

**Benefits Will Not Be Paid In The Following Instances**

To keep the benefits affordable, the benefits are not paid in event of an accident arising due to the following events:

1. Participation in any criminal or illegal act, or dangerous sports, and hobbies,
2. Self-inflicted injuries or suicide or attempted suicide,
3. Consumption of drugs or alcohol, or inhalation of gas or fumes, and
4. Physical and violent provocation.

The above list is non-exhaustive, please refer to the Takaful Certificate 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 sales illustration from your Etiqa Takaful agent, or contact Etiqa Online at 1300 13 8888.

**Important Information And Disclosures**

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. This rider is only attachable to regular contribution Elite Takaful Investment-linked basic plans.
4. Before participating in this rider, you should satisfy yourself that this rider certificate will best serve your needs and that the contribution payable is an amount you can afford.
5. 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', which is 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).
6. 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.
7. All contribution (if applicable) will be subjected to relevant charges or taxes including Goods & 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)

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Underwritten by:  
**eTiqa**  
 Takaful

Elite Takaful  
 Accidental Benefit Rider  
 (Optional Add-On Rider)

**Enjoy A  
 Worry-Free Life.**



Ahli Kumpulan 

**eTiqa**  
 Takaful

# Accidents May Unfortunately Happen To You Or Your Loved Ones, But You And Your Loved Ones Are Protected At All Times

Leading a busy lifestyle while negotiating the hustle and bustle of your daily activities may leave you and your loved ones exposed to unforeseen mishaps. The most minor of accidents may end up being costly while the more serious ones may lead to permanent disablement or even death, leaving unfortunate grief and suffering.

As you and your loved ones are out and about, day in and day out for work and pleasure, rest assured that you and your loved ones are covered with every step you make.



## Key Benefits

You may cover yourself, or your loved ones, according to the following benefits under this rider.

### 1. Accidental Death or Permanent Dismemberment Benefit

The payment will vary as a proportion of the Elite Takaful Accidental Benefit Rider Sum Covered, based on the outcome of an accident, as set out in the following table:

| Accident Outcome  | Benefit paid as a proportion of Elite Takaful Accidental Benefit Rider Sum Covered |
|---|--|
| Death   | 100%   |
| Dismemberment of two or more limbs at or above the wrist or ankle   | 100%   |
| Total and irrecoverable loss of all sight in both eyes  | 100%   |
| Total and irrecoverable loss of all sight in one eye and dismemberment of one limb at or above the wrist or ankle | 100%   |
| Dismemberment of one limb at or above the wrist or ankle  | 60%  |
| Total and irrecoverable loss of all sight in one eye  | 60%  |
| Total and irrecoverable loss of all hearing in both ears  | 60%  |
| Total and irrecoverable loss of speech  | 60%  |
| Dismemberment of thumb and index finger of either hand at or above the knuckles                                   | 25%  |

Note: On the payment of any of the above benefits, the rider will terminate.

### 2. Double Indemnity Benefit

An additional payment equal to the Accidental Death or Permanent Dismemberment Benefit payment should the accident occur due to:

- An accident involving public transport, a cable car, or an elevator (other than an elevator used at a mine or construction site), whilst you are a passenger, or
- A fire within a public building (such as a hotel, theatre or cinema), whilst you are occupying the building.

### 3. Compassionate Cash Benefit

An additional payment of 5% of the Elite Takaful Accidental Benefit Rider Sum Covered, up to a maximum of RM 5,000 will be payable, on death due to any cause.

### 4. Medical Appliance and Mobility Aid Benefit

An additional payment of RM 150 per accident as an allowance for any medical appliances or mobility aids (such as crutches, wheelchair, knee braces, orthotics, or splints) prescribed due to an accident.

## Supplementary Benefits

In addition to Elite Takaful Accidental Benefit Rider, you may apply for cover under the following supplementary riders:

### 1. Elite Takaful Accidental Medical Reimbursement Benefit Rider

An additional sum is paid to reimburse the medically necessary surgical, hospital, clinic and nursing home services expenses if the Person Covered is injured during accident, subject to a maximum of 6% of the Elite Takaful Accidental Benefit Rider Sum Covered.

### 2. Elite Takaful Accidental Indemnity Benefit Rider Accidental Hospital Indemnity Benefit

An additional sum is paid of RM 8.50 per day, per RM 10,000 of the Elite Takaful Accidental Benefit Rider Sum Covered for each hospitalisation exceeding 6 consecutive hours which arises due to and commences within 36 hours of the accident. The total payments under this benefit for all accident outcomes are limited to 25 weeks throughout the rider's term.

### Accidental Indemnity Benefit for Accidental Partial Disablement

An additional sum is paid of RM 3.50 per day, per RM 10,000 of the Elite Takaful Accidental Benefit Rider Sum Covered when on certified medical leave which arises due to accident, for at least 3 consecutive days. The payment is limited to RM 1,000 per week, and total payments under this benefit are limited for all accident outcomes to 52 weeks throughout the rider's term.

In the event where Elite Takaful Hospital Cash Benefit Rider co-exists with Elite Takaful Accidental Indemnity Benefit Rider, the benefit payment is either from Elite Takaful Hospital Cash Benefit Rider or Elite Takaful Accidental Indemnity Benefit Rider, whichever is higher.

### 3. Elite Takaful Extended Accidental Total and Permanent Disability (TPD) Benefit Rider

An additional sum is paid of the Elite Takaful Accidental Benefit Rider Sum Covered on Total and Permanent Disability (TPD) due to accident. TPD must be at least 6 consecutive months.

## Eligibility And Expiry Ages

You or your loved ones are eligible for cover, if aged between 14 days and 65 years, except for Elite Takaful Extended Accidental TPD Benefit Rider which is 60 years. Cover is only effective when notified in writing by the Takaful Operator.

The benefits will continue until the earlier of the anniversary of the certificate prior to the 70th birthday, termination of the basic certificate, or any claims against the Accidental Death or Permanent Dismemberment Benefit.

## Charges For Benefits

This is a unit deducting rider, under which a Tabarru' Charge is deducted monthly from the value of your units to cover the costs of the rider. The level of Tabarru' Charge is not guaranteed and may be revised at certificate anniversary by giving 3 months' notice.