



# Your Hajj and Umrah

Partner



# Takaful *my*Mabrur

For a peaceful, comprehensive and affordable protection during your Hajj or Umrah, choose Takaful *my*Mabrur, your Hajj and Umrah partner.



## 24/7 ASSISTANCE

Providing 24/7 worldwide\* emergency medical and travel assistance. Contact our emergency hotline at: **+603-7628 3905.** 



## **HIGH PROTECTION**

Personal accident and medical coverage up to RM500,000.00 and hospital allowance up to RM10.500.00 for overseas travel.



#### UNLIMITED

Unlimited medical evacuation, medically supervised repatriation and repatriation of mortal remains benefits.



## **AFFORDABLE**

Providing up to 26 types of benefits with affordable contribution from as low as RM42.00\*\* per person.



## TRAVEL INCONVENIENCE COVERAGE

Protection for baggage delay and loss/damage to baggage/personal effects up to RM7,500.00.

#### Notes:

- \* Excluding sanctioned countries: Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela.
- \*\* Based on the Individual Plan (Bronze) and travel up to 10 days. The contribution excludes RM10 stamp duty and 8% service tax.

# Eligibility

- Muslim:
- 2. Malaysian;
- 3. Permanent resident of Malaysia; or
- 4. Holder of employment pass/work permit in Malaysia;
- 5. Age up to 80 years old;
- 6. Children must be aged between 30 days and 18 years or up to 23 years if studying full-time at a recognized higher education institution; and
- 7. Travel to Saudi Arabia for the purpose of performing Hajj/Umrah with a valid visa.

# **Important Information**

# Important information regarding our appointed medical and travel assistance services:

## 1. Emergency Hotline: +603-7628 3905

- Operates 24 hours a day, all year round from all over the world\*.
- 1,000++ air ambulance services available.
- 5,000++ employees who are proficient in 41 different languages.
- 400++ internal professional medical officers (in-house).
- \* excluding sanctioned countries: Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria, Ukraine and Venezuela.

#### or

· Scan the QR code below.



## 2. Medical assistance includes:

- · Medical Evacuation.
- Medically Supervised Repatriation.
- Repatriation of Mortal Remains.
- Hospital Admission Guarantee\*\*.

## 3. Travel assistance includes\*\*\*:

- Provide Inoculation/Vaccination information.
- Assistance for lost luggage, personal items, passport/visa, ticket booking.
- Assistance with embassy referrals and translators.
- \*\*\* Purely on referral or arrangement basis. Any costs and expenses shall be solely your responsibility.



Please visit/contact any of our nearby branches/authorised agents to participate in this Takaful *my*Mabrur.

<sup>\*\*</sup> excluding pre-existing conditions or exclusions. Please refer to the full terms and conditions of the certificate.

# Plans and Benefits

a .::	Calcadada of Day (Say (Dlay)	Sum Covered (RM)					
Section	Schedule of Benefits / Plans	Bronze	Silver	Gold			
1	Personal Accident Benefits						
A	Accidental Death or Permanent Disablement  Up to 70 Years  71 – 80 Years  Per Child  Per Family <sup>1</sup>	100,000 50,000 25,000 300,000	300,000 150,000 75,000 900,000	500,000 250,000 100,000 1,500,000			
В	Child Education Fund (per event)	Nil	5,000	10,000			
2	Medical and Other Related Benefits						
А	Medical Expenses     Up to 70 Years     71 – 80 Years     Per Family <sup>1</sup>	100,000 50,000 300,000	300,000 150,000 900,000	500,000 250,000 1,500,000			
В	Follow-Up Treatment In Malaysia <sup>2</sup> Up to 70 Years 71 – 80 Years Per Family <sup>1</sup>	10,000 5,000 30,000	20,000 10,000 60,000	30,000 15,000 90,000			
С	Compassionate Visitation Benefit <sup>2</sup>	5,000	7,500	10,000			
D	Child Guard <sup>2</sup> (per event)	5,000	7,500	10,000			
Е	Alternative Medical Treatment <sup>2</sup>	Nil	500	1,000			
F	Hospital Allowance (per day) (up to 20 days per incident) $^{\rm 2}$	150	250	350			
3	Emergency Medical Evacuation & Repatriation Ber	nefits <sup>3</sup>					
Α	Funeral Expenses in Malaysia	2,500	5,000	7,500			
В	Medical Evacuation						
С	Medically Supervised Repatriation	Unlimited	Unlimited	Unlimited			
D	Repatriation of Mortal Remains						
4	Travel Inconvenience & Other Related Benefits						
А	Damage or Loss of Baggage and Personal Effects (Up to RM500 Per Article)	2,500	5,000	7,500			
В	Loss of Travel Documents	2,500	5,000	7,500			
С	Loss of Personal Money	500	1,000	1,500			
D	Baggage Delay (RM200 for every 6-hour delay)	400	800	1,200			
E	Travel Delay (RM200 for every 6-hour delay)	1,000	2,000	3,000			
F	Travel Cancellation	5,000	15,000	25,000			

