

Etika Critical Care Takaful **Plus**

Now +
Family

One critical illness plan to protect
your entire family



Takaful

Not just Takaful,
Etika Takaful

Do you know that **1 in 4 Malaysians** are affected by cancer?

(Sources: Cancer Research Malaysia website)

It is scary when critical illnesses hit close to home. But what's important is that we are able to focus on recovery without getting financially affected due to treatment costs.

With Etiqa Critical Care Takaful Plus, you can protect yourself and your loved ones financially in the event a critical illness strikes.

Key Benefits



No Cash Payments

Enjoy the convenience of automatic contribution payments directly from your EPF Account for yourself and your family.



Covers 42 Critical Illnesses

Provides coverage if you are diagnosed with any of the 42 covered critical illnesses including cancer, heart attack, stroke, and more.



Cancer Care Benefit

An additional 50% of the covered amount will be paid upon diagnosis of cancer.



Early Cash Payout

A cash payout of 10% (subject to a maximum of RM25,000) of the covered amount will be paid for early stage cancer, angioplasty and other invasive treatments for coronary artery disease, severe mental illness and diabetes mellitus complications.



Communicable Disease Cash Allowance

A lump sum of RM300 will be paid upon diagnosis and hospitalisation as a result of dengue, COVID-19 or any communicable disease that requires quarantine by law.



No Medical Check-Up

Just answer 4 questions to complete sign-up for yourself & your spouse. For your children, no questions will be asked.



Flexible Coverage

Choose the preferred coverage amount for yourself or your spouse, from as little as RM10,000 up to RM200,000 (RM2,000 to RM40,000 for children).

Notes:

1. This product is marketed in the form of units.
2. For the EPF Member/Spouse, the minimum sum covered is RM10,000 and may be increased at RM5,000 per unit increments up to a maximum of RM200,000.
3. For children, the minimum sum covered is RM2,000 and may be increased at RM1,000 per unit increments up to a maximum of RM40,000.
4. Terms and conditions apply.

How It Works

Wife – Age 30
(Housewife)

Daniel – Age 33
(Sales Executive)

Son – Age 3

Daniel is married with a son. He lives a healthy life and takes care of the well-being of his family.

Daniel signed up for Etiqa Critical Care Takaful Plus with a coverage of RM50,000 for himself, RM50,000 for his spouse, and RM10,000 for his son. The sign-up process is Fast & Easy.

With Etiqa Critical Care Takaful Plus, NO cash payment is required. The total contribution deducted from his EPF Account is RM226 in the first year.

2 years later, Daniel’s son contracted dengue fever and was hospitalized. With Etiqa Critical Care Takaful Plus, Daniel received a cash payout of RM300 to assist with his son’s treatment costs.

7 years later, Daniel’s wife was diagnosed with end stage Breast Cancer. She received a lump sum cash payout of RM75,000. With this cash payout, Daniel didn’t have to worry about his wife’s treatment expenses.

| Calculation of the First-Year Annual Contribution | | Calculation of the payout | |
|---|-------|---------------------------|----------|
| Daniel (33 years old) | RM105 | Wife’s payout: | |
| Wife (30 years old) | RM105 | CI benefit | RM50,000 |
| Son (3 years old) | RM16 | Cancer Care benefits | RM25,000 |
| Total | RM226 | Son’s payout: | |
| | | Dengue fever | RM300 |
| | | Total Payout | RM75,300 |

Disclaimer: The scenario depicted above is for illustrative purposes only. Terms and conditions apply.

Eligibility

| | Entry Age | Expiry Age |
|------------|------------------------------|---|
| EPF Member | 17 – 65 years old (ANB) | 70 years old (ANB) |
| Spouse | 17 – 65 years old (ANB) | 70 years old (ANB) or when EPF Member reaches expiry age, whichever earlier |
| Children | 14 days – 16 years old (ANB) | 25 years old (ANB) or when EPF Member reaches expiry age, whichever earlier |

ANB – Age next birthday

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(Licensed under Islamic Financial Services Act 2013
and regulated by Bank Negara Malaysia)

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