



ezCergas

Protecting you during your hospital stay

- ✓ 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 18-60

What's inside this personal accident plan?

	Benefit	Basic	Supreme	Premier	Premier Plus
Core	Accidental Daily Hospital Income Benefit (per day)	100	200	300	500
	Double Accidental Daily Hospital Income for ICU Benefit (per day)	200	400	600	1,000
	Family Daily Allowance Benefit (per day)	50	100	150	250
	Post Hospitalisation Treatment Allowance Benefit	500	1,000	1,500	2,500
Add-ons (optional)	Dengue and Malaria Daily Hospital Income Benefit (per day)	100	200	300	500
	Motorcycle Accidental Daily Hospital Income Benefit (per day)	100	200	300	500
	Accidental Major Surgery Benefit	1,000	2,000	3,000	5,000
	Outpatient Cash for Emergency Treatment Benefit	50	100	150	250

All amounts are in Ringgit Malaysia (RM)

What are the Shariah concepts applicable to ezCergas?



Takaful

This is an arrangement based on mutual assistance, where takaful participants agree to contribute to a common fund. This fund provides mutual financial benefits which are payable to the takaful participants, or their beneficiaries, if pre-agreed events occur.



Wakalah

This is an agency contract where the participant appoints the takaful operator to manage Takaful contributions by charging an agreed Wakalah Fee for their services.



Tabarru'

This is a contribution from the participants to the General Risk Investment Account (GRIA). The participants agree to relinquish all or a portion of their contribution to pay the takaful benefits.



Hibah

If a Surplus Sharing is declared from the General Risk Investment Account (GRIA) at the end of each financial year, 50% of the surplus will be shared with the eligible participant based on the Hibah (gift) contract.



Ju'alah

This is a commission (reward) for good performance in managing the General Risk Investment Account (GRIA). It entitles the takaful operator to an incentive equal to 50% of any surplus sharing from the General Risk Investment Account (GRIA) after the end of each financial year.



Qard

This is an interest free loan which is provided by the takaful operator in the event of a deficit in the General Risk Investment Account (GRIA).

What do the Key Benefit payouts actually cover?

Hospital Income Benefit

Up to **RM500 per day** for up to 60 days if the following happens after an accident:

- You are treated in the hospital for more than 24-hours because of an injury

Double Hospital Income for ICU Benefit

Up to **RM1,000 per day** for up to 30 days if the following happens after an accident:

- You are treated in a hospital Intensive Care Unit for more than 24-hours because of an injury

Family Allowance Benefit

Up to **RM250 per day** for up to 30 days to help your family cover their bills while you are in the hospital if:

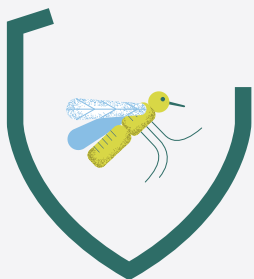
- You are treated in the hospital for more than 24-hours because of an injury

Post Hospital Treatment Allowance Benefit

Up to **RM2,500 to help cover additional costs** if you require follow-up treatments after being released from hospital if:

- You are in hospital for at least a consecutive 7 days
- You undergo follow-up treatment as prescribed by a doctor within 30 days from the day you were discharged from the hospital
- You receive the Accidental Daily Hospital Income Benefit or the Double Accidental Daily Hospital Income Benefit

If I enhance my plan with some additional cash payouts, what do they include?



Dengue and Malaria

Up to **RM500 per day** for Dengue and Malaria

You and your family will receive this Daily Hospital Income Benefit for up to 30 days if:

- You are treated in the hospital for more than 24 hours because of dengue or malaria



Motorcycle Accident

Up to **RM1,000 per day** for Motorcycle Accidents

You and your family will receive this Daily Hospital Income Benefit for up to 60 days if:

- You are treated in hospital for an injury caused while riding a motorcycle or a pillion rider
- You report the motorcycle accident to the police within 24 hours and your claim is supported by the corresponding police report



Major Surgery

Up to **RM5,000 for Major Surgery**

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

- You undergo major surgery due to an accident and are hospitalised for a minimum 48 hours
- Your major surgery is one of the following covered operations: transplant of a major organ, hip or knee joint replacement surgery, excision of tissue of brain with craniotomy, open heart surgery, or hysterectomy



Outpatient Cash

Up to **RM250 in cash for Outpatient Emergencies**

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

- You undergo emergency outpatient treatment (prescribed by a doctor) within 48 hours of an accident

What else should I know about ezCergas?

- You and your spouse may enrol if you are both age 18-60.
- Payout amounts for children are 50% of adult's payout amounts.
- A child must be age 6 months to 23 years and dependent on the Certificate holder. There is no limit to the number of children that can be covered.
- If you enrol in ezCergas, 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.
- ezCergas is guaranteed renewable, as long as contributions are paid, until age 65 at which time this plan ends.
- Zurich General Takaful Malaysia Berhad is the Takaful operator for ezCergas.

What isn't covered under ezCergas?

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

Please see the ezCergas Master Certificate for a full list of exclusions, definitions and conditions or call us at 1300 82 0010 if you have any questions.

