

## EZPrime Summary of Coverage

# Takaful EZPrime Personal Accident Plan



## Protecting you over age 50

- Guaranteed acceptance
- No medical examination required
- Benefits paid directly to you or your family, free of tax
- Benefits paid in addition to any other insurance you may have
- Monthly contributions do not increase with your age
- You can enrol if you are age 50-70

	Benefit	Basic	Supreme	Premier	Premier Plus
<b>Core</b>	Accidental Death and Total Permanent Disability (AD&TPD)	100,000	200,000	300,000	500,000
	Temporary Total Disability (TTD) weekly benefit	50	100	150	250
	Bonus Plan (AD&TPD)	-	10,000	15,000	25,000
<b>Add-ons (optional)</b>	Broken Bones due to accident	500	1,000	1,500	2,500
	Hip Replacement due to accident	500	1,000	1,500	2,500
	Emergency Cash Upon Accidental Hospitalisation	250	500	750	1,250
	Traffic AD&TPD	50,000	100,000	150,000	250,000
	Weekly Nursing Care Allowance per accident upon TTD	50	100	150	250

All amounts in Malaysian Ringgit

## Let's go over each of the payouts available with EZPrime:

### 1) Accidental Death and Total Permanent Disability Benefit

**Up to RM500,000 in lump sum cash** if any of the following happens within 12 months of an accident:

- You die as a result of the accident
- You become totally and permanently disabled and unable to earn an income or work for at least 6 months
- You suffer loss of sight in both eyes
- You suffer severance of two limbs at or above the wrist or ankle
- You suffer loss of sight in one eye and severance of one limb at or above the wrist or ankle

### 2) Accidental Temporary Total Disability Benefit

**Up to RM250 in weekly cash "living benefits"** for up to 104 weeks, if the following happens within 12 months of an accident:

- You suffer a temporary total disability that stops you from working or earning an income for a consecutive 4 weeks

### 3) Bonus Plan for Accidental Death and Total Permanent Disability (Supreme, Premier & Premier Plus plans only)

**Up to RM25,000 in additional lump sum cash for Accidental Death and Total Permanent Disability** if:

- Your injury results in your death or total permanent disability within 12 months of an accident

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**EZPrime also lets you enhance your plan with up to 4 additional cash payouts:**



## 1. Broken Bones & Hip Replacement

**Up to RM2,500 for Broken Bones and Hip Replacement**

You and your family will receive this lump sum cash benefit if:

- Your injury results in broken bones or hip replacement within 12 months of the accident
- You completely fracture any of the following bones: the vault or base of skull, anklebone, shoulder blade, breastbone, humerus, radius and ulna (except fractures of the lower radius and ulna), shin bone, fibula, at least two ribs, thighbone, femoral neck, pelvis, scapula, vertebrae/spine (with spinal cord damage)
- The fracture results in a surgical procedure in which your hip joint has to be totally replaced, meaning the replacement of both the acetabulum and the femoral head, by a prosthetic implant.



## 2. Emergency Cash

**Up to RM1,250 for hospital emergencies**

You and your family will receive this lump sum cash benefit if:

- You suffer an injury in an accident and are admitted to hospital within 48 hours of the accident



## 4. Nursing Care Allowance benefit

**Up to RM250 a week for nursing care**

You and your family will receive this lump sum cash benefit for up to 104 weeks if:

- You suffer an injury that resulted in a Temporary Total Disability
- You receive the Accidental Temporary Total Disability Benefit for the same injury



## 3. Traffic

**Up to RM250,000 for traffic accidents**

You and your family will receive this lump sum cash benefit if:

- You suffer an injury during a traffic accident; and
- Your injury results in Death or Total Permanent Disability within 12 months of the accident

## Other important things to know about EZPrime

- You and your spouse may enrol if you are both age 50-70.
- If you enrol in EZPrime, you may cancel by returning the Certificate to EZTakaful within 14 days of receiving it and any contribution paid by you will be refunded. Should you choose to cancel after 14 days of Certificate receipt, any contributions paid will not be refunded.
- EZPrime is guaranteed renewable, as long as contributions are paid, until age 75 at which time this plan ends.
- EZPrime is terminated once the Accidental Death or Accidental Total Permanent Disability Benefit is paid.
- MAA Takaful Berhad is the Takaful operator for EZPrime.

## Like every plan, there are some things that are not covered

EZPrime has exclusions which include prohibited activities, physical conditions, careless behaviour, pre-existing medical conditions and certain occupations and conditions.

**Please see the EZPrime Master Certificate for a full list of exclusions, definitions and conditions**

**Enrol now! [www.eztakaful.com.my](http://www.eztakaful.com.my) or call 1300 82 0010.**