4.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
```

```
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
".">></embed>
/object>
br>
>
  </p>
  <br>
>

  </p>
>
id="Layer2" style="position:absolute; left:26px; top:42px; width:730px;
t:100px; z-index:2; background-color: #B9B9B9; layer-background-color: #B9B9B9;
r: 1px none #000000;">
nt face="Verdana, Arial, Helvetica, sans-serif"> <tt> <font face="Verdana,
, Helvetica, sans-serif">
> <font face="Verdana, Arial, Helvetica, sans-serif"> <tt>
ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="668" height="100">
param name="movie" value="future_txt.swf">
param name="quality" value="high">
embed src="future_txt.swf" quality="high"
nspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="668" height="100"></embed></object>
t></font> </tt></font> </tt></font></div>

id="Layer3" style="position:absolute; left:136px; top:163px; width:623px;
t:409px; z-index:3">
 align="center"> </h2>
v align="center">
 name="form1" method="post" action="">
  <div align="center">
    <h3>WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h3>
    <p><img src="Aishah%20Takaful%201/rawat.gif" width="150" height="96"></p>
    <h4><font face="Arial, Helvetica, sans-serif">Congratulations! You have
      chosen Takaful Rawat Plan.</font></h4>
    <h4><font face="Arial, Helvetica, sans-serif">Please select your Package
      choice: </font></h4>
    </div>
  <table width="96%" border="1" bordercolor="#0066FF">
    <tr bordercolor="#0066FF">
      <td width="223"><h1 align="center">PACKAGE</h1></td>
      <td colspan="3" bgcolor="#FFCCFF"><h1 align="center"><font face="Arial,
tica, sans-serif">
        EHSAN</font></h1></td>
      <td width="1" rowspan="14"><div align="center"></div></td>
      <td colspan="5" bgcolor="#CCCCFF"><h1 align="center"><font face="Arial,
tica, sans-serif">
        BAKTI</font></h1></td>
    </tr>
    <tr bordercolor="#0066FF">
      <td height="46" rowspan="2"><h2 align="center">Hospital and Professional
        Services</h2></td>
      <td height="46" colspan="3" bgcolor="#FFCCFF"><div align="center">
        <h2>Maximum Cover For Plan</h2>
      </div></td>
      <td colspan="5" bgcolor="#CCCCFF"><div align="center">
        <h2>Maximum Cover For Plan</h2>
      </div></td>
    </tr>
    <tr>
      <td width="49" height="67" bgcolor="#FFCCFF"><h2 align="center">
```

```
></td>
    <td width="49" bgcolor="#FFCCFF"><h2 align="center"> 2</h2></td>
    <td width="47" bgcolor="#FFCCFF"><h2 align="center"> 3</h2></td>
    <td width="46" bgcolor="#CCCCFF"><h2 align="center"> 1</h2></td>
    <td width="38" bgcolor="#CCCCFF"><h2 align="center"> 2</h2></td>
    <td width="36" bgcolor="#CCCCFF"><h2 align="center"> 3</h2></td>
    <td width="51" bgcolor="#CCCCFF"><h2 align="center"> 4</h2></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="48"><p><strong>a) Hospital Room &amp; Board (daily maximum
      up to 120 days)</strong></p></td>
    <td height="48" bgcolor="#FFCCFF"><div align="center">350</div></td>
    <td height="48" bgcolor="#FFCCFF"><div align="center">250</div></td>
    <td height="48" bgcolor="#FFCCFF"><div align="center">150</div></td>
    <td bgcolor="#CCCCFF"><div align="center">250</div></td>
    <td bgcolor="#CCCCFF"><div align="center">150</div></td>
    <td bgcolor="#CCCCFF"><div align="center">100</div></td>
    <td bgcolor="#CCCCFF"><div align="center">50</div></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="43"><strong>b) Intensive Care Unit</strong></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">15,000</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">10,000</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">6,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">10,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">6,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">4,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">2,000</div></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="43"><p><strong>c) Miscellaneous Services</strong></p></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">5,000</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">3,500</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">2,500</div></td>
    <td bgcolor="#CCCCFF"><div align="center">3,500</div></td>
    <td bgcolor="#CCCCFF"><div align="center">2,500</div></td>
    <td bgcolor="#CCCCFF"><div align="center">2,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">1,5000</div></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="43"><strong>d) Surgical Fees Including Anaesthetic Fees
      Services And Operating Theatre</strong></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">10,000</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">8,000</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">6,250</div></td>
    <td bgcolor="#CCCCFF"><div align="center">8,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">6,250</div></td>
    <td bgcolor="#CCCCFF"><div align="center">5,000</div></td>
    <td bgcolor="#CCCCFF"><div align="center">3,750</div></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="43"><strong>e) In-Hospital Physician's Visit (daily maximum
      up to 120 days)</strong></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">150</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">120</div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">90</div></td>
    <td bgcolor="#CCCCFF"><div align="center">120</div></td>
    <td bgcolor="#CCCCFF"><div align="center">90</div></td>
    <td bgcolor="#CCCCFF"><div align="center">70</div></td>
    <td bgcolor="#CCCCFF"><div align="center">50</div></td>
  </tr>
  <tr bordercolor="#0066FF">
    <td height="43"><strong>f) Pre-Hospitalisation Diagnostic Services And
```

```
<tr bordercolor="#0066FF">
  <td height="23" colspan="9"> </td>
</tr>
<tr bordercolor="#0066FF" bgcolor="#CCFFFF">
  <td height="43" bgcolor="#CCFFFF"><p align="center"> </p>
    <p align="center"><font face="Arial, Helvetica, sans-serif">Please
      select your age range </font>
      <SELECT name="age" id="age" onChange="displayannual()">
        <option value="Below 18">Below 18</option>
        <option value="18-35 years old">18-35 years old</option>
        <option value="36-45 years old">36-45 years old</option>
        <option value="46-55 years old">46-55 years old</option>
        <option value="56-60 years old">56-60 years old</option>
      </select>
    </p>
    <p align="center"><strong>ANNUAL INSTALMENT</strong></p>
    <p align="center">  </p></td>
  <td height="43"><div align="center">
    <input name="ehsan1" disabled="disabled" size="3" >
    </div></td>
  <td height="43"><div align="center">
    <input name="ehsan2" disabled="disabled" size="3">
    </div></td>
  <td height="43"><div align="center">
    <input name="ehsan3" disabled="disabled" size="3">
    </div></td>
  <td> </td>
  <td><div align="center">
    <input name="bakti1" disabled="disabled" size="3">
    </div></td>
  <td><div align="center">
    <input name="bakti2" disabled="disabled" size="3">
    </div></td>
  <td><div align="center">
    <input name="bakti3" disabled="disabled" size="3">
    </div></td>
  <td><div align="center">
    <input name="bakti4" disabled="disabled" size="3">
    </div></td>
</tr>
<tr bordercolor="#0066FF">
  <td height="43" rowspan="2"><div align="center"><font face="Arial,
tica, sans-serif">Special
      Catastrophe Disease Cover :</font></div></td>
  <td height="20" colspan="8"><div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center">*These extra benefits are for EHSAN Package
</div></td>
</tr>
<tr>
  <td height="21"> <div align="center">Plan 1 </div></td>
  <td height="21"><div align="center">Plan 2</div></td>
  <td height="21"><div align="center">Plan 3</div></td>
  <td height="21"><div align="center"></div></td>
  <td height="21"><div align="center">--</div></td>
  <td height="21"><div align="center">--</div></td>
  <td height="21"><div align="center">--</div></td>
  <td height="21"><div align="center">--</div></td>
</tr>
```

