

## Exclusions

This rider shall not cover:

1. Critical Illness occurring within 30 days after Issue Date or Date of Reinstatement of the Supplementary Certificate/Rider.
2. Cancer, Coronary Artery By-pass Surgery, Heart Attack and Serious Coronary Artery Disease occurring within 60 days after the Issue Date or date of Reinstatement if the Supplementary Certificate/Rider.
3. Disease(s) resulting from AIDS or HIV.
4. Critical Illness occurs prior to the issue Date or date of Reinstatement of the Supplementary Certificate/Rider.

The above list is non-exhaustive, please refer to the Certificate Contract for a full list of exclusions. Should you require further details on the information above, or wish to participate in the rider, please request a Product Disclosure Sheet and Marketing Illustration from your Etiqa Takaful agent, or contact Etiqa Online at **1300 13 8888**.

## Important Notes

1. **This is a Takaful product that is tied to the performance of the underlying assets, and is not a pure investment product such as a unit trust.**
2. The brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
3. You should satisfy yourself that this rider certificate will best serve your needs and that the contribution payable is an amount you can afford.
4. This rider is only attachable to regular contribution Elite Takaful Investment-linked basic plans.
5. This rider may co-exist with any Elite Waiver of Contribution Riders. In the event claims are made under the Elite Takaful Waiver of Contribution Rider, the basic plan and any contribution for other attachable riders will be waived, except for Elite Takaful Accelerated Critical Illness Rider, which will be terminated. If Elite Takaful Payor Waiver of Contribution Rider is activated, Elite Takaful Accelerated Critical Illness Rider will not be terminated.
6. We reserved the right to amend the contribution, fees and charges of this Certificate by giving a 3 months (except medical riders 30 days) prior notice and such amendments will be applicable from the next anniversary date of the Certificate.

7. You have the right to cancel this rider, by sending written instruction to us within 15 days after you have received the rider certificate. Should you choose to cancel within the 15 days, we will reallocate back the rider charges that have been deducted into your Investment Fund.
8. You should ensure that important information regarding this rider is disclosed to you and that you understand the information disclosed. Where there is ambiguity, you should seek clarification from Etiqa Family Takaful Berhad.
9. Should you require additional information about Investment-linked Takaful and Medical and Health Takaful, please refer to the *Insuranceinfo* booklet on 'Investment-linked Takaful' and 'Medical and Health Takaful', available at all our branches or you can obtain a copy from the Etiqa Takaful agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
10. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses/pre-existing conditions of the new Certificate.
11. Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.
12. All contribution (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

01/18/EVE

Etiqa Online 1300 13 8888  
[www.etiqa.com.my](http://www.etiqa.com.my)

 [www.facebook.com/etiqa](https://www.facebook.com/etiqa)

**Etiqa Family Takaful Berhad** (266243-D)  
(Formerly known as Etiqa Takaful Berhad)  
(Licensed under Islamic Financial Services Act 2013  
and regulated by Bank Negara Malaysia)  
Dataran Maybank, No. 1, Jalan Maarof,  
59000 Kuala Lumpur, Malaysia  
T +603 2297 3888 F +603 2297 3800

Underwritten by:  
**eTiqa**  
Takaful

Ahli Kumpulan  Maybank

**eTiqa**  
Takaful



## Life-altering Illness Need Not Alter Your Family Life.

Sometimes, doing the best for your family means taking care of yourself. So you change your habits, go on a diet or exercise more. But even then, fate may have other plans. Now you can take charge of your future by protecting yourself with Elite Takaful Accelerated Critical Illness Rider.

It is a comprehensive protection plan that covers thirty-six (36) types of critical illnesses. On top of that, the rider can be attached to your Elite Takafulink plan, making your future goals with your family much more attainable.



### Key Benefits

The rider shall pay the rider Sum Covered if the Person Covered is diagnosed with one of the thirty-six (36) Critical Illness. If the Critical Illness happens to be Angioplasty and Other Invasive Treatments for Coronary Artery Disease on the Person Covered, only advanced 10% of the rider Sum Covered is payable, subject to a maximum of RM25,000. The Basic Sum Covered shall also decrease by the amount of benefit paid under this rider.

