

Frequently Asked Questions (FAQs)

1. What is Takaful 3asyCare?

Takaful 3asyCare is a critical illness plan which provides critical illness coverage until the Person Covered reaches age 80.

2. What is the coverage term for Takaful 3asyCare?

This certificate will expire when you turn 80 years old.

3. How do I know if Takaful 3asyCare suits me?

This plan is suitable for you if you are looking for critical illness coverage with affordable contribution. You should be certain that this plan meets your needs and that the contribution made under this certificate is an amount you can afford.

4. How do I know what coverage amount to choose?

The coverage amount depends on your budget and financial needs. The key is to give you a financial support and reduce your financial burden. You should be certain that the contribution made under this certificate is an amount you can afford throughout the coverage term. Please [click here](#) to find out the coverage amount that suits you.

5. What are the packages available & benefit payable?

There are 2 packages available as follow:

	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.

- 6. If I am a smoker, am I eligible to get Special Care Benefit?**
No, this benefit is only applicable to non-smoker who suffers from any of the critical illnesses covered.
- 7. Who is eligible for Takaful 3asyCare?**
This plan is open to Malaysians between 18 years old to 50 years old (age last birthday).
- 8. What is the Basic Sum Covered for Takaful 3asyCare?**
There are 2 plans available which is either RM 50,000 Basic Sum Covered or RM 100,000 Basic Sum Covered.
- 9. Can I participate in Takaful 3asyCare if I am a foreigner but residing in Malaysia?**
No, this plan is only open to Malaysians residing in Malaysia.
- 10. What are the exclusions under this certificate?**
This certificate does not cover:
- Other than the first incidence of the critical illness covered;
 - Pre-Existing Illness;
 - Stroke for which the signs or symptoms first occur within thirty (30) days following the commencement date of this certificate;
 - 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;
 - 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;
 - 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.*
- 11. What is the contribution that I need to make?**
The contribution that you need to make depends on your age band, gender, selected plan and coverage amount. The contributions are not guaranteed and shall be calculated based on attained age at each certificate anniversary. We reserve the right to revise contribution rate by notifying the participants at least thirty (30) days before the certificate anniversary date.
- 12. What is the contribution mode available for Takaful 3asyCare?**
You may opt for contribution mode in monthly, quarterly, semi-annually or annually.
- 13. How can I make contribution?**
You can make contribution through credit card or debit card only.

14. Are the contributions made for Takaful 3asyCare entitled to income tax relief?

Yes, the contribution made are entitled to income tax relief in addition to your other family takaful or life insurance plans, subject to the final decision of the Inland Revenue Board of Malaysia (IRB).

15. What are the fees and charges under this plan?

A percentage of your contribution will be charged as Wakalah Fee and remaining of the contribution will be allocated into Participant Risk Investment Account (PRIA) as Tabarru'. Please refer below for more details:

Certificate Year	% of Contribution	Per Certificate* (RM)
1 st	30	30
2 nd – 6 th	20	
7 th and onwards	15	

**This fee may be vary depending on your contribution mode. Please refer to the Product Disclosure Sheet and certificate documents for full details.*

16. What if I stop making contribution?

All contributions must be made in advance or before the due date. If you stop making contributions, your plan will lapse in thirty one (31) days after the last contribution is due.

17. Can I revive my certificate if the certificate is lapsed after thirty one (31) days of grace period?

No, you will not be able to revive the certificate. Therefore, it is important that you make your contribution on time. Alternatively, you may sign up another Zurich Family Takaful Plan that suits your need.

18. Do I need to undergo medical check up to sign up for Takaful 3asyCare?

No. You only required to complete a simple health declaration.

19. What happens if I mistakenly declared the wrong information?

When you answer the health questionnaire, you must disclose all relevant facts correctly. We reserve the right to verify the information and declarations provided by you and may void this certificate if incorrect information is provided.

20. How can I sign up for Takaful 3asyCare?

You can sign up through our online channel directly. For further details, please visit our [website](#).

21. Can I sign up for Takaful 3asyCare via Zurich Takaful Wealth Planner?

No, this is an online product that can only be signed up from our [website](#).

22. How will I know if my participation is successful?

You will receive a confirmation email if your application is successful. For further enquiries, please contact Zurich Call Centre at 1-300-888-622 or email us at callcentre@zurich.com.my

23. Who should I contact for certificate servicing and enquiries after I signed up this certificate?

For assistance and enquiries, please contact our Call Centre at 1-300-888-622 or email to us at callcentre@zurich.com.my

24. Should I do a nomination?

Yes. You are advisable to do a nomination. The nomination form is available at our [website](#).

25. Where can I view my certificate?

You may login to Customer Portal - [MyZurichLife](#) for more information.

26. Can I amend the coverage amount or change plan?

Once your coverage begins, you cannot amend coverage amount or change to another plan during the certificate term.

27. Can I cancel my certificate?

You may cancel your certificate by submitting a written request to us. If the certificate is cancelled within fifteen (15) days free-look period from the date of delivery of the certificate, Zurich Takaful Malaysia Berhad shall return the total contribution made.

If you choose to cancel this certificate after the free-look period, you will only be covered under this certificate until the date the next contribution becomes due. No cash value will be payable and no contribution made will be refunded.

28. Can I surrender my certificate and will there be a surrender value?

You may surrender your certificate but there will be no surrender value.

Upon surrender, this plan will cease. If you switch your current Medical and Health Takaful to another or from one provider to another, you may be subject to new underwriting requirements and waiting period for the new plan.

29. How do I make a claim?

You may submit your claims to any Zurich Takaful branches together with the required documents as stated in our website. Please [click here](#) for detailed claim management procedures and required documents.

30. How can I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status through:

- Contact our Call Centre at 1-300-888-622
- Drop us an email at callcentre@zurich.com.my

31. Under what circumstances will my certificate be terminated?

Your certificate terminates automatically (whichever comes first):

- On the death of the Person Covered; or
- If any contributions on this certificate are not made at the end of the Grace Period; or
- Upon the Maturity Date / Expiry Date of this certificate; or

- Upon full claim on diagnosis of Critical Illness; or
- When a written request for termination of this certificate is submitted to us.

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).

Company Details

Zurich Takaful Malaysia Berhad
Registration No. 200601012246 (731996-H)
Level 23A, Mercu 3
No. 3, Jalan Bangsar, KL Eco City
59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888
Call Centre: 1-300-888-622 www.zurich.com.my