```
<tr bordercolor="#0066FF">
    <td height="60"><p><strong>i. Out-patient Cancer Treatment</strong></p>
        <p><strong> (limit per year)</strong></p></td>
    <td height="43"><div align="center">30,000</div></td>
    <td height="43"><div align="center">20,000</div></td>
    <td height="43"><div align="center">10,000</div></td>
    <td rowspan="4"><div align="center"></div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
</tr>
<tr bordercolor="#0066FF">
    <td height="60"><p><strong>ii. Out-patient Renal Dialysis Treatment
        ( limit per year)</strong></p></td>
    <td height="60"><div align="center">30,000</div></td>
    <td height="60"><div align="center">20,000</div></td>
    <td height="60"><div align="center">10,000</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
</tr>
<tr bordercolor="#0066FF">
    <td height="60"><strong>iii. Organ Transplant For Heart, Lung, Liver
        And Kidney</strong></td>
    <td height="43">50,000</td>
    <td height="43">30,000</td>
    <td height="43">20,000</td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
</tr>
<tr bordercolor="#0066FF" bgcolor="#CCFFFF">
    <td height="60"><strong>ADDITIONAL INSTALMENT</strong></td>
    <td height="43"><div align="center">
        <input name="add1" disabled="disabled"  size="3" >
        </div></td>
    <td height="43"><div align="center">
            <input name="add2" disabled="disabled" size="3" >
            </div></td>
    <td height="43"><div align="center">
        <input name="add3" disabled="disabled" size="3" >
        </div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
    <td><div align="center">--</div></td>
</tr>
</table>
<p align="right">
    <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
)ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="118" height="29" align="right">
    <param name="BASE" value=".">
    <param name="movie" value="backRAWAT.swf">
    <param name="quality" value="high">
    <param name="bgcolor" value="#99CCFF">
    <embed src="backRAWAT.swf" width="118" height="29" align="right"
ity="high"
inspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
<waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
```

```
"."></embed>
    </object>
  </p>
  <p align="justify"><font size="2"><cite>Note:</cite></font><font
"2"><cite>This
    plan does not cover pre-existing illnesses and those normally excluded
    under any health plan e.g. maternity related treatment, dental, mental
    illnesses or pre-existing conditions unless stated in the proposal form
    and specifically accepted by the Company and endorsed thereon and all
    illnesses which commence within a waiting period of 30 days, except for
    accidental injuries</cite></font></p>
  <p> </p>
  <p align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>]
    [<A href="Al%20Mudh.htm">Al-Mudharabah</A>] [<A
"IslamPG.htm"> Others</A>] </FONT></p>
  <P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
    By<BR>
    <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
  <p> </p>
  <p> </p>
  <p> </p>
/form>
iv>
  align="center"> </h2>


            <blockquote>
:p>  </p>
ilockquote>
>
: face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
:tica, sans-serif"><tt>
#BeginDate format:fcAm1a -->Monday, May 31, 2004 3:55 AM<!-- #EndDate -->
-</font></tt></font>
ibsp;</p>
ibsp;</p>
ibsp;</p>
ibsp; </p>
ly>

pt language="JavaScript">
:###################################
ise trailer clock

:'000080'; // date colour.
:'cc3333'; // face colour.
:'000000'; // seconds colour.
:'008080'; // minutes colour.
:'808080'; // hours colour.
:Height=40;
:width=40;
:FromMouseY=0;
:FromMouseX=100;

:er nothing below! Alignments will be lost!

/ Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");
i
/("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
)BER","NOVEMBER","DECEMBER");
=new Date();
late.getDate();
=date.getYear();
```

Page 8

```
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
laysDate.split('');
  .  ;
split('');
  .  ;
split('');
  . . ;
split('');
='1 2 3 4 5 6 7 8 9 10 11 12';
='Arial';
=1;
l=0.6;
locument.layers);
locument.all);
=Face.split(' ');
:e.length;
:e*10;
;e=0;
;e=0;
 =0;
;="<font face="+font+" size="+size+" color="+fCol+"><B>";
;2="<font face="+font+" size="+size+" color="+dCol+"><B>";
:=360/n;
:t=360/D.length;
leight=ClockHeight/4.5
/idth=Clockwidth/4.5
'=-7;
(=-2.5;
l=0;
=0.06;
;tep=0;
v Array();x=new Array();Y=new Array();X=new Array();
(i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
(i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
ns){
(i=0; i < D.length; i++)
nent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
n='+a+'><center>'+props2+D[i]+'</font></center></layer>');
(i=0; i < n; i++)
nent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
n='+a+'><center>'+props+Face[i]+'</font></center></layer>');
(i=0; i < S.length; i++)
nent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
(i=0; i < M.length; i++)
nent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
(i=0; i < H.length; i++)
nent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
=Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

ie){
nent.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
e="position:relative">');
(i=0; i < D.length; i++)
nent.write('<div id="ieDate"
e="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)ps2+D[i]+'</B></font></div>');
nent.write('</div></div>');
nent.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
e="position:relative">');
```

```
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
e =
evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

window.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
 -1.57 + Math.PI * secs/30;
= time.getMinutes();
 -1.57 + Math.PI * mins/30;
time.getHours();
 -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);
```

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```
i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
eft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

AndAssign();
meout('Delay()',40);

is||ie)window.onload=Delay;
ipt>
l>
```

wiladahPG

```
TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>
>
e>Untitled Document</title>
  http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
Name=="Netscape")&&(parseInt(appVersion)==4)) {
ocument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);

ipt>
d>

· bgcolor="#99CCFF" >

id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
t:1215px; z-index:1">

:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
  <param name="BASE" value=".">
  <param name="movie" value="button2.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99ccff">
  <embed src="button2.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
:"."></embed>
:/object>
:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
  <param name="BASE" value=".">
  <param name="movie" value="button_alMudh.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99ccff">
  <embed src="button_alMudh.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
:"."></embed>
:/object>
:object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
),0,0" width="108" height="46">
  <param name="BASE" value=".">
  <param name="movie" value="button4.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99ccff">
  <embed src="button4.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
:"."></embed>
:/object>
:br>
)>
```

