



M-TIARA EXCLUSIVE PA TAKAFUL



**Be Well
Prepared
for the
Unexpected**

Extra Benefits Of M-Tiara Exclusive PA

Surplus Sharing: This is one of the unique features of Takaful where participants are allowed to share the net underwriting surplus (if any) subject to no claims.

Renewal Incentive Bonus: A claim free Takaful will be rewarded with a renewal bonus of additional 10% per year of initial sum covered up to a maximum of 50%.

Declined Risk Occupations

- Professional Cash Carriers
- Divers
- Racing Drivers
- Jockey
- Aircraft Testers
- Pilots or Crews
- Stevedores
- Explosive Handlers
- Engaged in Demolition of Buildings
- Underground Tunneling and Mining
- War Correspondents
- Sawyers
- Oil Rig Workers
- Timber Logging Workers
- Firemen
- Seamen and Sea Fishermen
- Woodworking Machinist
- Persons in Martial Art, Boxers and Wrestlers
- Person Engaged in Ambulance Service
- Steeplejacks
- Policemen
- Army/Military Officers
- Law Enforcement Officers
- Unlicensed Money Lending
- Unlicensed Gaming or Gambling
- Any Other Illegal Activities

Main Exclusions

- 1) Insanity, suicide and self-inflicted injury.
- 2) Pre-existing physical defects or infirmity.
- 3) Disease, infection or parasites.
- 4) Childbirth, miscarriage, pregnancy.
- 5) Using of wood-working machinery driven by mechanical power.
- 6) Whilst committing or attempting to commit any unlawful act.
- 7) War, invasion, act of enemy, hostilities or warlike operations (whether war be declared or not) or civil war and terrorism. Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state or siege.
- 8) Ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
- 9) While travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion the Life Insured would not be covered if he is involved in any technical operation or navigation whilst in the aircraft.



This plan is underwritten by Zurich Takaful

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Life is full of surprises. Today you may be physically well and able but you will never know when an accident can take them away from you. Take no chances on your well being and prepare yourself! Nothing is more comforting than knowing that you are well prepared in getting through physical hardship.

What is M-Tiara Exclusive PA?

M-Tiara Exclusive PA is a Personal Accident Takaful plan designed by MAA Takaful Berhad for your protection needs. It is Shariah-compliant and it gives you 24 hours protection against injury anywhere in the world caused by accidental means. With a variety of plans and sub-plans to choose from, you can be confident that it is a Takaful plan for everybody.

Extended Coverage:

Coverage is automatically extended to include the following accidents:

- Whilst on any vehicle/mode of travelling
- Whilst engaged in amateur sports or hobbies (except martial arts and wrestling)
- Caused by natural disaster including La Nina, El Nino, flood and earthquake
- Caused by reptile bites and harmful animal bites
- Caused by strike, riot and civil commotion
- Murder and assault (unprovoked)
- Drowning
- Suffocation through fumes or poisonous gas
- Food and drink poisoning
- Intoxication by drugs (only drugs prescribed by a registered medical practitioner)

Mode of Payment

Annually

Period of Takaful

One year

Eligibility

1. Minimum: 18 years old
2. Maximum: 65 years old
3. Renewal up to 70 years old

Citizenship

Citizen of Malaysia or Malaysian Permanent Resident

Table Of Benefits

Benefits	Occupation Class 1 & 2		
	Plan 1	Plan 2	Plan 3
Accidental Death	RM50,000	RM100,000	RM300,000
Double Indemnity- Accidental Death; In the event of an accident whilst travelling as a fare paying passenger in a public conveyance or in the government building or elevators.	Sum Covered RM100,000	Sum Covered RM200,000	Sum Covered RM600,000
Funeral and Family Bereavement Allowance	RM7,500		RM10,000
Repatriation Expenses; Reimburse of the expenses incurred for the repatriation of the Mortal remains back to Malaysia	up to RM4,000		up to RM6,000
Accidental Permanent Disablement	up to 100% of Sum Covered as per Table of Benefits		
Double Indemnity - Accidental Permanent Disablement; In the event of accident whilst travelling as a fare paying passenger in a public conveyance or in the government building or elevators.	up to 200% of Sum Covered as per Table of Benefits		
Wheelchair and/or Artificial Limbs Expenses	up to RM3,000	up to RM4,500	
Accidental Temporary Total Disablement (TTD)	RM100 per week	RM150 per week	
Weekly Indemnity	Maximum 104 weeks RM50 per week		Maximum 104 weeks RM75 per week
Accidental Temporary Partial Disablement (TPD)	50% of TTD		
Weekly Indemnity	Maximum 104 weeks		
Accidental Hospitalised Allowance (HA)	RM50 per day	RM75 per day	
Daily Indemnity	Maximum 120 days, subject to hospitalised for a minimum of 48 continuous hours due to an accident		
Medical Reimbursement Expenses (MRE)	up to RM5,000	up to RM7,500	
- Cosmetic Surgery due to accident	up to RM5,000	up to RM7,500	
- Traditional Treatment (post-hospitalisation treatment)	RM50 per visit (Maximum RM 500)	RM75 per visit (Maximum RM 750)	
- Ambulance Fee	up to RM500	up to RM700	
- Medical expenses due to JE, Malaria and Dengue	up to RM1,000	up to RM1,500	
- Medical/Postmortem Fee	up to RM150	up to RM200	
Misfortune Accident Allowance; In the event of House in Total Loss due to Fire (with Fire Brigade report, Police report & Proof of Ownership) or Car* Theft (with Police report, Motor Takaful/Insurance Claim Offer Letter & Proof of Ownership) * Private use only	RM3,000 per house RM1,000 per car <small>1 claim per certificate</small>	RM5,000 per house RM2,000 per car <small>1 claim per certificate</small>	
Personal Liability - Cover 3rd party claims and legal expenses	Limit up to 25% of Sum Covered		
HIV infection from Blood Transfusion	RM10,000		
Badal al-Hajj	RM1,500		
Renewal Incentive Bonus (Increment of Sum Covered) A claims-free policy will be rewarded with a renewal bonus of additional 10% per year of initial sum covered up to a maximum of 50%	10% per year of Initial Sum Covered Maximum 50%	10% per year of Initial Sum Covered Maximum 50%	10% per year of Initial Sum Covered Maximum 50%
Annual Contribution	RM187	RM272	RM662

(The above contributions are subject to RM10 Stamp Duty and 6% Goods and Services Tax).