

Contributions

Plan	INDIVIDUAL & SPOUSE (RM)									
	Adult (18 to 70 years)									
	Domestic		Silver			Gold			Platinum	
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	28.10	40.90	54.50	73.60	66.65	88.85	120.00	88.15	117.55	158.70
6 - 10	42.40	60.45	80.60	108.85	98.60	131.45	177.45	130.40	173.85	234.70
11 - 18	60.55	95.50	127.35	171.90	155.70	207.60	280.30	205.95	274.60	370.70
19 - 30	70.20	111.65	148.85	200.95	182.05	242.70	327.65	240.80	321.05	433.40
Each add. week	Not covered	29.90	39.85	53.80	48.75	64.95	87.70	64.45	85.95	116.00
Annual	Not covered	311.40	378.90	451.65	507.70	617.80	736.40	671.50	817.10	974.00
Adventurous Activities	Not covered	35.50	35.50	35.50	106.50	106.50	106.50	177.45	177.45	177.45

Plan	FAMILY (RM)									
	Adult (18 to 70 years) and Child(ren)									
	Domestic		Silver			Gold			Platinum	
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	35.25	52.55	70.10	94.60	87.30	116.40	157.10	116.30	155.05	209.35
6 - 10	53.20	75.30	100.45	135.60	125.10	166.80	225.20	166.65	222.25	300.00
11 - 18	76.00	119.50	159.35	215.10	198.50	264.65	357.30	264.45	352.65	476.05
19 - 30	88.10	150.20	200.25	270.35	249.45	332.60	449.00	332.35	443.15	598.25
Each add. week	Not covered	38.75	51.70	69.80	64.40	85.85	115.90	85.80	114.40	154.45
Annual	Not covered	387.90	472.00	562.65	644.25	783.95	934.50	858.35	1,044.50	1,245.05
Adventurous Activities	Not covered	46.45	46.45	46.45	139.35	139.35	139.35	232.30	232.30	232.30

Area 1: Malaysia; Area 2: Asian countries; Area 3: Worldwide excluding Nepal, USA and Canada;
Area 4: Worldwide including Nepal, USA and Canada

Asian countries

Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam

Note: All contributions (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. Additional RM10 stamp duty will be applicable for each certificate.

08/18/TC360Takaful

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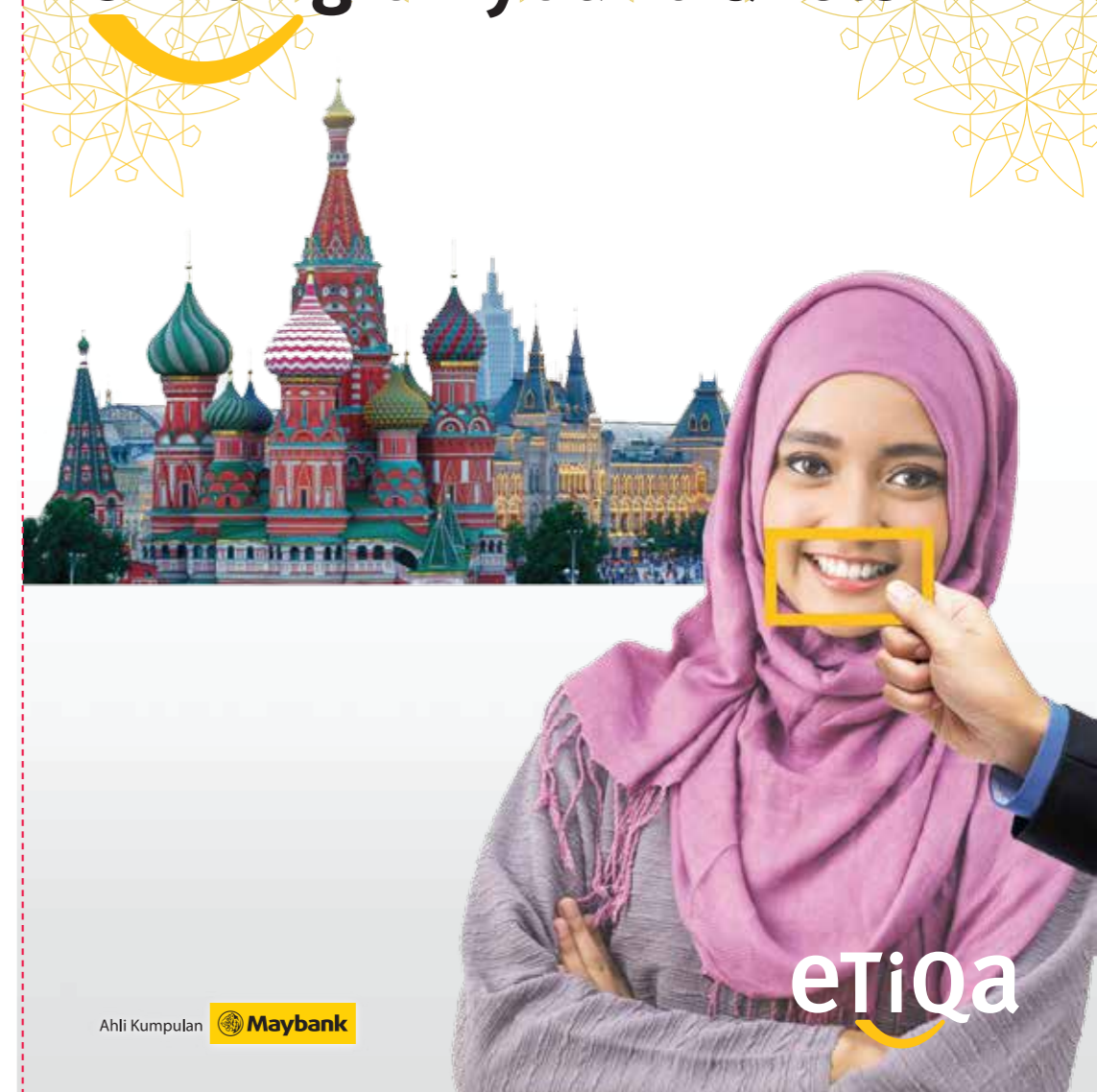
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TripCare 360 Takaful

