

# Mega PA Takaful

*Crime Cover*

**Don't let crime  
take away your peace of mind.**



## The accident plan for when crime strikes, for the whole family.

When an accident or crime strikes you or your family, Mega PA Takaful Crime Cover provides benefits in the event of loss or injury due to crime, in addition to benefits on death, disability, or medical expenses, due to accident.

### Eligibility

You and members of your family are eligible to apply this plan, provided the age is at least 18 years for adults and 45 days for children. The maximum eligible age for benefits is the plan anniversary prior to the 65th birthday for adults, and 17th birthday for children, unless studying full-time in which case the maximum is the plan anniversary prior to the 23rd birthday.

### Table of Benefits

You can choose one of four types of plan. A benefit will be paid on occurrence of specific events as follows:

Events	Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Death due to accident				
a) Peradult	100,000	300,000	500,000	1,000,000
b) Perchild	25,000	50,000	50,000	50,000
Permanent disability due to accident				
a) Peradult	100,000	300,000	500,000	1,000,000
b) Perchild	25,000	50,000	50,000	50,000
Reimbursement of expenses for personal injuries, or financial or property loss, due to domestic violence	Not covered	Not covered	1,000	1,000
Reimbursement of cash withdrawn from ATM, due to unauthorised use of ATM card by force or threats	500	1,000	2,000	3,000
Loss or damage to personal effects, due to snatch theft	500	700	1,000	2,000
Reimbursement of expenses due to kidnap or abduction	Not covered	Not covered	10,000	20,000
Reimbursement of specific medical equipment, on disability due to accident	500	1,000	2,000	3,000
Reimbursement of hospital expenses other than ICU or room and board, due to accident				
a) Peradult	500	2,000	3,000	5,000
b) Perchild	150	600	900	1,500

Events	Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM)			
	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Reimbursement of medical outpatient expenses, due to accident				
a) Peradult	300	700	1,000	2,000
b) Perchild	100	200	300	600
Reimbursement of road ambulance fee	500	500	500	500

## Annual Contribution Table

Annual Contribution (RM)				
Per Person	Silver Plan	Gold Plan	Platinum Plan	Diamond Plan
Adult	RM178.08	RM530.00	RM867.08	RM1,682.22
Child	RM41.87	RM85.86	RM109.18	RM156.88

*Note:*

1. All contribution are inclusive of 6% Goods and Services Tax (GST).
2. Please add RM10.00 for stamp duty.

## Major Exclusions

To keep the benefits affordable, benefit amount or reimbursement limit will **not be paid** under the following terms and conditions:

1. In the event that the accident arises due to an intentional act of any individual covered or benefitting from this plan.
2. In the event that the accident arises due to any hazardous sports, hobbies, occupations, or other activities.
3. On accidents arising due to hazards, unless you have notified us in writing when applying for this plan and we have not declined for any specific hazard.


## For Your Attention

We would like to bring your attention to the following key points concerning the content of this brochure. We would be grateful if you read these points:

1. This brochure is not a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. The brochure contains a summary of the terms and conditions of the plan. Should you require additional information about this plan, or wish to participate in this plan, please obtain and review the Product Disclosure Sheet (PDS). The PDS may be requested from our Takaful Agent or by contacting Etiqa Online on **1300 13 8888**.
3. Provided the contributions under the plan are paid when due, the benefits are applicable for the year contributions are paid. At the end of the year, and each subsequent anniversary, the benefits may be extended for another year, provided fulfilling the eligibility criteria.
4. Before participating in this plan, please satisfy yourself that the plan will best serve your needs and the contributions payable is an amount you can afford.
5. You may cancel your plan at anytime in a year by notifying us in writing. Upon cancellation, you are entitled to a refund of part of the contributions paid in the year of cancellation, provided you have not made a claim during that year.
6. Should you require additional information about personal accident coverage, please refer to the *insuranceinfo* booklet which is available at our branches. Alternatively, you may obtain a copy from our Takaful Agent or visit **[www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)**.

**Etika Online 1300 13 8888**  
**[www.etika.com.my](http://www.etika.com.my)**



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**Etika General Takaful Berhad** (1239197-A)  
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regulated by Bank Negara Malaysia)

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Underwritten by:  
**eTiqa**  
Takaful