Page 1

```
  </p>
 <br>
>
  </p>
>
id="Layer2" style="position:absolute; left:40px; top:12px; width:725px;
t:102px; z-index:2">
nt face="Verdana, Arial, Helvetica, sans-serif"> <tt> </tt></font> </tt></font>
</font> </tt></font>
>

ct classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="725" height="102">
ram name="movie" value="Wiladah%20Ads.swf">
ram name="quality" value="high">
bed src="Wiladah%20Ads.swf" quality="high"
nspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="725" height="102"></embed></object>
id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
t:409px; z-index:3">
rm name="form1" method="post" action="">
h2 align="center">Online Takaful Medical Insurance System</h2>
h3 align="center"><br>
  <img src="Aishah%20Takaful%201/wiladah.gif" width="150" height="80"
r="0">
/h3>
div align="center">
  <h4><font face="Arial, Helvetica, sans-serif">Congratulations! You have
    chosen Takaful Wiladah Plan.</font></h4>
/div>
blockquote>
  <div align="center">
    <h4>  </h4>
  </div>
/blockquote>
div align="center">
  <p align="center"><font size="2">(Note: Coverage Amount depends on Instalment
    Amount)</font></p>
  <table width="76%" height="46" border="1">
    <tr bgcolor="#FFB895">
      <td width="74%" height="40"><div align="center"><var><font face="Arial,
tica, sans-serif"><strong>TAKAFUL
          INSTALMENT</strong></font></var></div></td>
      <td width="26%" height="40"><div align="center"><var><font face="Arial,
tica, sans-serif"><strong>RM
          100</strong></font></var></div></td>
    </tr>
  </table>
  <table width="76%" height="583" border="1">
    <tr bgcolor="#FFA6A6">
      <td width="7%" height="27"> </td>
      <td width="67%"><div align="center">
        <h4>COVERAGE SCOPE</h4>
        </div></td>
      <td width="26%"><div align="center">
        <h4>COVERAGE AMOUNT</h4>
        </div></td>
    </tr>
    <tr bgcolor="#F3D8BC">
      <td height="47"><div align="center">
        <h4>I</h4>
        </div></td>
```

```
<td><blockquote>
    <h4><font face="Arial, Helvetica, sans-serif"><strong> Normal birth
        or caesarea</strong>n</font></h4>
    </blockquote></td>
<td><div align="center">70% from AP</div></td>
</tr>
<tr bgcolor="#F3D8BC">
 <td height="158"><div align="center">
    <h4>II</h4>
    </div></td>
 <td> <blockquote>
    <h4><font face="Arial, Helvetica, sans-serif">Complications during
        pregnancy (benefits is claimed once in participation period)
ont></h4>
    </blockquote>
    <ul>
       <li><font size="3"><strong><font face="Arial, Helvetica,
serif">Disseminated
        Intravascular Coagulation</font></strong></font></li>
       <li><font size="3"><strong><font face="Arial, Helvetica,
serif">Ectopic
        Pregnancy</font></strong></font></li>
       <li><font size="3"><strong><font face="Arial, Helvetica,
serif">Still
        Birth</font></strong></font></li>
    </ul></td>
 <td><div align="center">RM 5,000</div></td>
</tr>
<tr bgcolor="#F3D8BC">
 <td><div align="center">
    <h4>III</h4>
    </div></td>
 <td> <blockquote>
    <h4><font face="Arial, Helvetica, sans-serif"><strong>Birth with
        handicapped limbs (benefits is claimed once per birth)
trong></font></h4>
    </blockquote>
    <ul>
       <li><strong><font face="Arial, Helvetica, sans-serif">Down
)m</font></strong></li>
       <li><strong><font face="Arial, Helvetica, sans-serif">Spina
i</font></strong></li>
       <li><strong><font face="Arial, Helvetica, sans-serif">Teatralogy
        of Fallot</font></strong></li>
       <li><strong><font face="Arial, Helvetica, sans-serif">Missing
;)</font></strong></li>
       <li><strong><font face="Arial, Helvetica, sans-serif">Esophageal
        Atresia</font></strong></li>
    </ul></td>
 <td><div align="center">RM 5,000</div></td>
</tr>
<tr bgcolor="#F3D8BC">
 <td><div align="center">
    <h4>IV</h4>
    </div></td>
 <td> <blockquote><font face="Arial, Helvetica, sans-serif"><strong>Death
     (any reason) </strong></font></blockquote></td>
 <td><div align="center">RM 5,000</div></td>
</tr>
<tr bgcolor="#F3D8BC">
 <td><div align="center">
    <h4>V</h4>
    </div></td>
```

```
    <td> <blockquote>
        <p><font face="Arial, Helvetica, sans-serif"><strong>Funeral
ses</strong></font></p>
        </blockquote>
        <ul>
          <li>
            <h4><strong><font face="Arial, Helvetica,
serif">Participant</font></strong></h4>
          </li>
          <li>
            <h4><strong><font face="Arial, Helvetica, sans-serif">Infants
              (Covers only for deaths within 14 days) </font></strong></h4>
          </li>
        </ul></td>
      <td><div align="center">
        <p> </p>
        <p>RM 1,000</p>
        <p>RM 500</p>
        <p> </p>
      </div></td>
    </tr>
  </table>
  <p align="center">
    <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
      <param name="BASE" value=".">
      <param name="movie" value="button1.swf">
      <param name="quality" value="high">
      <param name="bgcolor" value="#99CCFF">
      <embed src="button1.swf" width="118" height="29" align="right"
ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
"."></embed>
    </object>
  </p>
  <p align="center"> </p>
  <p align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
"Al%20Mudh.htm">Al-Mudharabah</A>]
    [<A
"IslamPG.htm"> Others</A>] </FONT></p>
  <P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
    By<BR>
    <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
  <p align="center"> </p>
/div>
p> </p>
p> </p>
p> </p>
p> </p>
orm>
  align="center">  </h2>
  align="center">  </h3>
ockquote> </blockquote>
>
ont face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana,
, Helvetica, sans-serif"><tt>
- #BeginDate format:fcAm1a -->Monday, May 31, 2004 3:51 AM<!-- #EndDate -->
t></font></tt></font></p>
bsp; </p>
bsp;</p>
bsp;</p>
```

```
bsp;</p>
bsp; </p>
y>
pt language="JavaScript">
###################################
se trailer clock

'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
BER","NOVEMBER","DECEMBER");
new Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
plit('');
plit('');
plit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
ocument.layers);
ocument.all);
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
0.06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
```

