



**Takaful myPA Care**



**TakaFULmalaysia**

# *Personal Accident Product*



# Takaful *myPA* Care

Introducing Takaful *myPA* Care, the comprehensive Personal Accident Product that provides an affordable contribution rate from as low as RM0.20 per day.

## Advantages of this Product

### 24 HOURS WORLDWIDE COVERAGE



Ensure your protection round-the-clock no matter where you are.

### LOTS OF BENEFITS



Enjoy all of the 9 listed benefits no matter what plan you choose.



### NO MEDICAL EXAMINATION

You don't have to go for health screening prior to hospital admission.



### LOW ANNUAL CONTRIBUTION

Affordable coverage to protect yourself from any unfortunate events from only RM73/yearly.

## Descriptions of Benefits

### ACCIDENTAL DEATH AND/OR PERMANENT DISABLEMENT



In the event of accidental death and/or permanent disablement, we will pay the capital sum covered.

### REPATRIATION EXPENSES



In the event of accidental death occurring outside Malaysia, reimbursement up to a maximum of RM3,000 for repatriation expenses to transport the mortal remains back to Malaysia will be payable.

# Descriptions of Benefits

## FUNERAL EXPENSES



In the event of fatal accident to the covered person, we shall pay to your next-of-kin or legal representative the funeral and burial or cremation expenses incurred up to RM3,000.

## WEEKLY BENEFIT FOR TEMPORARY TOTAL DISABLEMENT



In the event the totally disabled and not capable to attend all duties pertaining to your usual occupation or business, we will pay weekly benefit up to the maximum limit of 26 weeks.

## MEDICAL EXPENSES



In the event of incurring any medical, surgical, hospital, nursing home or physiotherapy expenses in connection with any bodily injury, we shall reimburse to you such expenses necessarily incurred and pay up to but not exceeding the amount of the plan applied for - in respect of any such accident.

## DAILY HOSPITAL INCOME



For each day of confinement at any Malaysia Government or Private Hospital up to a Maximum of 30 days from the date of accident during Period of cover up to the amount of the plan applied.

## AMBULANCE FEES



Reimbursement of ambulance fees incurred consequent upon an accident up to RM200 per accident.

## Descriptions of Benefits

### SNATCH INJURY



Lump sum cash for injury caused by snatch thief up to the amount of the plan applied (endorsed by Police Report).

### PURCHASE OF ORTHOPAEDIC EQUIPMENT



In the event where you need to purchase any orthopaedic equipment due to any accident, we shall reimburse up to the maximum amount as accordance to your plan applied.

## Specification of Classification

Class 1: Professional administrative, managerial, clerical and non-manual occupations.

Class 2: Work of a supervisory nature but not involved in manual labour.

# Benefits and Contributions

Table of Benefits

Benefits	Siddiq Plan (RM)	Itizam Plan (RM)	Fatanah Plan (RM)	Amanah Plan (RM)	Afdhal Plan (RM)	Takwa Plan (RM)
Accidental Death or Permanent Disablement	50,000	100,000	150,000	200,000	250,000	300,000
Repatriation Expenses	3,000	3,000	3,000	3,000	3,000	3,000
Funeral Expenses	3,000	3,000	3,000	3,000	3,000	3,000
Weekly Benefit for Temporary Total Disablement (TTD)	100	150	200	250	300	350
Medical Expenses	3,000	4,000	5,000	6,000	7,000	8,000
Daily Hospital Income (Per day and up to maximum 30 days)	50	75	100	125	150	175
Ambulance Fees	200	200	200	200	200	200
Snatch Injury	500	1,000	1,500	2,000	2,500	3,000
Purchase of Orthopaedic Equipment	500	1,000	1,500	2,000	2,500	3,000

# Benefits and Contributions

Table of Contributions

Annual Contribution * / Plan		Siddiq Plan (RM)	Iltizam Plan (RM)	Fatanah Plan (RM)	Amanah Plan (RM)	Afdhal Plan (RM)	Takwa Plan (RM)
Class 1	With weekly benefit	75	135	200	265	330	395
	Without weekly benefit	60	110	170	225	280	330
Class 2	With weekly benefit	130	235	345	450	555	660
	Without weekly benefit	110	210	305	400	500	595

\*The rates above are exclusive of 8% Service Tax and RM10 stamp duty.

## Important Note

1. This brochure is for general information only and is not a contract for this product.
2. You are advised to refer to the Product Disclosure Sheet and certificate for detailed information regarding the important features, benefits, contributions and exclusions of the product for better understanding before participating into this product.
3. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer losses merely by relying on the information contained herein.

## General Exclusions

1. Hazardous sports - water ski jumping, polo, hunting, mountaineering necessitating ropes, boxing, wrestling, racing of any kind other than on foot.
2. Racing, speed-trial and testing of vehicles.
3. Pre-existing physical or mental defects.
4. Suicide/self injury.
5. Disease and sickness.
6. Intoxication caused by alcohol or drugs.
7. Pregnancy/miscarriage/childbirth.
8. War and kindred perils.
9. Whilst committing any unlawful act.
10. Nuclear related risk.
11. The following occupations and/or individuals: Pilots, Aviation Crew, Firemen, Fishermen, Professional Motor Racers, Professional Sportsmen, Security Guards, Stevedores, Building Demolition Workers, Divers, Jockeys, Logging Workers, Miners, Personnel in the Armed Forces/Police Forces/Piece Keeping Forces (voluntary or otherwise), Tree Fellers, Individual other than passengers in any standard aircraft, Window Cleaners of High-rise buildings and other hazardous and dangerous occupations.



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Note: Subject to terms and conditions.

For more information, please contact:

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