

68 CRITICAL ILLNESSES

Get RM100,000 coverage from only RM41 a month^a

MENTAL ILLNESS

ALZHEIMER AIDS

CORONARY ARTERY BY-PASS SURGERY

HEART ATTACK

BONE MARROW

HIV TERMINAL ILLNESS
DEAFNESS BLINDNESS

CANCER STROKE

LOSS OF SPEECH PARKINSON

POLIOMYELITIS

The news of a critical illness diagnosis will be devastating. Etiqa's AafiahCare can get you on the road to recovery via the following Fast and Easy offerings^b:



Critical Illness Benefit

A cash lump sum will be paid directly to you upon diagnosis of any of the covered critical illnesses^c.



Special Critical Illness Cover

A cash payout of 15% of the covered amount or a maximum of RM30,000 will be paid to you for Severe Mental Illness, Diabetes Mellitus Complication, Angioplasty and Other Invasive Treatments for Coronary Artery Disease (45% or a maximum of RM90,000 if you are diagnosed with all 3).



Critical Illness Care Benefit^c

An additional cash payout of 5% of the covered amount will be paid to you annually for 5 years upon diagnosis of critical illness.



Khairat Benefit

In the unfortunate event of your demise, a khairat benefit of RM5,000 will be paid to your loved ones.

Note:

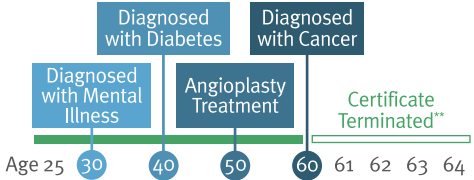
- a. Contribution amount is based on sum covered of RM100,000, age 17 years old, male.
 - b. Offerings are subject to terms and conditions.
 - c. The following will be excluded - Severe Mental Illness, Diabetes Mellitus Complication, Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
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Benefit Payout Amounts:

Scenario 1



Adam, age 25 years, will be getting married in 2 years time. He is aware of the alarming incidences of critical illnesses that strike Malaysians. He fears the financial burden on him and his family should he be diagnosed with a critical illness. Hence, he participated in AafiahCare.



Critical Illness Benefit (% of covered amount)

15%*

15%*

15%*

100%

Critical Illness Care Benefit (% of covered amount)

5%

5%

5%

5%

5%

Total Payout (% of covered amount)

170%

Note:

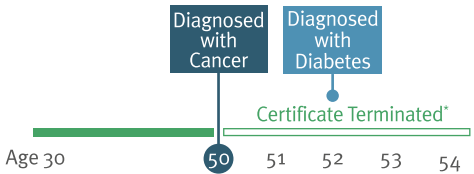
* 15% of the covered amount or a maximum of RM30,000.

** Upon cash payout of any of the Critical Illness Cover, the certificate will be terminated whilst the Critical Illness Care benefit continues.

Scenario 2



Daniel, age 30 years, will be getting married in 5 years time. He is aware of the alarming incidences of critical illnesses that strike Malaysians. He fears the financial burden on him and his family should he be diagnosed with a critical illness. Hence, he participated in AafiahCare.



Critical Illness Benefit (% of covered amount)

100%

0%

Critical Illness Care Benefit (% of covered amount)

5%

5%

5%

5%

5%

Total Payout (% of covered amount)

125%

Note:

* Upon cash payout of any of the Critical Illness Cover, the certificate will be terminated whilst the Critical Illness Care benefit continues.

Etiqa Online 1300 13 8888
www.etiqa.com.my



For more details, terms and conditions, please refer to your Etiqa Family Takaful Agent below:



Underwritten by:

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