Page 5

```
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
hCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
mCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
e =
evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

window.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
```

```
  -1.57 + Math.PI * secs/30;
= time.getMinutes();
  -1.57 + Math.PI * mins/30;
time.getHours();
  -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
eft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

AndAssign();
meout('Delay()',40);

s||ie)window.onload=Delay;
ipt>
l>
```

```
TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>
>
e>Untitled Document</title>
  http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
pt language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
Name=="Netscape")&&(parseInt(appVersion)==4)) {
ocument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);


ion init() {
    document.form1.dana_instalment.value = 0;
    document.form1.death.value = 0;
    document.form1.accidents.value = 0;
    document.form1.perm.value = 0;


    death_cost = 0;
    accidents_cost = 0;
    perm_cost = 0;

    total_cost = 0;

ion round_to_10 (val) {
    val = Math.floor(val * 100 + .5) / 100;
    return (val);
    }
ion instalment(){
    var
lment=document.form1.dana_instalment.options[document.form1.dana_instalment.sel
Index].text;
    death_cost = instalment * 1.99;
    document.shopping_dana.death.value = round_to_10(death_cost);
    total();


ion dana_pkj(){
locument.shopping_dana.dana_instalment.value== "20"){

    document.shopping_dana.death.value = 'RM 4,000 + PA';
    document.shopping_dana.accidents.value = 'RM 10,000';
    document.shopping_dana.perm.value = 'PA + RM100 per month until end of
·ity period';

    }
    else if (document.shopping_dana.dana_instalment.value== "30"){

    document.shopping_dana.death.value = 'RM 6,000 + PA';
    document.shopping_dana.accidents.value = 'RM 15,000';
    document.shopping_dana.perm.value = 'PA + RM150 per month until end of
·ity period';
    }
    else if (document.shopping_dana.dana_instalment.value== "60"){

    document.shopping_dana.death.value = 'RM 12,000 + PA';
```

```
    document.shopping_dana.accidents.value = 'RM 30,000';
    document.shopping_dana.perm.value = 'PA + RM300 per month until end of
ity period';
    }
se if (document.shopping_dana.dana_instalment.value== "70"){

    document.shopping_dana.death.value = 'RM 14,000 + PA';
    document.shopping_dana.accidents.value = 'RM 35,000';
    document.shopping_dana.perm.value = 'PA + RM350 per month until end of
ity period';
    }
if (document.shopping_dana.dana_instalment.value== "80"){

    document.shopping_dana.death.value = 'RM 16,000 + PA';
    document.shopping_dana.accidents.value = 'RM 40,000';
    document.shopping_dana.perm.value = 'PA + RM400 per month until end of
ity period';
    }
if (document.shopping_dana.dana_instalment.value== "90"){

    document.shopping_dana.death.value = 'RM 18,000 + PA';
    document.shopping_dana.accidents.value = 'RM 45,000';
    document.shopping_dana.perm.value = 'PA + RM450 per month until end of
ity period';
    }
if (document.shopping_dana.dana_instalment.value== "0"){

    document.shopping_dana.death.value = 0;
    document.shopping_dana.accidents.value = 0;
    document.shopping_dana.perm.value = 0;
    }
    }
    </script>
d>


 bgcolor="99ccff">
id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
t:1215px; z-index:1">

object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
  <param name="BASE" value=".">
  <param name="movie" value="button2.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99ccff">
  <embed src="button2.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
  <param name="BASE" value=".">
  <param name="movie" value="button_alMudh.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99ccff">
  <embed src="button_alMudh.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
```

```
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button4.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button4.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
".></embed>
/object>
br>
>
  </p>
>
id="Layer2" style="position:absolute; left:25px; top:42px; width:729px;
t:100px; z-index:2">
nt face="Verdana, Arial, Helvetica, sans-serif"> <tt> <font face="Verdana,
, Helvetica, sans-serif">
> <font face="Verdana, Arial, Helvetica, sans-serif"><tt>
ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="668" height="100">
param name="movie" value="future_txt.swf">
param name="quality" value="high">
embed src="future_txt.swf" quality="high"
nspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="668" height="100"></embed></object>
t></font></tt></font> </tt></font></div>

id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
t:409px; z-index:3">
rm name="shopping_dana" method="post" action="">
h3 align="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h3>
h3 align="center"><br>
/h3>
div align="center">
 <h4 align="center"><font color="#006666" face="Arial, Helvetica,
serif">Congratulations!
    You have chosen Takaful Dana Pekerja Plan.</font></h4>
 <h4 align="center"><font color="#006666" face="Arial, Helvetica, sans-serif">
    Please select your Package choice: </font></h4>
 <table width="89%" border="1" align="center">
    <tr>
      <td width="27%" rowspan="2" bgcolor="#CCFF66"><h1 align="center"><font
"4" face="Arial, Helvetica, sans-serif"><var>COVERAGE
        SCOPE </var></font></h1></td>
      <td colspan="4" bgcolor="#FFFFCC"><div align="center"><strong><var>*
        INSTALMENT</var></strong></div></td>
    </tr>
    <tr>
      <td width="22%" bgcolor="#FFFF00"><div align="center"><strong>RM
trong></div></td>
      <td width="27%" bgcolor="#00FF99"><div align="center"><strong>RM
trong></div></td>
      <td width="24%" bgcolor="#00E6E6"><div
="center"><strong>RM100</strong></div></td>
      <td width="24%" bgcolor="#FFFFCC"><div align="center"><strong>RM</strong>
        <select name="dana_instalment"onChange="dana_pkj()">
          <option value="20">20</option>
          <option value="30">30</option>
          <option value="60">60</option>
```

```
            <option value="70">70</option>
            <option value="80">80</option>
            <option value="90">90</option>
            <option value="0" selected>0</option>
          </select>
        </div></td>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div
="center"><strong>Death</strong></div></td>
     <th bgcolor="#FFFF79"><div align="center"><strong>RM
PA</strong></div></th>
     <th bgcolor="#55FFAA"><div
="center"><strong>RM10,000+PA</strong></div></th>
     <th bgcolor="#00F2F2"><strong>RM20,000+PA</strong></th>
     <th bgcolor="#FFFFCC"><div align="center">
        <input name="death" type="text" disabled="disabled" value=""
"15">
        </div></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div
="center"><strong>Accidents</strong></div></td>
     <th bgcolor="#FFFF79"><div
="center"><strong>RM20,000</strong></div></th>
     <th bgcolor="#55FFAA"><div
="center"><strong>RM25,000</strong></div></th>
     <th bgcolor="#00F2F2"><strong>RM50,000</strong></th>
     <th bgcolor="#FFFFCC"><div align="center">
        <input disabled size=15  name="accidents">
        </div></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div align="center"><strong>Permanent Total
ility</strong></div></td>
     <th bgcolor="#FFFF79"><div align="center"><strong>PA+RM200 per month
        until end of maturity period</strong></div></th>
     <th bgcolor="#55FFAA"><div align="center"><strong>PA+RM250 per month
        until end of maturity period</strong></div></th>
     <th bgcolor="#00F2F2"><div align="center"><strong>PA+RM500 per month
        until end of maturity period</strong></div></th>
     <th bgcolor="#FFFFCC"><textarea name="perm" cols="30"
led="disabled"></textarea></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div align="center"><strong>Participant funeral
        expenses</strong></div></td>
     <th bgcolor="#FFFF79"><div
="center"><strong>RM1000</strong></div></th>
     <th bgcolor="#55FFAA"><div
="center"><strong>RM1000</strong></div></th>
     <th bgcolor="#00F2F2"><strong>RM1000</strong></th>
     <th bgcolor="#FFFFCC"><div
="center"><strong>RM1000</strong></div></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div align="center"><strong>Family funeral
ses:<BR>
        Spouse<BR>
        Children<BR>
        Parents<BR>
        </strong></div></td>
     <th bgcolor="#FFFF79"><p align="center"> </p>
```

```
        <div align="center"><strong>RM1000<BR>
        RM500<BR>
        RM400<BR>
        </strong></div>
        <p align="center"> </p></th>
     <th bgcolor="#55FFAA"><p align="center"><strong>RM1000<BR>
        RM500<BR>
        RM400<br>
        </strong></th>
     <th bgcolor="#00F2F2"><strong>RM1000<BR>
       RM500<BR>
       RM400</strong></th>
     <th bgcolor="#FFFFCC"><div align="center"><strong>RM1000<BR>
        RM500<BR>
        RM400</strong></div></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><p align="center"><strong>Medical Expenses:<br>
        (Accidents only)<br>
        </strong>
      <p align="center"> </p></td>
     <th bgcolor="#FFFF79"><p align="left"><strong>1.Reimbursement up to
        RM500 (including outpatient)</strong></p>
      <p align="left"><strong>2.Daily allowances -RM20 until week 52 (minimum
        2 days warded) </strong></p></th>
     <th bgcolor="#55FFAA"><p align="left"><strong>1.Reimbursement up to
        RM500 (including outpatient)</strong></p>
      <p align="left"><strong>2.Daily allowances -RM25 until week 52 (minimum
        2 days warded) </strong></p></th>
     <th bgcolor="#00F2F2"><p align="justify"><strong>1.Reimbursement up
        to RM500 (including outpatient)</strong></p>
      <p align="left"><strong>2.Daily allowances - RM50 until week 52(minimum
        2 days warded) </strong></p></th>
     <th bgcolor="#FFFFCC"><p align="justify"><strong>1.Reimbursement up
        to RM500 (including outpatient)</strong></p>
      <p align="left"><strong>2.Daily allowances - RM50 until week 52(minimum
        2 days warded) </strong></p></th>
   </tr>
   <tr>
     <td bgcolor="#CCFF66"><div align="center"><strong>Cash withdrawals for
        education purposes </strong></div></td>
     <th bgcolor="#FFFF79"><p align="center"><strong>2nd Year: 50%</strong></p>
      <p align="center"><strong>5th Year: 70%</strong></p></th>
     <th bgcolor="#55FFAA"><p align="center"><strong>2nd Year: 50%</strong></p>
      <p align="center"><strong>5th Year: 70%</strong></p></th>
     <th bgcolor="#00F2F2"><p align="center"><strong>2nd Year: 50%</strong></p>
      <p align="center"><strong>5th Year: 70%</strong></p></th>
     <th bgcolor="#FFFFCC"><p align="center"><strong>2nd Year: 50%</strong></p>
      <p align="center"><strong>5th Year: 70%</strong></p></th>
   </tr>
 </table>
 <p align="center">
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ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
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     <param name="movie" value="button1.swf">
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     <param name="bgcolor" value="#99CCFF">
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ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
.waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
```

```
"."></embed>
   </object>
 </p>
 </div>
ɔ> </p>
ɔ align="center"> </p>
ɔ align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
"Al%20Mudh.htm">Al-Mudharabah</A>]
 [<A
"IslamPG.htm"> Others</A>] </FONT></p>
ɔ align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
 By<BR>
 <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokri</A></FONT>
ɔ> </p>
ɔ> </p>
ɔ> </p>
ɔ> </p>
ɔ> </p>
ɔ> </p>
p> </p>
ɔrm>
 align="center">  </h2>
 align="center">  </h3>
ɔckquote> </blockquote>
>
 face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
tica, sans-serif"><tt>
#BeginDate format:fcAm1a -->Monday, May 31, 2004 1:55 AM<!-- #EndDate -->
</font></tt></font>
bsp;</p>
bsp;</p>
bsp;</p>
bsp; </p>
y>
pt language="JavaScript">
###################################
se trailer clock

'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
BER","NOVEMBER","DECEMBER");
new Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
. ';
plit('');
.. ';
```

