

ezHoliday

Protecting you during holiday periods

- ✓ 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
Core	Accidental Total Permanent Disability (ATPD)	100,000	200,000
	Accidental Death (AD)	10,000	20,000
	Monthly Family Allowance for Accidental Death and Total Permanent Disablement	1,000	2,000
	Home Contents Benefit	15,000	30,000

All amounts are in Ringgit Malaysia (RM)

What are the Shariah concepts applicable to ezHoliday?



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 Total Permanent Disability Benefit

Up to RM200,000 in lump sum cash if any of the following happens within 12 months of an accident during a covered holiday period:

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

Accidental Death Benefit

Up to RM20,000 in lump sum cash if within 12 months of an accident during a covered holiday period:

- You die as a result of injuries suffered in the accident
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Monthly Family Allowance for Accidental Death and Total Permanent Disability

Up to RM2,000 a month for 12 months if within 12 months of an accident during a covered holiday period:

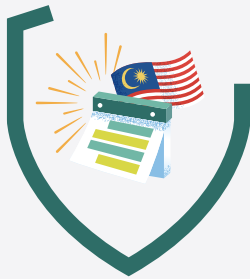
- You die or suffer total permanent disability as a result of injuries suffered in the accident
-

Damage to Home Contents Benefit

Up to RM30,000 for loss or damage to home contents due to accident, crime, or natural disaster if:

- The event takes place during a covered holiday period
- You report the event to the police immediately after discovery
- You provide proof of the value of the property lost or damaged

ezHoliday covers you during the following holiday periods:



All Malaysian National Declared Public
Holidays, inclusive of 5 days before
AND 5 days after the holiday



All Government Primary and
Secondary School Holidays

What else should I know about ezHoliday?

- You may enrol if you are age 18-60.
- If you enrol in ezHoliday, 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.
- ezHoliday is guaranteed renewable, as long as contributions are paid, until age 70 at which time this plan ends.
- ezHoliday is terminated once the Accidental Death or Accidental Total Permanent Disability Benefit is paid.
- Zurich General Takaful Malaysia Berhad is the Takaful operator for ezHoliday.

What isn't covered under ezHoliday?

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

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