Section	Schedule of Benefits / Plans	Sum Covered (RM)						
Section	Schedule of Benefits / Plans	Bronze	Silver	Gold				
G	Travel Curtailment	5,000	15,000	25,000				
Н	Travel Misconnection (at least 6-hour delay)	400	500	600				
1	Missed Departure	Nil	1,000	2,000				
J	Travel Overbooked (RM200 for every 6-hour delay)	Nil	2,000	3,000				
K	Loss of Deposit/Full Payment Due to Insolvency of Travel Agency or Airlines	Nil	3,000	5,000				
L	Golf Equipment Cover (per event) (up to RM500 per golf club)	Nil	2,000	5,000				
М	Loss of Credit Card	Nil	2,000	5,000				
N	Rental Car Excess Cover (per event)	Nil	500	1,000				
0	Home Protection (per event)	1,000	3,000	5,000				
Р	Personal Liability	250,000	500,000	1,000,000				
Q	Travel Assistance Services	Included	Included	Included				
5	COVID-19 Coverage (Optional)							
Α	Travel Cancellation due to COVID-19	5,000	5,000	5,000				
В	Travel Disruption due to COVID-19	5,000	5,000	5,000				
С	Overseas Medical Expenses due to COVID-19 • Up to 70 Years • 71 – 80 Years • Per Family¹	200,000 100,000 600,000	200,000 100,000 600,000	200,000 100,000 600,000				
D	Medical Evacuation and Repatriation due to COVID-19	100,000	100,000	100,000				
E	Repatriation of Mortal Remains due to COVID-19	100,000	100,000	100,000				

## Notes:

- 1. Sum Covered for adult age 71 80 years old is 50% from the Sum Covered of  $\leq$  70 years old.
- 2. Total amount payable under Section 2 is subject to maximum Sum Covered under Section 2A Medical Expenses.
- 3. Please contact our authorised service provider 24 hours hotline number at +603-7628 3905 for emergency medical assistance.
- 4. All benefits under Sections 1 to 4 are automatically covered while the COVID-19 Coverage under Section 5 only applies if it is included in your certificate, subject to additional contributions.
- 5. If you opt for Family plan, it covers you, your spouse and up to 5 children.
- 6. For Family Plan under Sections 2C, 2E, 2F, 3A, 4A 4K, 4M, 4P, 5A, 5B, 5D and 5E, the limit amount in total for all the person covered is 300% of the Sum Covered shown in the Schedule of Benefits.

# Contribution

## **Contribution WITHOUT COVID-19 Coverage**

Period of Coverage	INDIVIDUAL PLAN (RM)			FAMILY PLAN (RM)		
Plan	Bronze	Silver	Gold	Bronze	Silver	Gold
Up to 10 days	42	67	90	104	165	220
11 -18 days	65	107	142	160	260	350
19 - 3 days	78	130	170	200	335	445
32 - 38 days	99	165	215	252	421	560
39 - 45 days	120	200	260	304	507	675
46 - 52 days	141	235	305	356	593	790
53 - 59 days	162	270	350	408	679	905

# **Contribution WITH COVID-19 Coverage (optional)**

Period of Coverage	INDIVIDUAL PLAN (RM)			FAMILY PLAN (RM)		
Plan	Bronze	Silver	Gold	Bronze	Silver	Gold
Up to 10 days	133	158	181	327	388	443
11 -18 days	184	226	261	455	555	645
19 - 3 days	235	287	327	595	730	840
32 - 38 days	284	350	400	718	887	1026
39 - 45 days	333	413	473	841	1044	1212
46 - 52 days	382	476	546	964	1201	1398
53 - 59 days	431	539	619	1087	1358	1584

*Note:* The contribution above excludes RM10 stamp duty and 8% service tax for each certificate.



Please refer to the certificate and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

1300 88 252 385 www.takaful-malaysia.com.my For more information, please contact:

Managed by: Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D) ("Takaful Malaysia") 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Member of PIDM | The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Takaful Malaysia or PIDM (visit <a href="https://www.pidm.gov.my">www.pidm.gov.my</a>).