

Bancatakaful



(6175-W)

# M-TIARA EASI PA TAKAFUL

Peace of Mind



Bank Muamalat Malaysia Berhad (6175-W)  
Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Talian bebas: 1-300-88-8787  
Laman web: [www.muamalat.com.my](http://www.muamalat.com.my)



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A Member of  
**DRB-HICOM**

## Coverage

Provides 24 hours a day, worldwide coverage for death or bodily injury resulting solely and strictly by accidental means unless otherwise specifically excluded.

## Table of Benefits

Benefit	Option 1	Option 2	Option 3
Death & Permanent Disability	RM50,000	RM100,000	RM150,000
Bereavement Expenses Accidental Only	RM2,000	RM2,000	RM2,000
Medical Expenses	up to RM2,000	up to RM2,000	up to RM2,000
Snatch Theft	RM250	RM250	RM250
Contribution			
Annual Contribution Per Member	RM20.00	RM40.00	RM60.00

*(The above contributions are subject to 6% Goods and Services Tax).*

## Description of Benefits

1. Death – Occurring within twelve (12) calendar months of bodily injury due to an accident.
2. Permanent Disablement (Scale II) (due to accident) – Occurring within twelve (12) calendar months of bodily injury. The percentages are as stated in the Permanent Disablement Scale.
3. Bereavement Expenses – In the event of death due to accident, the deceased's next-of-kin will be paid the specific amount as per table of benefits above as compassionate allowance and this benefit is payable in addition to the principal sum covered for accidental only.
4. Accidental Medical Expenses shall mean medical and surgical expenses (after deduction of any sums recovered or recoverable from all other sources) reasonably and necessarily incurred within twelve (12) months of bodily injury and paid by the Participant to a legally qualified medical practitioner, dentist or hospital for treatment of bodily injury but excluding the cost of dental treatment unless such treatment is for injury to sound and natural teeth.

## Period of Takaful

One year.

## Eligibility

- 1) Aged between 18 – 70 years old (both years inclusive).
- 2) Applicant with Occupation Class 1 and Class 2 only.  
Class 1: Person engaged in professional administrative, managerial, clerical and non-manual occupations  
Class 2: Person engaged in work of supervisory in nature but not involved in manual labour

## Main Exclusions

- 1) Insanity, suicide and self-inflicted injury.
- 2) Pre-existing physical defects or infirmity.
- 3) Disease, infection or parasites.
- 4) Childbirth, miscarriage, pregnancy.
- 5) Using of wood-working machinery driven by mechanical power.
- 6) Whilst committing or attempting to commit any unlawful act.
- 7) War, invasion, act of enemy, hostilities or warlike operations (whether war be declared or not) or civil war and terrorism. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state or siege.
- 8) Ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
- 9) While travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion the Life Participant would not be covered if he is involved in any technical operation or navigation whilst in the aircraft.

This plan is underwritten by Zurich Takaful