If the Person Covered is diagnosed with a Critical Illness before age five (5) at the next birthday, we shall pay in full the Aggregate Sums Covered if it does not exceed RM200,000. If the Aggregate Sums Covered exceeds RM200,000, we shall pay the balance according to the following table:

Age Next Birthday	Percentage of Aggregate Sums Covered
1	20%
2	40%
3	60%
4	80%
5 and above	100%

The limit is only applicable to payment of the Sum Covered and does not affect any payment of Fund Value.

### Eligibility

Person Covered Age	Min entry age: 30 days Max entry age: 65 years old (ANB) Rider expires on Person Covered's age 88 years old (ANB), subject to sufficiency of Fund Value to sustain the Certificate.
Min Sum Covered	RM5,000
Max Sum Covered	Follows basic plan Sum Covered or RM1 million per life for all Critical Illness Certificates, whichever is lower. The aggregate amount of Sum Covered for any one Person Covered for all critical illness coverage should not exceed RM1 million.

ANB: Age Next Birthday

36 types of standard Critical Illnesses covered:

1. Alzheimer's Disease / Severe Dementia
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3. Bacterial Meningitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
4. Benign Brain Tumour - <i>of specified severity</i>
5. Blindness - <i>Permanent and Irreversible</i>
6. Brain Surgery
7. Cancer - <i>of specified severity and does not cover very early cancers</i>
8. Cardiomyopathy - <i>of specified severity</i>
9. Chronic Aplastic Anemia - <i>resulting in permanent Bone Marrow Failure</i>
10. Coma - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
11. Coronary Artery By-pass Surgery
12. Deafness - <i>Permanent and Irreversible</i>
13. Encephalitis - <i>resulting in permanent inability to perform Activities of Daily Living</i>
14. End-Stage Liver Failure
15. End-Stage Lung Disease
16. Fulminant Viral Hepatitis
17. Heart Attack - <i>of specified severity</i>
18. Heart Valve Surgery
19. HIV Infection Due To Blood Transfusion
20. Kidney Failure – <i>requiring dialysis or kidney transplant</i>
21. Loss of Speech
22. Major Head Trauma - <i>resulting in permanent inability to perform Activities of Daily Living</i>
23. Major Organ / Bone Marrow Transplant
24. Medullary Cystic Disease
25. Motor Neuron Disease - <i>permanent neurological deficit with persisting clinical symptoms</i>
26. Multiple Sclerosis
27. Muscular Dystrophy
28. Paralysis of Limbs
29. Parkinson's Disease - <i>resulting in permanent inability to perform Activities of Daily Living</i>
30. Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>
31. Serious Coronary Artery Disease
32. Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
33. Surgery to Aorta
34. Systemic Lupus Erythematosus With Severe Kidney Complications

- |   |
|---|
| 35. Terminal Illness                                  |
| 36. Third Degree Burns - <i>of specified severity</i> |

\* For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the rider benefit or up to RM25,000 will be payable.

Life is full of uncertainties, and unfortunate events could strike you when you least expect them. Planning adequate protection to safeguard you and your loved ones' future should be your utmost priority.

In order to have a more comprehensive protection, you may also opt to add riders as below:

### Elite Takaful Payor Waiver of Contribution for Death, TPD and Critical Illness Rider

In the event that the Participant is deceased, affected by Total Permanent Disability (TPD) before age sixty-five (65) next birthday or diagnosed with any one of the thirty-five (35) Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the contribution will be waived throughout the coverage period. This rider is only applicable to adult plans and for spouse only.

### Elite Takaful Payor Waiver of Contribution for Death, TPD and Critical Illness (Juvenile) Rider

In the event that the Participant is deceased, affected by Total Permanent Disability (TPD) or diagnosed with any one of the 35 Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), before age twenty-five (25) next birthday of the Participant, whichever is sooner, the Participant will be waived until the Person Covered reaches age twenty-five (25) next birthday or aged sixty-five (65) next birthday of the Participant, whichever is sooner. This rider is only applicable to juvenile plans.

### Elite Takaful Waiver of Contribution for Critical Illness Rider

If Person Covered is diagnosed with any one of the thirty-five (35) Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the contribution will be waived throughout the coverage period.

With these Elite Takaful Waiver of Contribution and Elite Takaful Payor Waiver of Contribution riders, you will have added protection against the unexpected. However, whilst waiver mode is activated, the Certificate may still lapse if the Fund Value is insufficient to pay for all Certificate charges and you may require additional contributions to be paid to maintain the Certificate.