

M-TIARA IHRAM TRAVEL PA HAJJ

Individual	Essential Plan (RM)	Plus Plan (RM)
1) Accidental Death/Permanent Disablement due to accident	50,000	100,000
2) Bereavement Benefit (natural death)	1,500	3,000
3) Funeral allowance due to accident	up to 5,000	up to 5,000
4) Medical Expenses due to accident	15,000 (max)	30,000 (max)
5) Loss of Travel Documents	1,000	2,000
6) Loss of Baggage	1,500	3,000
7) Emergency Medical Evacuation	up to 15,000	up to 30,000
8) Repatriation of Mortal Remains	up to 10,000	up to 30,000
9) Other benefits: * Badal al-Hajj * Wakaf Service * Qurban (Entitlement for certificate holders only)	5,000 (max)	5,000 (max)
10) Reimbursement of Deposit or Full Payment of Air Tickets or on tour Packages due to liquidation of Agency (within 3 months from the date of purchase)	2,500 (max)	5,000 (max)

Contribution 1 - 51 days (RM)

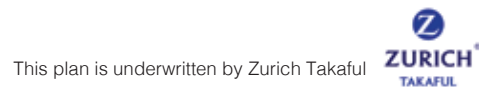
Individual	65.00	130.00
Myself + Spouse	110.00	225.00

(Subject to 6% Goods and Services Tax and RM10.00 Stamp Duty)

Note: For Family Plan: Spouse will be covered for 50% of Person's Covered all benefits and each eligible child will be covered for 10% of Person's Covered for Accidental Death and Permanent Disablement only.

Main Exclusions

- 1) Insanity, suicide and self-inflicted injury.
- 2) Pre-existing physical defects or infirmity.
- 3) Disease, infection or parasites.
- 4) Childbirth, miscarriage and 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 person covered 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

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



(6175-W)

M-TIARA IHRAM TRAVEL PA TAKAFUL



Protects You During Your Holy Pilgrimage



www.muamalat.com.my
1-300-88-8787
Bank Muamalat Malaysia Berhad (6175-W)



Participant

For all pilgrims destined to perform Hajj & Umrah

Coverage

Provides compensation and reimbursement in the event of injuries, disability, death caused solely by violent, accidental, external and visible events occurring during the outbound travelling within the period of cover.

Duration of Plan

Based on the number of days chosen. Minimum is 1(one) day and maximum is 41 days.

Covered Person

- Coverage for the Person(s) Covered is twenty-four (24) hours during the travel period.
- The Participant's age must be between eighteen (18) years and seventy five (75) years.
- The Participant's Spouse unless legally separated from the Participant, who is aged between eighteen (18) years and seventy five (75) years.
- The Participant's unmarried Children and limited to four (4) Children only, who are more than one (1) year but less than twenty three (23) years of age and who are primarily dependent on the Participant for support and maintenance. The word "children" as used herein shall include the Participant's acknowledged natural children, step-children, legally adopted or foster children, provided such children are primarily dependent upon the Participant for support and maintenance.

Warranties

- Warranted that Person Covered must be in normal health and free from any physical deformity.
- Warranted that Person Covered must be aged between 1 – 75 years old (both years inclusive).
- Warranted that this coverage is made strictly on named basis.

Description of Benefits

ACCIDENTAL DEATH & PERMANENT DISABLEMENT

In the event of accident during journey, the Person Covered sustains bodily injury caused by accidental, external, violent and visible means resulting in death or permanent disablement within three hundred and sixty five (365) days after the occurrence of the accident, the Takaful Operator will pay the benefit as described below:

Death	The Principle sum covered
Permanent Disablement	
a) Total paralysis	
b) Permanent total loss of speech and hearing	
c) Permanent and incurable insanity	
d) Total and permanent disability	

M-TIARA IHRAM TRAVEL PA UMRAH AND ZIARAH

Individual	Ordinary Plan (RM)	Premier Plan (RM)	Elite Plan (RM)
1) Accidental Death/Permanent Disablement due to accident	50,000	150,000	250,000
2) Bereavement Benefit (natural death)	1,000	1,500	2,000
3) Funeral allowance due to accident	up to 5,000	up to 5,000	up to 5,000
4) Medical Expenses due to accident	10,000 (max)	30,000 (max)	50,000 (max)
5) Loss of Travel Documents	300	300	300
6) Loss of Baggage	750	1,000	1,500
7) Emergency Medical Evacuation	up to 10,000	up to 25,000	up to 50,000
8) Repatriation of Mortal Remains	up to 10,000	up to 20,000	up to 30,000
9) Other benefits: * Badal al-Hajj * Wakaf Service * Qurban <i>(Entitlement for certificate holders only)</i>	5,000 (max)	5,000 (max)	5,000 (max)
10) Reimbursement of Deposit or Full Payment of Air Tickets or on tour Packages due to liquidation of Agency (within 3 months from the date of purchase)	2,000 (max)	3,000 (max)	4,500 (max)
Contribution			
1 - 20 days	50	150	250
21 - 28 days	70	210	350
>28 days	150	450	750

Family 1+1+4 (Myself, Spouse and up to 4 Children only)	Ordinary Plan (RM)	Premier Plan (RM)	Elite Plan (RM)
1) Accidental Death/Permanent Disablement due to accident	50,000	150,000	250,000
2) Bereavement Benefit (natural death)	1,000	1,500	2,000
3) Funeral allowance due to accident	up to 5,000	up to 5,000	up to 5,000
4) Medical Expenses due to accident	10,000 (max)	30,000 (max)	50,000 (max)
5) Loss of Travel Documents	1,000 (max)	1,000 (max)	1,000 (max)
6) Loss of Baggage	1,500 (max)	2,000 (max)	3,000 (max)
7) Emergency Medical Evacuation	up to 10,000	up to 25,000	up to 50,000
8) Repatriation of Mortal Remains	up to 10,000	up to 20,000	up to 30,000
9) Other benefits: * Badal al-Hajj * Wakaf Service * Qurban <i>(Entitlement for certificate holders only)</i>	5,000 (max)	5,000 (max)	5,000 (max)
10) Reimbursement of Deposit or Full Payment of Air Tickets or on tour Packages due to liquidation of Agency (within 3 months from the date of purchase)	2,000 (max)	3,000 (max)	4,500 (max)
Contribution			
1 - 20 days	100	300	500
Additional Child	10	12	15
21 - 28 days	130	400	690
Additional Child	14	18	22
>28 days	280	870	1,200
Additional Child	30	36	45

(Subject to 6% Goods and Service Tax and RM10.00 Stamp Duty)

Note: For Family Plan: Spouse will be covered for 50% of Person's Covered all benefits and each eligible child will be covered for 10% of Person's Covered for Accidental Death and Permanent Disablement only.

Plan : Ordinary/Premier – applicable for age 18-75 years old

Plan : Elite - applicable for age 18-65 years old