

# Takaful MediCash

When life throws you a curveball, are you prepared for it? Illnesses and accidents can happen anytime. Being hospitalised could lead to loss of income and added financial burden for you and your loved ones.

Takaful MediCash is a standalone and affordable plan. It offers Daily Hospitalisation Income, Monthly Accidental Total and Permanent Disability (TPD) Income and Compassionate Allowance to protect you against income loss. This plan will help ease your financial burden while you are on the road to recovery. In addition, No Claim Discount will be rewarded when you have not made any claim within the past one (1) year.

## Benefits

### Daily Hospitalisation Income Benefit

- We will provide an income in place of your earnings when you are unfit for work. Regardless of illness or injury, you will receive a daily income of up to RM 400 during your hospitalisation period. Additionally, if you are admitted to the Intensive Care Unit (ICU) / High Dependency Unit (HDU), you will receive Double of the Daily Hospitalisation Income Benefit. This plan also includes Overseas Daily Hospitalisation Income Benefit.

### Monthly Accidental Total and Permanent Disability (TPD) Income Benefit

- Life is unpredictable but you can always prepare for the worst. With Takaful MediCash, a Monthly Accidental TPD Income Benefit up to RM 2,000 per month will be payable to Person Covered who suffers TPD as a result of an accident.

### Compassionate Allowance

- Minimise life's uncertainties with this plan. Your loved ones will receive a Compassionate Allowance up to RM 20,000 when you are no longer around.

### No Claim Discount

- Be rewarded with 20% discount of the contribution when you have not made any claim within the past one (1) year.

## Plans Available and Schedule of Benefits

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

Benefits	Plan 100	Plan 200
<b>Daily Income<sup>1</sup></b>		
Daily Hospitalisation Income Benefit	RM 100 per day	RM 200 per day
Intensive Care Unit (ICU) / High Dependency Unit (HDU) and Overseas Daily Hospitalisation Income Benefit	RM 200 per day	RM 400 per day
<b>Monthly Income</b>		
Monthly Accidental Total and Permanent Disability (TPD) Income Benefit <sup>2</sup> (up to 120 months per Certificate)	RM 1,000 per month	RM 2,000 per month
<b>Compassionate Allowance<sup>3</sup></b>		
Compassionate Allowance	RM10,000	RM20,000
<b>No Claim Discount<sup>4</sup></b>		
No Claim Discount	20% of the contribution for current Certificate Year	

### Notes:

<sup>1</sup> Benefits payable are subject to:

- i. A combined limit of 4 admissions per Certificate Year and 730 days of confinement to hospital throughout the coverage term.
- ii. Daily Hospitalisation Income Benefit is payable for each day of Hospital Confinement up to 60 days per Certificate Year.
- iii. Intensive Care Unit (ICU) / High Dependency Unit (HDU) and Overseas Daily Hospitalisation Income Benefit is payable for each day of Hospital Confinement up to 60 days per Certificate Year.
- iv. No Daily Hospitalisation Income Benefit shall be paid where the Intensive Care Unit (ICU) / High Dependency Unit (HDU) and Overseas Daily Hospitalisation Income Benefit is payable and vice versa.

<sup>2</sup> This benefit will be paid up to 120 months in the event of Total and Permanent Disability (TPD) of the Person Covered within 365 days from the date of Accident. All benefits and contribution under this plan shall cease immediately after the date of commencement of TPD due to an accident.

<sup>3</sup> A lump sum of Compassionate Allowance is payable upon death of Person Covered.

<sup>4</sup> In the event there is no approved claim in the preceding Certificate year, No Claim Discount equivalent to 20% of the contribution for current Certificate year will be given.

## IMPORTANT NOTES

- 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 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 return the full contributions made.
- Takaful MediCash does not provide any benefit from the Participant Risk Investment Account (PRIA) upon termination or expiry of the Certificate Documents.
- The contribution under the Certificate is not guaranteed and Zurich Takaful Malaysia Berhad reserves the right to revise the contribution rate by giving the Participant thirty (30) days advance notice.
- This fact sheet merely provides brief information in relation to Takaful MediCash. 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 MediCash**, please contact **Zurich Call Centre** at **1-300-888-622** or email us at [callcentre@zurich.com.my](mailto: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](http://www.pidm.gov.my)).

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