Page 6

```
plit('');
...';
plit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
ocument.layers);
ocument.all);
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
0.06;
tep=0;
  Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ps+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
```

```
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
nCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
nCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

window.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
e =
evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
e = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

window.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
 -1.57 + Math.PI * secs/30;
= time.getMinutes();
 -1.57 + Math.PI * mins/30;
time.getHours();
 -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
e){
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;
yle.top=window.document.body.scrollTop;

i=0; i < n; i++){
F=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
p=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
eft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);
```

```
i=0; i < D.length; i++){
)L=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
)p=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
=ft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

AndAssign();
meout('Delay()',40);

s||ie)window.onload=Delay;
ipt>
1>
```

```
TYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
>

>

e>Untitled Document</title>
 http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
ot language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
\ame=="Netscape")&&(parseInt(appVersion)==4)) {
ocument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

e if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);

ipt>
d>


 bgcolor="99ccff">

id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
t:1215px; z-index:1">

object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button2.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button2.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button_alMudh.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button_alMudh.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button4.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button4.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
."></embed>
/object>
br>
>
```

```
  </p>
>
id="Layer2" style="position:absolute; left:26px; top:42px; width:726px;
t:102px; z-index:2">
nt face="Verdana, Arial, Helvetica, sans-serif"> <tt>
 face="Verdana, Arial, Helvetica, sans-serif">
                                                   <tt>
                                                   <object
id="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="726" height="105">
                                                 <param name="movie"
="future_txt.swf">
                                                 <param name="quality" value="high">
                                                 <embed src="future_txt.swf"
ty="high" pluginspage="http://www.macromedia.com/go/getflashplayer"
"application/x-shockwave-flash" width="726" height="105"></embed></object>
                                       </tt></font>


t></font></div>

id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
t:409px; z-index:3">
rm name="form1" method="post" action="">
h3 align="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM</h3>
h3 align="center"><br>
/h3>
div align="center">
 <h4 align="center"><font face="Arial, Helvetica, sans-serif">Congratulations!
   You have chosen Takaful Ziarah Plan.</font></h4>
 <p align="center"><font face="Arial, Helvetica, sans-serif"><strong> Please
   select your desired monthly instalment : </strong></font></p>
 <tr align="left">
   <td width="97"> <font face="Arial, Helvetica, sans-serif"><strong>
ong></font>
     <font face="Arial, Helvetica, sans-serif"><strong> </strong></font>
     <table width="98%" border="1">
       <tr bgcolor="#000000">
         <td width="14%" height="39"><div align="center"><font face="Arial,
tica, sans-serif"><strong>
             <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="114" height="27">
               <param name="BGCOLOR" value="#000000">
               <param name="movie" value="interfaces/pakej%2050.swf">
               <param name="quality" value="high">
               <param name="scale" value="exactfit">
               <embed src="interfaces/pakej%2050.swf" width="114" height="27"
ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#000000" ></embed>
             </object>
           </strong></font></div>
         <td width="15%"><div align="center"><font face="Arial, Helvetica,
serif"><strong>
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,0,0" width="133" height="25">
               <param name="BGCOLOR" value="#000000">
               <param name="movie" value="interfaces/text2.swf">
               <param name="quality" value="high">
```

```
                <param name="scale" value="exactfit">
                <embed src="interfaces/text2.swf" width="133" height="25"
ty="high"
ispage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_version=
waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#000000" ></embed>
                </object>
                </strong></font></div></td>
        <td width="14%"><div align="center"><font face="Arial, Helvetica,
serif"><strong>
                <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ise="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="25">
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                <param name="quality" value="high">
                <param name="scale" value="exactfit">
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:y="high"
ispage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
/aveFlash" type="application/x-shockwave-flash" scale="exactfit"
)r="#000000" ></embed>
                </object>
                </strong></font></div></td>
        <td width="14%"><div align="center"><font face="Arial, Helvetica,
serif"><strong>
                <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ise="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,0" width="118" height="25">
                <param name="BGCOLOR" value="#000000">
                <param name="movie" value="interfaces/pakej200.swf">
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                <param name="scale" value="exactfit">
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y="high"
spage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
aveFlash" type="application/x-shockwave-flash" scale="exactfit"
r="#000000" ></embed>
                </object>
                </strong></font></div></td>
        <td width="14%"><div align="center"><font face="Arial, Helvetica,
erif"><strong>
                <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
se="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
0,0" width="118" height="25">
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                <param name="movie" value="interfaces/Pakej%20300.swf">
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                <param name="scale" value="exactfit">
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y="high"
spage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
aveFlash" type="application/x-shockwave-flash" scale="exactfit"
r="#000000" ></embed>
                </object>
                </strong></font></div></td>
        <td width="14%"><div align="center"><font face="Arial, Helvetica,
erif"><strong>
                <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
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),0" width="118" height="25">
                <param name="BGCOLOR" value="#000000">
                <param name="movie" value="interfaces/Pakej%20400.swf">
```

```
            <param name="quality" value="high">
            <param name="scale" value="exactfit">
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ty="high"
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waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#000000" ></embed>
          </object>
        </strong></font></div></td>
      <td width="15%"><div align="center">
            <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="120" height="25">
            <param name="BGCOLOR" value="#000000">
            <param name="movie" value="interfaces/Pakej%20500.swf">
            <param name="quality" value="high">
            <param name="scale" value="exactfit">
            <embed src="interfaces/Pakej%20500.swf" width="120" height="25"
ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" scale="exactfit"
or="#000000" ></embed>
          </object>
        </div></td>
    </tr>
  </table>
  <p> </p>
  <table width="137%" height="32" border="1">
    <tr>
      <td nowrap bgcolor="#33FF66"><h3 align="center"> TAKAFUL ZIARAH
        PLAN BENEFITS</h3></td>
    </tr>
  </table>
  <table width="137%" height="297" border="1">
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    <tr>
      <td width="426" bgcolor="#CCCC00"><h4 align="center"> </h4>
        <h4 align="center">COVERAGE SCOPE</h4>
        <p align="center"> </p></td>
      <td width="76" bgcolor="#66CCFF"><div align="center">
          <h4>PACKAGE 50</h4>
        </div></td>
      <td width="81" bgcolor="#66CCFF"><div align="center">
          <h4>PACKAGE 100</h4>
        </div></td>
      <td width="82" bgcolor="#66CCFF"><div align="center">
          <h4>PACKAGE 150</h4>
