

Frequently Asked Questions (FAQs)

1. What is Takaful MediCash?

Takaful MediCash is designed to provide daily income when Person Covered is admitted to hospital as an in-patient due to illness or injury. It also provides monthly income when Person Covered suffers Total and Permanent Disability (TPD) as a result of an accident. What's more, it provides Compassionate Allowance to your loved ones when you are no longer around.

2. How do I know if Takaful MediCash suits me?

This plan is suitable if you are looking for financial support while you are being hospitalised 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.

3. 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.

4. Who is eligible for Takaful MediCash?

This plan is open to Malaysians between 18 years old and 50 years old (age last birthday).

5. What is the coverage term for Takaful MediCash?

The full coverage term for this plan is 20 years.

6. What are the plans available and benefits provided?

There are 2 plans available and benefits are stated as below:

Benefits	Plan 100	Plan 200
Daily Income¹		
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

Monthly Income		
Monthly Accidental Total and Permanent Disability (TPD) Income Benefit ² (up to 120 months per certificate)	RM 1,000 per month	RM 2,000 per month
Compassionate Allowance³		
Compassionate Allowance	RM10,000	RM20,000
No Claim Discount⁴		
No Claim Discount	20% of the contribution for current certificate year	

Notes:

¹ Benefits payable are subjected 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.

² 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.

³ A lump sum of Compassionate Allowance is payable upon death of Person Covered.

⁴ 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.

7. How much contribution that I need to make?

The contribution that you need to make depends on your age band, gender and selected plan. The contribution under this certificate is not guaranteed and we reserve the right to revise contribution rate by notifying the participants at least thirty (30) days in advance.

8. Can I sign up for Takaful MediCash if I am a foreigner but residing in Malaysia?

No, this plan is only open to Malaysians residing in Malaysia.

9. What are the exclusions for Takaful MediCash?

Daily Hospitalisation Income

This product does not pay any Daily Hospitalisation Income caused directly or indirectly wholly or partly by any one (1) of the following occurrences:

- a) Pre-existing illness; or
- b) Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover; or
- c) Any medical or physical conditions arising within the first thirty (30) days of the Commencement Date or date of reinstatement, whichever is later except for accidental injuries; or
- d) Plastic / Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik), long-sightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; or
- e) Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of Takaful coverage and performed by a dentist. In addition, expenses arising from placement of denture or prosthetic services such as bridges, implants and crowns or their replacement will not be payable; or
- f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law; or
- g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions; or
- h) Pregnancy, pregnancy related or its complications, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility erectile dysfunction and tests or treatment related to impotence or sterilisation; or
- i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or
- j) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
- l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- m) Expenses incurred for donation of any body organ by a Person Covered and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or

- n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatment; or
- o) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations); or
- p) Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- q) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- r) Expenses incurred for sex changes.

Monthly Accidental Total and Permanent Disability Income Benefit

This certificate shall not pay any Monthly Accidental Total and Permanent Disability Income Benefit caused directly or indirectly, wholly or partly, by and of the following occurrences:

- a) Self-destruction or any attempt thereat or self-inflicted injury while sane or insane, intoxication by alcohol or drugs / narcotics of any kind (other than those taken in accordance with treatment prescribed and directed by the Registered Medical Practitioner, but not for the treatment of drug or alcohol addiction); or
- b) War, declared or undeclared, revolution or any warlike operations and any act of terrorism, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear; or
- c) Armed forces or police service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order (except those personnel who are administration staff); or
- d) Making an arrest as an officer of the law; or
- e) Violation or attempted violation of the law or resistance to arrest; or
- f) Racing on horses or wheels; or
- g) Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- h) Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport; or
- i) Participation in professional sports (including caving, potholing and bungee jumping);
- j) Use of prototype engines; or
- k) All kinds of diseases (including dengue fever and Japanese Encephalitis), pregnancy, childbirth or any form of miscarriage; or
- l) Illness, injury or other losses occurring before the payment of the initial contribution, or while the certificate is in a state of lapse; or

- m) Ionising radiation or contaminated by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- n) Deliberate disregard of medical advice to seek treatment to prevent disease or disorder.

Compassionate Allowance

This certificate shall not cover any Compassionate Allowance from suicide within one (1) year from the Commencement Date or Date of Reinstatement, whichever is later, whether the Person Covered is sane or insane.

Note: This exclusion list is not exhaustive. Please refer to the certificate documents for the full list of exclusions under this certificate.

10. What is contribution mode available for Takaful MediCash?

You may opt for contribution mode in monthly, quarterly, semi-annually or annually.

11. How can I make my contribution?

You can make your contribution through credit card or debit card only.

12. Is the contribution made for Takaful MediCash 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).

13. 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.*

14. What if I stop making my contribution?

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

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

If no contribution was made at the end of the grace period, the certificate will lapse. However, reinstatement of the contribution is allowed within one (1) year from the due date of the contribution. Please refer to certificate documents for further information.

- 16. Do I need to undergo medical check up to sign up Takaful MediCash?**
No. You only required to complete a simple health declaration.
- 17. 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.
- 18. How can I sign up Takaful MediCash?**
You can sign up through our online channel directly. For further details, please visit our [website](#).
- 19. Can I sign up Takaful MediCash via Zurich Takaful Wealth Planner?**
No, this product is an online product that can only be signed up from our [website](#).
- 20. How will I know if my application 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
- 21. Who should I contact for certificate servicing and enquiries after I sign 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
- 22. Should I do nomination?**
Yes. You are advisable to do a nomination. The Nomination Form is available at our [website](#).
- 23. Where can I review my certificate?**
You may login to Customer Portal – [MyZurichLife](#) for more information.
- 24. How do I entitle for the No Claim Discount?**
You will be rewarded with a No Claim Discount of 20% on the contribution if you have not made any claim within the past one (1) year.
- 25. Can I change to another plan after my certificate is in-forced?**
Once your coverage begins, you cannot change to another plan during the certificate term.
- 26. 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.

27. 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.

28. 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.

29. 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

30. Under what circumstances will my certificate be terminated?

Your certificate terminates automatically (whichever comes first):

- When a written request for termination of this certificate is submitted to us; or
- The certificate is cancelled or lapsed or terminated in accordance to the provision in the certificate; or
- Upon death of the Person Covered; or
- Immediately after the maturity / expiry date.

For more information and assistance on **Takaful MediCash**, 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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