

Takaful 3asyCare

Every year, more and more Malaysians are diagnosed with critical illnesses. It could happen to anyone at any stage of their lives – an unpleasant event that may leave an emotional and financial impact on you and your loved ones.

Let Takaful 3asyCare plan ease your financial burden in times of uncertainty. Receive immediate coverage for the 3 most commonly diagnosed critical illnesses in Malaysia. This isn't just a safety net. This is a source of hope for those who matter most in your life.

Benefits

Basic Essential Coverage

- Our plan covers up to 3 of the most commonly diagnosed critical illnesses – Heart Attack, Stroke, and Cancer.

Coverage Up To Age 80

- Get covered up to age 80 with a Basic Sum Covered as high as RM 100,000.

More Financial Support

- Get additional pay-out with the Special Care Benefit¹ claim which is equal to 10% of the Basic Sum Covered.

Quick & Easy

- Experience hassle-free application with no medical check-up required and no lengthy questionnaires.

Affordable Contribution

- Designed to fit your budget, get covered from as low as RM0.50 a day.

¹Special Care Benefit is applicable to non-smoker only.

Fact Find

The 3 most commonly diagnosed critical illnesses in Malaysia are heart disease, stroke and cancer. (The Star, 2014)

The recurrence rate within 5 years of a first heart attack, stroke or hospitalisation stand at almost 30%. (The Star, 2014)

In Malaysia, the medical inflation rate is between 10% and 15% every year. (The Star, 2016)

Plans Available and Schedule of Benefits

You can select one of the plans below to suit your needs.

	Silver	Gold
Coverage Term	Until age 80	
Entry Age (age last birthday)	Minimum 18 years old Maximum 50 years old	
Critical Illness Covered	<ul style="list-style-type: none"> Heart Attack Stroke 	<ul style="list-style-type: none"> Heart Attack Stroke Cancer
Basic Sum Covered	Option 1: RM 50,000 Option 2: RM 100,000	
Special Care Benefit ¹	10% of Basic Sum Covered	

If the Person Covered suffers from any of the Critical Illnesses covered, 100% Basic Sum Covered will be payable on top of the Special Care Benefit¹ (10% of Basic Sum Covered).

Note:

¹Special Care Benefit is applicable to non-smoker only.

Exclusion

This Certificate does not cover: -

- a) Other than the first incidence of the Critical Illness covered;
- b) Pre-Existing Illness;
- c) Stroke for which the signs or symptoms first occur within thirty (30) days following the Commencement Date of this Certificate;
- d) Cancer (applicable to Gold plan) and Heart Attack for which the signs or symptoms first occur within sixty (60) days following the Commencement Date of this Certificate.
- e) Any illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, wilful misuse of alcohol and / or the taking of drugs otherwise than under the direction of a registered Medical Practitioner;
- f) Death which first occur within fourteen (14) days following the diagnosis and confirmation of the Critical Illness covered.

Note: This list is non-exhaustive. Please refer to the Certificate Documents for full list of exclusions under this Certificate.

Important Note

- Zurich Takaful Malaysia Berhad is licensed under the Islamic Financial Services Act (IFSA) 2013 and regulated by Bank Negara Malaysia. Zurich Takaful Malaysia Berhad is required to follow strict compliance with Shariah, Regulatory requirements.
- This is a Takaful product and it is designed in line with Shariah principles.
- The fact sheet is for illustrative purposes only. For further details of the terms and conditions, please refer to the Product Disclosure Sheet and Certificate Documents.
- You should satisfy yourself that this plan can best serve your needs and that the contributions made under this Certificate is an amount that you can afford.
- If this Certificate is cancelled within the free-look period of fifteen (15) days from the date of delivery of your Certificate Documents, Zurich Takaful Malaysia Berhad shall refund the full contribution made.
- Takaful 3asyCare does not provide any benefit from the Participant Risk Investment Account (PRIA) upon termination or expiry of the Certificate.
- The contribution under the Certificate is not guaranteed and shall be based on the applicable rules at the time of renewal. The contribution is calculated based on the Person Covered's attained age at each Certificate anniversary. We shall reserve the right to change the contribution rate by giving you thirty (30) days advance notice.
- This fact sheet merely provides brief information in relation to Takaful 3asyCare. The information contained in this fact sheet may be changed without prior notice.
- The English version shall prevail in the event of any dispute or ambiguity arising out of the translation to Bahasa Malaysia language.

For more information and assistance on **Takaful 3asyCare**, please contact our **Zurich Call Centre** at 1-300-888-622 or email us at callcentre@zurich.com.my



The benefits payable are protected by PIDM up to limits. Please refer to [PIDM TIPS brochure](#) or contact Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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