

Takaful

Mega PA Takaful

Essential

A gift of a future for your family.



Ahli Kumpulan



eTiQa

General Takaful

The essential accident plan for the whole family.

When an accident strikes you or your family, Mega PA Takaful Essential provides a 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 outstanding balance on specific debts on death or permanent disability, due to accident | 5,000 | 7,000 | 8,000 | 10,000 |
| 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 | Not covered | Not covered | Not covered | 1,000 per week |
| Temporary partial disability (up to 24 weeks), on disability due to accident | Not covered | Not covered | Not covered | 500 per week |
| Lumpsum payment in the event of death, due to accident | 2,000 | 3,000 | 4,000 | 5,000 |

Annual Contribution Table

| Annual Contribution (RM) | | | | |
|--------------------------|-------------|-----------|---------------|--------------|
| PerPerson | Silver Plan | Gold Plan | Platinum Plan | Diamond Plan |
| Adult | RM146.50 | RM431.00 | RM729.00 | RM1,460.00 |
| Child | RM27.50 | RM54.00 | RM54.50 | RM55.00 |

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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