        </div></td>
      <td width="81" bgcolor="#66CCFF"><div align="center">
          <h4>PACKAGE 200 </h4>
        </div></td>
      <td width="80" bgcolor="#66CCFF"><div align="center">
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          <h4>PACKAGE 400</h4>
        </div></td>
      <td width="89" bgcolor="#66CCFF"><div align="center">
          <h4>PACKAGE 500</h4>
        </div></td>
    </tr>
    <tr>
      <th bgcolor="#66CCFF"><blockquote>
```

```
    <h4>Monthly Instalment</h4>
    </blockquote></th>
<td bgcolor="#CCCC00"><div align="center">RM 50</div></td>
<td bgcolor="#CCCC00"><div align="center">RM100</div></td>
<td bgcolor="#CCCC00"><div align="center">RM 150</div></td>
<td bgcolor="#CCCC00"><div align="center">RM 200</div></td>
<td bgcolor="#CCCC00"><div align="center">RM 300</div></td>
<td bgcolor="#CCCC00"><div align="center">RM 400</div></td>
<td bgcolor="#CCCC00"> <div align="center">RM 500</div></td>
</tr>
<tr>
    <th bgcolor="#66CCFF"><blockquote>
        <h4>Death or Permenant Disabment</h4>
    </blockquote></th>
    <td colspan="7" bgcolor="#CCCC00"><div align="center">PA with
```
tment
```
        profit + unpaid instalment until end of maturity period</div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div>
    <div align="center"></div></td>
</tr>
<tr>
    <th bgcolor="#66CCFF"><blockquote>
        <h4>Funeral Delivery Expenses: (Reimbursement up to)</h4>
        <h4>Overseas</h4>
        <h4>Sabah, Sarawak/ Peninsular</h4>
    </blockquote></th>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p> </p>
        <p>RM 3,000</p>
        <p>RM 1,500</p>
        <p> </p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p>RM 6,000</p>
        <p>RM 3,000</p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p>RM 9,000</p>
        <p>RM 4,500</p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p>RM 12,000</p>
        <p>RM 6,000</p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p>RM 18,000</p>
        <p>RM 9,000</p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
        <p> </p>
        <p>RM 24,000</p>
        <p>RM 12,000</p>
    </div></td>
    <td bgcolor="#CCCC00"><div align="center">
```

```html
      <p> </p>
      <p>RM 30,000</p>
      <p>RM 15,000</p>
    </div></td>
</tr>
<tr>
  <th bgcolor="#66CCFF"><blockquote>
      <h4>Funeral Expenses:</h4>
    </blockquote></th>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
  <td bgcolor="#CCCC00"><div align="center">RM 1,000</div></td>
</tr>
<tr>
  <th bgcolor="#66CCFF"><blockquote>
      <h4>Medical Expenses: (Accidents &amp; Warded only)</h4>
      <h4>(Reimbursement)</h4>
      <h4>Overseas</h4>
      <h4>Local</h4>
      <h4> </h4>
    </blockquote></th>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 2,000</p>
      <p>RM 1,000</p>
      <p> </p>
    </div></td>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 3,000</p>
      <p>RM 1,500</p>
      <p> </p>
    </div></td>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 4,000</p>
      <p>RM 2,000</p>
      <p> </p>
    </div></td>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 5,000</p>
      <p>RM 2,500</p>
      <p> </p>
    </div></td>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p>RM 7,000</p>
      <p>RM 3,500</p>
    </div></td>
  <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 9,000</p>
      <p>RM 4,500</p>
```

```
        <p> </p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p> </p>
      <p> </p>
      <p>RM 11,500</p>
      <p>RM 5,500</p>
      <p> </p>
   </div></td>
</tr>
<tr>
   <th bgcolor="#66CCFF"><blockquote>
      <h4>Accidents</h4>
   </blockquote></th>
   <td colspan="7" bgcolor="#CCCC00"><div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center">Annual Instalment X Maturity Period</div></td>
</tr>
<tr>
   <th bgcolor="#66CCFF"><blockquote>
      <h4>Withdrawals:</h4>
      <h4>Year 5</h4>
      <h4>Year 10</h4>
      <h4>Year 15</h4>
   </blockquote></th>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 2,000</p>
      <p>RM 2,500</p>
      <p>RM 3,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 4,000</p>
      <p>RM 5,000</p>
      <p>RM 6,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 6,000</p>
      <p>RM 7,500</p>
      <p>RM 9,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 8,000</p>
      <p>RM 10,000</p>
      <p>RM 12,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 12,000</p>
      <p>RM 15,000</p>
      <p>RM 18,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 16,000</p>
      <p>RM 20,000</p>
      <p>RM 24,000</p>
   </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 20,000</p>
      <p>RM 25,000</p>
      <p>RM 30,000</p>
```

```
      </div></td>
</tr>
<tr>
   <th bgcolor="#66CCFF"><blockquote>
      <h4>Year 20</h4>
      </blockquote></th>
   <td colspan="7" bgcolor="#CCCC00"><div align="center">Participant
      Account Balance</div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div>
      <div align="center"></div></td>
</tr>
<tr>
   <th bgcolor="#66CCFF"><blockquote>
      <h4>Cumulative Withdrawals:</h4>
      <h4>Year 5</h4>
      <h4>Year 10</h4>
      <h4>Year 15</h4>
      </blockquote></th>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 2,000</p>
      <p>RM 4,500</p>
      <p>RM 7,500</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 4,000</p>
      <p>RM 9,000</p>
      <p>RM 15,000</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 6,000</p>
      <p>RM 13,500</p>
      <p>RM 22,000</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 8,000</p>
      <p>RM 18,000</p>
      <p>RM 30,000</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 12,000</p>
      <p>RM 27,000</p>
      <p>RM 45,000</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 16,000</p>
      <p>RM 36,000</p>
      <p>RM 60,000</p>
      </div></td>
   <td bgcolor="#CCCC00"><div align="center">
      <p>RM 20,000</p>
      <p>RM 45,000</p>
      <p>RM 75,000</p>
      </div></td>
</tr>
<tr>
   <th bgcolor="#66CCFF"><blockquote>
      <h4>Year 20</h4>
      </blockquote></th>
   <td colspan="7" bgcolor="#CCCC00"><div align="center"></div>
```

```
            <div align="center"></div>
            <div align="center"></div>
            <div align="center"></div>
            <div align="center"></div>
            <div align="center"></div>
            <div align="center">Participant Account Balance</div></td>
        </tr>
    </table>
    <p>
        <object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ise="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
        <param name="BASE" value=".">
        <param name="movie" value="button1.swf">
        <param name="quality" value="high">
        <param name="bgcolor" value="#99CCFF">
        <embed src="button1.swf" width="118" height="29" align="right"
ty="high"
1space="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
vaveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
'."></embed>
        </object>
    </p>
    <p>  </p>
    <p align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>]
        [<A href="Al%20Mudh.htm">Al-Mudharabah</A>] [<A
'IslamPG.htm"> Others</A>] </FONT></p>
        <P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
        By<BR>
        <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd
</A></FONT>
    <p> </p></div>
)> </p>
)> </p>
)> </p>
)> </p>
)> </p>
)rm>
 align="center">  </h2>
)ckquote> </blockquote>
>
 face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
tica, sans-serif"><tt>
#BeginDate format:fcAm1a -->Monday, May 31, 2004 3:53 AM<!-- #EndDate -->
</font></tt></font>
)sp;</p>
)sp;</p>
)sp;</p>
)sp; </p>
y>
)t language="JavaScript">
##################################
se trailer clock

'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;
```

```
er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
3ER","NOVEMBER","DECEMBER");
1ew Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
.';
olit('');
...';
olit('');
...';
olit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
ocument.layers);
ocument.all);
Face.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
2="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
t=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
0.06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
w Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
Arial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');
```

```
ə){
ənt.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ənt.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ɔs2+D[i]+'</B></font></div>');
ənt.write('</div></div>');
ənt.write('<div id="Of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ənt.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
ɔs+Face[i]+'</B></font></div>');
ənt.write('</div></div>');
ənt.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ənt.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
ɹCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ənt.write('</div></div>');
ənt.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < M.length; i++)
ənt.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
ɹCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ənt.write('</div></div>')
ənt.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ənt.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
ɹCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ənt.write('</div></div>')

vindow.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
ə =
əvnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
