

### 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 Oneline 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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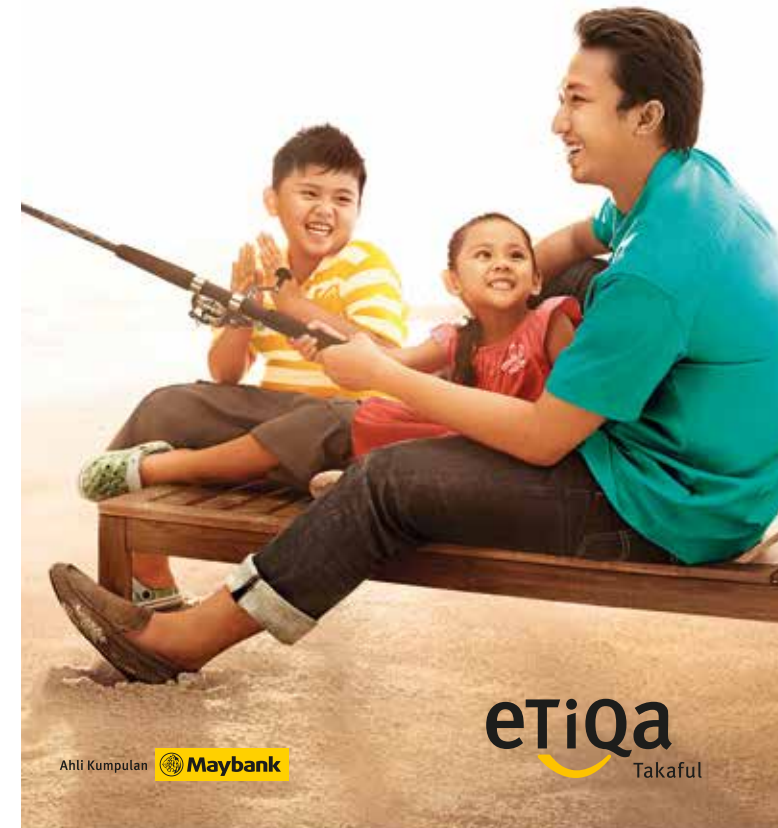
Underwritten by:  
**eTiqa**  
 Takaful

Ahli Kumpulan 

**eTiqa**  
 Takaful

Elite Takaful  
 Hospital Cash Benefit Rider  
 (Optional Add-On Rider)

# Keeping Your Finances In Order While You Recover.



# Everything Keeps Going For You And Your Loved Ones Even When You Are Hospitalised

While you are recovering in hospital, life around you must go on. Sometimes your medical plan may only cover unexpected hospital costs, your loved ones still require your care even while you are hospitalised and your financial burden may pile up as you are unable to work. Providing you with daily cash benefit during your hospital stay, the Elite Takaful Hospital Cash Benefit Rider helps to ease your worries while giving you peace of mind before you get back on your feet again.



## Key Benefits

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

- On **hospitalisation within Malaysia**, the Daily Cash Benefit will be paid for each day hospitalised for at least 6 consecutive hours, up to a maximum of 180 days per condition, and provided the condition is not a pregnancy related illness, which is excluded.
- On **hospitalisation within Malaysia within an Intensive Care Unit (ICU), Coronary Care Unit (CCU) or Neonatal Intensive Care Unit (NICU)**, the payment will be doubled, up to a maximum of 20 days per condition, except for hospitalisation due to pregnancy related illnesses, which is excluded.
- On **hospitalisation outside Malaysia due to an emergency**, the Daily Cash Benefit will be paid, up to a maximum of 30 days per condition.
- On **hospitalisation within Malaysia due to a pregnancy related illness**, the Daily Cash Benefit will be paid for each day hospitalised for at least 6 consecutive hours, up to a maximum of 3 days per condition.

A hospitalisation within 14 days of a prior hospitalisation, for the same condition, will be treated as the same hospitalisation for the purpose of the limits above. The total of all benefit payments under this rider are limited to 365 days.

## Eligibility And Expiry Ages

You or your loved ones are eligible for cover, if aged between 14 days and 65 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 claims against the rider benefit exceeded 365 days.

## 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.

## Benefits Will Not Be Paid In The Following Instances

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

1. Any condition which arises within 30 days from the date the rider commences, unless due to an accident,
2. Any condition which existed or occurred prior to commencement of this rider, including birth defects, and congenital and hereditary conditions,
3. Participation in any criminal or illegal act, or dangerous sports and hobbies,
4. Procedures which are not medically necessary, exploratory, experimental, diagnostic or cosmetic,
5. Consumption of drugs or alcohol, or inhalation of gas or fumes, or
6. Mental illness, self-inflicted injuries, attempted suicide, dental care or treatment, organ or tissue donation, circumcision, contraception, sterilization, infertility, abortion, HIV, AIDS, or sexually transmitted diseases, or consequences thereof.

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 Oneline at 1300 13 8888.