We will keep you smiling on your travels



Ahli Kumpulan Maybank

eTiqa

There are plenty of reasons to be happy, especially when travelling. Etiqa's **TripCare 360 Takaful** will keep you smiling with our Fast & Easy offerings:



Cashless Medical Care

Guarantee Letters provided with just one phone call to our 24/7 hotline so that you can be admitted to hospital **without payment**.



Loss of Valuables

Get paid up to **RM5,000** for loss or damage to your baggage, and theft of personal money & travel documents, simply with a claim via Whatsapp.



Travel Delay

Get paid **RM100** for a 2-hour flight delay, even without submitting a claim.

Plans and Benefits

Benefits (per any one accident/incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Maximum Aggregate Limit of Liability is RM 5,000,000 per any one accident/incident. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each covered person shall be proportionately reduced such that the total of all benefits paid does not exceed this limit.				
Section A – Death or permanent disability				
a. Adult	50,000	100,000	300,000	500,000
b. Child	10,000	40,000	100,000	100,000
c. Senior Citizen	50,000	100,000	300,000	500,000
d. Family*	150,000	300,000	900,000	1,500,000
Section B – Medical expenses				
	Due to accident only	Due to accident or illness		
Medical related expenses	50,000	100,000	300,000	500,000
Maximum per family*	125,000	250,000	750,000	1,500,000
Follow-up treatment expenses	5,000	5,000	10,000	30,000
Maximum per family*	12,500	12,500	25,000	75,000
Alternative treatment expenses	Not Covered	Not Covered	Not Covered	1,000
Maximum per family*				2,500
Compassionate care	Not Covered	5,000		
Child care / guard and return of child(ren)	Not Covered	5,000		
Daily hospital income / hospital confinement allowance (maximum of 20 days)	150 per day	150 per day	250 per day	350 per day
Maximum per family*	7,500	7,500	12,500	17,500