ə = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

vindow.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
 -1.57 + Math.PI * secs/30;
= time.getMinutes();
 -1.57 + Math.PI * mins/30;
time.getHours();
 -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
ə){
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;

i=0; i < n; i++){
=(ns)?document.layers['nsFace'+i]:ieFace[i].style;
ɔ=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
ft=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);
```

```
i=0; i < H.length; i++){
HL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
aft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

i=0; i < M.length; i++){
ML=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
aft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

i=0; i < S.length; i++){
SL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
op=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
aft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

i=0; i < D.length; i++){
DL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
op=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
aft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

tep-=step;

ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

Math.round(Y[0]+=((ymouse)-Y[0])*speed);
Math.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
Math.round(Y[i]+=(y[i-1]-Y[i])*speed);
Math.round(X[i]+=(x[i-1]-X[i])*speed);

AndAssign();
meout('Delay()',40);

s||ie)window.onload=Delay;
ipt>
l>
```

```
YPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">



>Untitled Document</title>
 http-equiv="Content-Type" content="text/html; charset=iso-8859-1">
)t language="JavaScript" type="text/JavaScript">

ion MM_reloadPage(init) {  //reloads the window if Nav4 resized
(init==true) with (navigator) {if
lame=="Netscape")&&(parseInt(appVersion)==4)) {
)cument.MM_pgW=innerWidth; document.MM_pgH=innerHeight; onresize=MM_reloadPage;

 if (innerWidth!=document.MM_pgW || innerHeight!=document.MM_pgH)
ion.reload();

loadPage(true);

ion displayannual() {
     if (document.form1.age.value == "18-34 years old") {
                     document.form1.hawaA.value = 148;
                     document.form1.hawaB.value = 75;
                     document.form1.add1.value = 40;
                     document.form1.add2.value = 20;
          }
     else if (document.form1.age.value == "35-49 years old") {
                     document.form1.hawaA.value = 252;
                     document.form1.hawaB.value = 132;
                     document.form1.add1.value = 110;
                     document.form1.add2.value = 55;
                     }
     else if (document.form1.age.value == "50-59 years old") {
                     document.form1.hawaA.value = 432;
                     document.form1.hawaB.value = 225;
                     document.form1.add1.value = 230;
                     document.form1.add2.value = 115;
                     }
     }


ipt>
}>


 bgcolor="#99CCFF">

id="Layer1" style="position:absolute; left:17px; top:175px; width:113px;
t:1215px; z-index:1">

>bject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
)se="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button2.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button2.swf" width="108" height="46" quality="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
vaveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
'."></embed>
/object>
>bject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
)se="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
```

```
 <param name="movie" value="button_alMudh.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button_alMudh.swf" width="108" height="46" quality="high"
ispage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
vaveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
'."></embed>
/object>
object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ise="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="108" height="46">
 <param name="BASE" value=".">
 <param name="movie" value="button4.swf">
 <param name="quality" value="high">
 <param name="bgcolor" value="#99ccff">
 <embed src="button4.swf" width="108" height="46" quality="high"
ispage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
vaveFlash" type="application/x-shockwave-flash" bgcolor="#99ccff"
'."></embed>
/object>
or>
>
  </p>
>
id="Layer2" style="position:absolute; left:26px; top:35px; width:730px;
t:100px; z-index:2">
it face="Verdana, Arial, Helvetica, sans-serif"> <tt> <font face="Verdana,
, Helvetica, sans-serif">
>
ject classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ise="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,29,0" width="668" height="100">
)aram name="movie" value="future_txt.swf">
)aram name="quality" value="high">
embed src="future_txt.swf" quality="high"
ispage="http://www.macromedia.com/go/getflashplayer"
'application/x-shockwave-flash" width="668" height="100"></embed></object>
t></font> </tt></font></div>

id="Layer3" style="position:absolute; left:135px; top:172px; width:623px;
t:409px; z-index:3">
m name="form1" method="post" action="">
i3 align="center">WELCOME TO ONLINE TAKAFUL MEDICAL INSURANCE SYSTEM<br />
/h3>
div align="center">
 <h4><font face="Arial, Helvetica, sans-serif">Congratulations! You have
   chosen Takaful Hawa Plan.</font></h4>
 <h4><font face="Arial, Helvetica, sans-serif"> Please select your Package
   choice: </font></h4>
/div>
table width="96%" border="1" bordercolor="#0066FF">
 <tr bordercolor="#0066FF">
   <td width="288" rowspan="2"><h1 align="center"><font size="5" face="Arial,
:ica, sans-serif">Coverage
       Scope </font></h1></td>
   <td bgcolor="#FFCCFF"><h1 align="center"><font face="Arial, Helvetica,
;erif">
       <font size="5">Package A</font></font></h1></td>
   <td width="1" rowspan="2"><div align="center"></div></td>
   <td colspan="2" bgcolor="#CCCCFF"><h1 align="center"><font face="Arial,
:ica, sans-serif">
       <font size="5">Package B</font></font></h1></td>
 </tr>
```

```
<tr bordercolor="#0066FF">
   <td bgcolor="#FFCCFF"><div align="center">RM</div></td>
   <td colspan="2" bgcolor="#CCCCFF"><div align="center">RM</div></td>
</tr>
<tr>
   <td height="23" colspan="4"><blockquote>
       <blockquote>
         <blockquote>
           <div align="left"><strong><em>Cash Coverage</em></strong></div>
           <div align="center"></div>
           <div align="center"></div>
         </blockquote>
       </blockquote>
     </blockquote></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="48"><p><strong>1) Cash Coverage for Cancer
se</strong><strong></strong></p></td>
   <td height="48" bgcolor="#FFCCFF"><div align="center">20,000</div></td>
   <td width="1" rowspan="4"> </td>
   <td bgcolor="#CCCCFF"><div align="center">10,000</div></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="43"><p><strong>2) Additional Cash Coverage for any of the
       following Cancer Diseaese:-</strong></p>
     <p><strong>Breasts, Uterus, Cervics, Fallopian Tube, Ovary or
a/Vulva</strong></p></td>
   <td height="43" bgcolor="#FFCCFF"><p align="center"> </p>
     <p align="center">20,000</p>
     <p align="center"> </p></td>
   <td bgcolor="#CCCCFF"><div align="center">10,000</div></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="43"><p><strong>3) Breast Cancer Operation(per
t)</strong></p></td>
   <td height="43" bgcolor="#FFCCFF"><div align="center">10,000</div></td>
   <td bgcolor="#CCCCFF"><div align="center">5,000</div></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="43"><strong>4) Funeral Expenses</strong></td>
   <td height="43" bgcolor="#FFCCFF"><div align="center">4,000</div></td>
   <td bgcolor="#CCCCFF"><div align="center">4,000</div></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="23" colspan="4"><blockquote>
       <blockquote>
         <blockquote>
           <div align="left"><strong><em>Hospital's Cash
ances</em></strong></div>
           <div align="center"></div>
           <div align="center"></div>
         </blockquote>
       </blockquote>
     </blockquote></td>
</tr>
<tr bordercolor="#0066FF">
   <td height="43"><strong>5) Cash Allowances Warded of cancer (daily maximum
     up to 30 days)</strong></td>
   <td height="43" bgcolor="#FFCCFF"><div align="center">150</div></td>
   <td width="1" rowspan="2"> </td>
   <td bgcolor="#CCCCFF"><div align="center">175</div></td>
</tr>
<tr bordercolor="#0066FF">
```

```
    <td height="107"><p><strong>6) Additional Cash Coverage for any of the
        following Cancer Diseaese:-</strong></p>
      <p><strong>Breasts, Uterus, Cervics, Fallopian Tube, Ovary or
a/Vulva</strong></p></td>
    <td height="107" bgcolor="#FFCCFF"><div align="center">150</div></td>
    <td bgcolor="#CCCCFF"><div align="center">75</div></td>
 </tr>
 <tr bordercolor="#0066FF">
    <td height="23" colspan="4"><blockquote>
      <blockquote>
        <blockquote>
          <div align="left"><strong><em>Yearly Cancer Test</em></strong></div>
          <div align="center"></div>
          <div align="center"></div>
        </blockquote>
      </blockquote>
    </blockquote></td>
 </tr>
 <tr bordercolor="#0066FF">
    <td height="43"><div align="center"><strong>7) Reimbursement of every
        'papsmear' and breast test to determine cancer</strong></div></td>
    <td height="43" bgcolor="#FFCCFF"><div align="center">100</div></td>
    <td width="1"> </td>
    <td bgcolor="#CCCCFF"><div align="center">50</div></td>
 </tr>
 <tr bordercolor="#0066FF">
    <td height="23" colspan="4"> </td>
 </tr>
 <tr bordercolor="#0066FF">
