



ezCover

A dependable plan for unpredictable events

- ✓ Guaranteed acceptance for ages 18-70
- ✓ Fixed monthly contribution that doesn't increase with age
- ✓ Benefits paid directly to you or your family, free of tax
- ✓ No medical examination

What's inside this personal accident plan

	Benefit	Basic	Supreme	Premier	Premier Plus
Core	Accidental Death and Total Permanent Disability (AD&TPD)	100,000	200,000	300,000	500,000
	Temporary Total Disability (weekly benefit)	50	100	150	250
	Bonus Plan for AD&TPD	-	10,000	15,000	25,000
Add-ons (optional)	Traffic AD&TPD Protection	50,000	100,000	150,000	250,000
	Emergency Cash Upon Accidental Hospitalisation	250	500	750	1,250
	Theft & Snatch resulting in AD&TPD	50,000	100,000	150,000	250,000
	Aviation AD&TPD	200,000	400,000	600,000	1,000,000

All amounts are in Ringgit Malaysia (RM)

What are the Shariah concepts applicable to ezCover?



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?

Accidental Death and Total Permanent Disability Benefit

Up to RM500,000 in lump sum cash if any of these scenarios happen 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

Accidental Temporary Total Disability Benefit

Up to RM250 in weekly cash benefits for up to 104 weeks, if this 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

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

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



Traffic Accidents

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



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



Theft & Snatch

Up to RM250,000 for Theft & Snatch robberies

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

- You suffer an injury as a theft & snatch victim that results in your Death or Total Permanent Disability within 12 months of the event



Aviation

Up to RM1,000,000 for Air Travel accidents

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

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

What else should I know about ezCover?

- You and your spouse may enrol if you're both age 18-70.
- Payout amounts for children are 50% of adult's payout amounts and children are not covered for Total Temporary Disability.
- 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 ezCover, 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.
- ezCover is guaranteed renewable, as long as contributions are paid, until age 75 at which time this plan ends.
- ezCover is terminated once the Accidental Death or Accidental Total Permanent Disability Benefit is paid.
- Zurich General Takaful Malaysia Berhad is the Takaful operator for ezCover.

What isn't covered under ezCover?

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

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