Benefits (per any one accident/incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section C – Travel Inconveniences				
Trip cancellation	Not Covered	Not Covered	20,000	50,000
Maximum per family*			50,000	125,000
Trip curtailment	Not Covered	Not Covered	20,000	50,000
Maximum per family*			50,000	125,000
Travel delay				
a. First 2 hours	100	100	100	100
b. Next 6 hours	-	250	250	250
		(up to 1,000)	(up to 2,000)	(up to 5,000)
Maximum per family*	250	2,500	5,000	12,500
Baggage delay (for each completed 6 hours delay)	500	500	1,000	2,000
Maximum per family*	1,250	1,250	2,500	5,000
Hijacking inconvenience (for each completed 24 hours delay)	Not Covered	Not Covered	250	250
Maximum per family*			(up to 500)	(up to 1,000)
			1,250	2,500
Missed Travel Connection (for each completed 6 hours delay)	Not Covered	400	500	600
Maximum per family*		1,000	1,250	1,500
Section D – Losses or damages to baggage, personal effects, personal money and/or travel documents				
Baggage and/or personal effects	1,000	1,000	3,000	5,000
a. For loss/damage to baggage	(200)	(200)	(800)	(1,000)
b. For contents	(400)	(400)	(1,200)	(2,000)
c. For electronic items	(400)	(400)	(1,000)	(2,000)
Maximum per family*	2,500	2,500	7,500	12,500
Personal money	Not Covered	Not Covered	500	1,000
Maximum per family*			1,250	2,500
Travel documents	Not Covered	Not Covered	1,000	1,500
Maximum per family*			2,500	3,750
Home Care	500	1,000		
Maximum per family*	1,250	2,500		
Section E – Personal liability				
Maximum per family*	200,000	200,000	1,000,000	2,000,000
	500,000	500,000	2,500,000	4,500,000
Section F – Emergency services (benefits are paid under Section A or B)				
Emergency medical evacuation	500,000	500,000	1,000,000	1,500,000
Repatriation, burial & cremation of mortal remains	500,000	500,000	1,000,000	1,500,000
Section G – Adventurous Activities				
Only cover accidental death or accidental permanent disability & medical expenses	Not Covered	Optional	Optional	Optional

Note:

1. Maximum per family* refers a maximum limit payable under "Family Plan" (2.5 times of total individual limit).
2. Please refer to the Product Disclosure Sheet (PDS) or Takaful Certificate for more details on product benefits and exclusions.

Section G – Additional Cover for Adventurous Activities

For an additional contribution, you can be covered for the following are activities in the event of death, permanent disability, medical and other expenses:

- a) Abseiling
- b) Bungee jumping
- c) Sky diving
- d) Hang-gliding
- e) Helicopter rides for sightseeing
- f) Hot air ballooning
- g) Ultra-marathons
- h) Water sports - Jet skiing, rowing, yachting, parasailing, surfing, windsurfing (boardsailing)
- i) Mountaineering on mountains below the height of 3,000 metres above sea level necessitating the use of ropes and other climbing equipment
- j) Rock climbing necessitating the use of ropes and other climbing equipment
- k) Skiing or snowboarding all within official approved areas of a ski resort
- l) Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty)
- m) Underwater activities involving artificial breathing apparatus for diving up to a maximum depth of 30 metres with a qualified diving instructor and with recognised diving certification

Note: Provided always that the above activities are done on an **amateur basis** and for **leisure purpose** with a licensed operator during the journey.

Contributions

Plan	INDIVIDUAL (RM)									
	Adult (18 to 70 years)									
	Domestic	Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	14.70	21.40	28.55	38.55	34.90	46.55	62.80	46.15	61.55	83.10
6 - 10	22.20	31.65	42.20	57.00	51.60	68.80	92.90	68.25	91.00	122.90
11 - 18	31.70	50.00	66.65	90.00	81.55	108.70	146.75	107.85	143.75	194.10
19 - 30	36.75	58.45	77.95	105.20	95.30	127.10	171.55	126.05	168.10	226.90
Each add. week	Not covered	15.65	20.85	28.15	25.50	34.00	45.90	33.75	45.00	60.75
Annual	Not covered	163.05	198.40	236.45	265.80	323.45	385.55	351.55	427.80	509.95
Adventurous Activities	Not covered	18.60	18.60	18.60	55.75	55.75	55.75	92.90	92.90	92.90

Plan	INDIVIDUAL (RM)									
	Senior Citizen (71 to 80 years)									
	Domestic	Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1 - 5	47.75	69.60	92.80	125.20	113.40	151.20	204.20	150.00	200.00	270.00
6 - 10	72.15	102.90	137.20	185.20	167.70	223.70	301.90	221.90	295.80	399.40
11 - 18	103.05	162.50	216.70	292.50	265.00	353.30	476.90	350.40	467.30	630.80
19 - 30	119.45	190.00	253.30	342.00	309.80	413.00	557.60	409.70	546.30	737.50
Each add. week	Not covered	50.90	67.80	91.50	82.90	110.60	149.30	109.70	146.20	197.40
Annual	Not covered	529.80	644.70	768.50	863.90	1,051.20	1,253.00	1,142.60	1,390.40	1,657.30
Adventurous Activities	Not covered									