    <td height="43" bordercolor="#0066FF" bgcolor="#CCFFFF"><p
="center">ANNUAL
        INSTALMENT</p>
      <p align="center">Please select your age range
        <select  name="age" id="age" onChange="displayannual()">
          <option value="18-34 years old" selected="selected">18-34 years
ption>
          <option value="35-49 years old">35-49 years old</option>
          <option value="50-59 years old">50-59 years old</option>
        </select>
      </p></td>
    <td height="43" bgcolor="#CCFFFF"><div align="center">
        <input name="hawaA" type="text" size="3">
      </div></td>
    <td bgcolor="#CCFFFF"><div align="center"></div></td>
    <td bgcolor="#CCFFFF"><div align="center"> </div>
      <div align="center"> </div>
      <div align="center"> </div>
      <div align="center">
        <input name="hawaB" type="text" size="3">
      </div></td>
 </tr>
 <tr bordercolor="#0066FF">
    <td height="20" colspan="4" bgcolor="#FFCCCC"><div align="center"><font
"Arial, Helvetica, sans-serif"></font><em><strong>
        </strong></em></div>
      <div align="center"><em><strong>SUPPLEMENTARY COVERAGE FOR TAKAFUL HAWA
        PLAN </strong></em></div></td>
 </tr>
 <tr>
    <td height="21"><div align="center"><strong>Coverage
</strong></div></td>
    <td height="21" bgcolor="#FFCCFF"> <div align="center"><strong>Package
        A</strong></div></td>
```

```
  <td rowspan="5"><div align="center"></div>
    <div align="center"></div></td>
  <td height="21" bgcolor="#CCCCFF"><div align="center"><strong>Package
    B</strong></div></td>
</tr>
<tr bordercolor="#0066FF">
  <td height="41"><h4 align="center"><u>In-Patient Coverage</u></h4></td>
  <td height="41" bgcolor="#FFCCFF"><div align="center">RM</div></td>
  <td bgcolor="#CCCCFF"><div align="center">RM</div></td>
</tr>
<tr bordercolor="#0066FF">
  <td height="59"><p><strong>i. Warded Treatment </strong>(maximum of each
    treatment)</p></td>
  <td height="59" bgcolor="#FFCCFF"><div align="center">10,000</div></td>
  <td bgcolor="#CCCCFF"><div align="center">5,000</div></td>
</tr>
<tr bordercolor="#0066FF">
  <td height="80"><strong>ii. Outpatient Treatment </strong>(one year
Jm)</td>
  <td height="80" bgcolor="#FFCCFF"><div align="center">50,000</div></td>
  <td bgcolor="#CCCCFF"><div align="center">25,000</div></td>
</tr>
<tr bordercolor="#0066FF" bgcolor="#CCFFFF">
  <td height="80"><blockquote>ADDITIONAL INSTALMENT</blockquote></td>
  <td height="80"><div align="center">
    <input name="add1" type="text" size="3">
  </div></td>
  <td><div align="center">
    <input name="add2" type="text" size="3">
  </div>
  <div align="center"></div>
  <div align="center"></div></td>
</tr>
/table>
p align="center">
<object classid="clsid:D27CDB6E-AE6D-11cf-96B8-444553540000"
ase="http://download.macromedia.com/pub/shockwave/cabs/flash/swflash.cab#versio
,0,0" width="118" height="29" align="right">
  <param name="BASE" value=".">
  <param name="movie" value="button1.swf">
  <param name="quality" value="high">
  <param name="bgcolor" value="#99CCFF">
  <embed src="button1.swf" width="118" height="29" align="right"
ty="high"
nspage="http://www.macromedia.com/shockwave/download/index.cgi?P1_Prod_Version=
waveFlash" type="application/x-shockwave-flash" bgcolor="#99CCFF"
."></embed>
</object>
/p>
p align="center"> </p>
p align="center"><FONT size=2>[<A href="RecommendPG2.htm"> Home</A>] [<A
"Al%20Mudh.htm">Al-Mudharabah</A>]
 [<A
"IslamPG.htm"> Others</A>] </FONT></p>
P align="center"><FONT face=arial size=-2> April 2004 Developed<BR>
 By<BR>
 <A href="mailto:chief_4ish4@yahoo.com">Siti Aishah bt Mohd Sokr</A></FONT>
bsp;</p>
p> </p>
p> </p>
p> </p>
p> </p>
p> </p>
```

```
)> </p>
)> </p>
)> </p>
)> </p>
)> </p>
)> </p>
)> </p>
)> </p>
)rm>
 align="center"> </h3>
 align="center"> </h2>
 align="center"> </h2>


            <blockquote>
)>  </p>
lockquote>
>
 face="Verdana, Arial, Helvetica, sans-serif"><tt><font face="Verdana, Arial,
tica, sans-serif"><tt>
#BeginDate format:fcAm1a -->Monday, May 31, 2004 3:54 AM<!-- #EndDate -->
</font></tt></font>
)sp;</p>
)sp;</p>
)sp;</p>
)sp; </p>
/>
)t language="JavaScript">
#################################
se trailer clock

'000080'; // date colour.
'cc3333'; // face colour.
'000000'; // seconds colour.
'008080'; // minutes colour.
'808080'; // hours colour.
Height=40;
Width=40;
FromMouseY=0;
FromMouseX=100;

er nothing below! Alignments will be lost!

 Array("SUNDAY","MONDAY","TUESDAY","WEDNESDAY","THURSDAY","FRIDAY","SATURDAY");

("JANUARY","FEBRUARY","MARCH","APRIL","MAY","JUNE","JULY","AUGUST","SEPTEMBER",
3ER","NOVEMBER","DECEMBER");
new Date();
ate.getDate();
date.getYear();
ear < 2000) year=year+1900;
sDate=" "+d[date.getDay()]+" "+day+" "+m[date.getMonth()]+" "+year;
aysDate.split('');
)lit('');
)lit('');
)lit('');
'1 2 3 4 5 6 7 8 9 10 11 12';
'Arial';
1;
=0.6;
```

```
)cument.layers);
)cument.all);
=ace.split(' ');
e.length;
e*10;
e=0;
e=0;
=0;
="<font face="+font+" size="+size+" color="+fCol+"><B>";
?="<font face="+font+" size="+size+" color="+dCol+"><B>";
=360/n;
:=360/D.length;
eight=ClockHeight/4.5
idth=ClockWidth/4.5
=-7;
=-2.5;
=0;
).06;
tep=0;
 Array();x=new Array();Y=new Array();X=new Array();
i=0; i < n; i++){y[i]=0;x[i]=0;Y[i]=0;X[i]=0}
v Array();Dx=new Array();DY=new Array();DX=new Array();
i=0; i < D.length; i++){Dy[i]=0;Dx[i]=0;DY[i]=0;DX[i]=0}
s){
i=0; i < D.length; i++)
ent.write('<layer name="nsDate'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props2+D[i]+'</font></center></layer>');
i=0; i < n; i++)
ent.write('<layer name="nsFace'+i+'" top=0 left=0 height='+a+'
='+a+'><center>'+props+Face[i]+'</font></center></layer>');
i=0; i < S.length; i++)
ent.write('<layer name=nsSeconds'+i+' top=0 left=0 width=15 height=15><font
\rial size=3 color='+sCol+'><center><b>'+S[i]+'</b></center></font></layer>');
i=0; i < M.length; i++)
ent.write('<layer name=nsMinutes'+i+' top=0 left=0 width=15 height=15><font
\rial size=3 color='+mCol+'><center><b>'+M[i]+'</b></center></font></layer>');
i=0; i < H.length; i++)
ent.write('<layer name=nsHours'+i+' top=0 left=0 width=15 height=15><font
\rial size=3 color='+hCol+'><center><b>'+H[i]+'</b></center></font></layer>');

e){
ent.write('<div id="Od" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < D.length; i++)
ent.write('<div id="ieDate"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)s2+D[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="of" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < n; i++)
ent.write('<div id="ieFace"
="position:absolute;top:0px;left:0;height:'+a+';width:'+a+';text-align:center">
)s+Face[i]+'</B></font></div>');
ent.write('</div></div>');
ent.write('<div id="Oh" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < H.length; i++)
ent.write('<div id="ieHours"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
nCol+';text-align:center;font-weight:bold">'+H[i]+'</div>');
ent.write('</div></div>');
ent.write('<div id="Om" style="position:absolute;top:0px;left:0px"><div
```

```
="position:relative">');
i=0; i < M.length; i++)
ent.write('<div id="ieMinutes"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
nCol+';text-align:center;font-weight:bold">'+M[i]+'</div>');
ent.write('</div></div>')
ent.write('<div id="Os" style="position:absolute;top:0px;left:0px"><div
="position:relative">');
i=0; i < S.length; i++)
ent.write('<div id="ieSeconds"
="position:absolute;width:16px;height:16px;font-family:Arial;font-size:16px;col
sCol+';text-align:center;font-weight:bold">'+S[i]+'</div>');
ent.write('</div></div>')

vindow.captureEvents(Event.MOUSEMOVE):0;
ion Mouse(evnt){
? =
evnt.pageY+ClockFromMouseY-(window.pageYOffset):event.y+ClockFromMouseY;
? = (ns)?evnt.pageX+ClockFromMouseX:event.x+ClockFromMouseX;

vindow.onMouseMove=Mouse:document.onmousemove=Mouse;
ion ClockAndAssign(){
= new Date ();
= time.getSeconds();
 -1.57 + Math.PI * secs/30;
= time.getMinutes();
 -1.57 + Math.PI * mins/30;
:ime.getHours();
 -1.575 + Math.PI * hr/6+Math.PI*parseInt(time.getMinutes())/360;
?){
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;
/le.top=window.document.body.scrollTop;

=0; i < n; i++){
==(ns)?document.layers['nsFace'+i]:ieFace[i].style;
)=y[i] + ClockHeight*Math.sin(-1.0471 + i*Split*Math.PI/180)+scrll;
`t=x[i] + ClockWidth*Math.cos(-1.0471 + i*Split*Math.PI/180);

=0; i < H.length; i++){
iL=(ns)?document.layers['nsHours'+i]:ieHours[i].style;
)p=y[i]+HandY+(i*HandHeight)*Math.sin(hrs)+scrll;
:ft=x[i]+HandX+(i*HandWidth)*Math.cos(hrs);

=0; i < M.length; i++){
iL=(ns)?document.layers['nsMinutes'+i]:ieMinutes[i].style;
)p=y[i]+HandY+(i*HandHeight)*Math.sin(min)+scrll;
:ft=x[i]+HandX+(i*HandWidth)*Math.cos(min);

=0; i < S.length; i++){
iL=(ns)?document.layers['nsSeconds'+i]:ieSeconds[i].style;
)p=y[i]+HandY+(i*HandHeight)*Math.sin(sec)+scrll;
:ft=x[i]+HandX+(i*HandWidth)*Math.cos(sec);

=0; i < D.length; i++){
iL=(ns)?document.layers['nsDate'+i]:ieDate[i].style;
)p=Dy[i] + ClockHeight*1.5*Math.sin(currStep+i*Dsplit*Math.PI/180)+scrll;
:ft=Dx[i] + ClockWidth*1.5*Math.cos(currStep+i*Dsplit*Math.PI/180);

ep-=step;
```

```
ion Delay(){
=(ns)?window.pageYOffset:0;
=Math.round(DY[0]+=((ymouse)-DY[0])*speed);
=Math.round(DX[0]+=((xmouse)-DX[0])*speed);
i=1; i < D.length; i++){
=Math.round(DY[i]+=(Dy[i-1]-DY[i])*speed);
=Math.round(DX[i]+=(Dx[i-1]-DX[i])*speed);

/ath.round(Y[0]+=((ymouse)-Y[0])*speed);
/ath.round(X[0]+=((xmouse)-X[0])*speed);
i=1; i < n; i++){
/ath.round(Y[i]+=(y[i-1]-Y[i])*speed);
/ath.round(X[i]+=(x[i-1]-X[i])*speed);

\ndAssign();
neout('Delay()',40);

;||ie)window.onload=Delay;
ipt>
|>
```