

Takaful

Mega PA Takaful

Prime Shield

The comprehensive accident plan for the whole family.



Takaful

*Not just Takaful,
Etika Takaful*

eTiqa

General Takaful

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika General Takaful Berhad or PIDM (visit www.pidm.gov.my). I Member of PIDM

One plan for all the accident benefits that your family need.

When the unexpected strikes you or your family, Mega PA Takaful Prime Shield provides a comprehensive range of benefits paid on events related 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 |
| Death or permanent disability due to accident whilst travelling on public transport | | | | |
| a) Peradult | 100,000 | 300,000 | 500,000 | 1,000,000 |
| b) Perchild | 25,000 | 50,000 | 50,000 | 50,000 |
| Lumpsum in the event of death or permanent disability of adult, due to accident | Not covered | Not covered | 10,000 per child | 20,000 per child |
| Reimbursement of expenses due to 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| Reimbursement of cash withdrawn from ATM, due to unauthorised use of ATM card by force or threat | 500 | 1,000 | 2,000 | 3,000 |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 outstanding balance on specific debts on death or permanent disability, due to accident | Not covered | Not covered | 8,000 | 10,000 |

| Events | Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM) | | | |
|--|--|--------------|---------------|----------------|
| | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Additional income for total and permanent disability, due to accident | Not covered | Not covered | 100,000 | 200,000 |
| Temporary total disability (up to 24 weeks), on disability due to accident | 200 per week | 400 per week | 600 per week | 1,000 per week |
| Temporary partial disability (up to 24 weeks), on disability due to accident | 100 per week | 200 per week | 300 per week | 500 per week |
| Reimbursement for travelling and accommodation expenses of a family member who provides care while you are hospitalised, due to accident | Not covered | 2,000 | 3,000 | 5,000 |
| Reimbursement of specific medical equipment, on disability due to accident | 500 | 1,000 | 2,000 | 3,000 |
| Reimbursement of expenses for modifying home, motor vehicle or relocation, on disability due to accident | Not covered | Not covered | 5,000 | 10,000 |
| Reimbursement for nursing care charges (up to 30 days), following hospitalisation due to accident | Not covered | Not covered | 300 per day | 500 per day |
| Lump sum payment in the event of death, due to accident | 2,000 | 3,000 | 4,000 | 5,000 |
| Infertility, due to accident | Not covered | Not covered | 10,000 | 20,000 |
| Cash allowance for hospital ICU per day (up to 30 days), due to accident | Not covered | Not covered | 300 per day | 500 per day |
| Cash allowance for hospital other than ICU per day (up to 30 days), due to accident | Not covered | Not covered | 150 per day | 250 per day |
| Reimbursement of hospital expenses other than ICU or room and board, due to accident | | | | |
| a) Per adult | 500 | 2,000 | 3,000 | 5,000 |
| b) Per child | 150 | 600 | 900 | 1,500 |
| Reimbursement of hospital room & board expenses (up to 60 days per accident) | Not covered | Not covered | 300 per day | 500 per day |
| Reimbursement of medical outpatient expenses, due to accident | | | | |
| a) Per adult | 300 | 700 | 1,000 | 2,000 |
| b) Per child | 100 | 200 | 300 | 600 |
| Reimbursement of road ambulance fee | 500 | 500 | 500 | 500 |
| Reimbursement of facial reconstructive surgery and/or dental treatment, due to accident | | | | |
| a) Per adult | Not covered | 5,000 | 5,000 | 5,000 |
| b) Per child | Not covered | 1,500 | 1,500 | 1,500 |

| Events | Maximum Benefit Paid or Reimbursement Limit in Ringgit Malaysia (RM) | | | |
|---|--|-------------|---------------|--------------|
| | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Reimbursement of expenses for skin transplant and/or burns, due to accident | Not covered | 3,000 | 5,000 | 10,000 |
| Reimbursement of 3rd party liability to bodily injury or property damage, due to accident | Not covered | Not covered | 100,000 | 200,000 |

Annual Contribution Table

| Annual Contribution (RM) | | | | |
|--------------------------|-------------|-----------|---------------|--------------|
| Per Person | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Adult | RM183.50 | RM549.00 | RM958.00 | RM1,848.00 |
| Child | RM44.50 | RM92.50 | RM146.00 | RM216.00 |

Note:

1. All contributions, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
2. Additional RM10 stamp duty will be applicable for each certificate.

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**.

Etiqua Online 1300 13 8888
www.etiqua.com.my



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