



ZURICH[®]
TAKAFUL

Personal Sentinel V3 Takaful

Essential Protection for Your Safety





Personal Sentinel V3 Takaful

Life is unpredictable. You think you have got everything planned down to the last detail; you are prepared for anything. But are you really prepared?

There is only one certainty, you need **Personal Sentinel V3 Takaful**. With today's fast-paced lifestyle, you need protection that is hassle-free and gives you the peace of mind you can count on.

With superior benefits and protection, **Personal Sentinel V3 Takaful** allows you to lead your life, on your terms. You will be comforted to know that we are always there right by your side quietly protecting your loved ones. So, go ahead, live your life!

Destiny... is it predestined or is it alterable?

Fate... is it a matter of chance or is it a matter of choice?

If you have an opportunity to protect your family and secure them a future, wouldn't you take it?

Have you secured protection for your loved ones? Have you protected yourself?

Are you protected enough?

Think, Then... YOU DECIDE!!

Description of Benefits

1. Accidental Death

This benefit pays the Principal Sum Covered in the event of accidental death.

2. Accidental Permanent Disablement

In the event of permanent disablement due to accident, this benefit pays up to the Principal Sum Covered or a percentage of the Principal Sum Covered as per the Table of Benefit.

3. Double Indemnity

In the event of the following mishap, the payable Principal Sum Covered will be doubled.

- Death due to an accident on any mode of public conveyance as a fare paying passenger.
- Death due to an accident on Grab and e-hailing car services as a fare paying passenger
- Total paralysis or quadriplegia due to an accident.
- Death due to fire at Covered Person own residence (home where the Covered Person has resided permanently for more than 1 year).

4. Accidental Medical Expenses

This benefit will reimburse the Covered Person for any injuries that arise due to an accident incurred within 12 consecutive months from the date of accident, which includes hospital room and board, clinical, outpatient, surgical treatment and the following:

- Hassle-free Cashless admission up to the maximum amount stated in the Certificate Schedule per accident.
- Traditional treatment of RM50 per visit up to maximum amount stated in the Certificate Schedule for post hospitalisation cases.
- Up to RM150 for the cost of medical report and post-mortem report.
- Up to RM500 ambulance fees consequent upon an accident.
- Reimbursement of hospitalisation cost incurred due to Malaria, Dengue Fever or Japanese Encephalitis

5. Weekly Benefit (optional)

This optional benefit pays cash benefits according to the chosen weekly Covered amount, up to 52 weeks in the event that the Covered Person is unable to attend work due to Temporary Total Disability or Temporary Partial Disability consequent upon injury due to accident.

6. Daily Hospital Income

A daily income is payable up to the maximum of 120 days in the event that the Covered Person is hospitalised due to accidental injury.

7. Death due to Zika or Chikungunya

In the event that Covered Person dies due to Zika or Chikungunya, 10% of the Principal Sum Covered is payable.

8. Death due to Dengue Fever, Malaria or Japanese Encephalitis

In the event that Covered Person dies due to Dengue Fever, Malaria or Japanese Encephalitis, 10% of the Principal Sum Covered is payable.

9. Emergency Cash

Pays RM5,000 emergency cash in the event of accidental death.

10. Prosthesis/Wheelchair - Permanent Total Disablement

The actual expenses incurred for the purchase of wheelchair, artificial arm or leg or crutches as recommended by attending Physician up to RM2,500.

11. Prosthesis/Wheelchair - Partial Disablement

The actual cost incurred for the purchase of wheelchair, artificial arm or leg or crutches as recommended by attending Physician up to RM250.

12. Dental Correction or Corrective Cosmetic Surgery

The actual cost incurred for dental correction or corrective cosmetic surgery up to RM5,000.

13. Kidnap Benefit

Pays a lump sum of RM5,000 or necessary expenses incurred including the hiring of a private investigator. This benefit also offers a reward of RM25,000 for information leading to the recovery of the covered person. The Principal Sum Covered will be paid in full if the Covered Person is not recovered after a period of one year from the day of kidnapping.

14. Blood Transfusion

In the event that the Covered Person contracts HIV as a result of blood transfusion, 10% of the Principal Sum Covered is payable.

15. Permanent Impotence or Infertility

Pays up to 10% of the Principal Sum Covered for Permanent Impotency or Infertility as a result of an accident.

16. Personal Liability

We will indemnify the Covered Person up to the amount stated in the Certificate Schedule in respect of accident bodily injury to third party or accidental damage to property of third party. The territorial limit of this benefit is within Malaysia only.

17. Renewal Bonus

Upon renewal of certificate, the Principal Sum Covered will be increased by 15% per year up to 150% of the Principal Sum Covered for Accidental Death, Accidental Permanent Disablement and Double Indemnity.

Benefits

Benefit	Description	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)	Plan 7 (RM)	
A	Accidental Death	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
B	Accidental Permanent Disablement	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
C	Double Indemnity • Death on public conveyance • Death on Grab and e-hailing services • Total Paralysis or Quadriplegia • Death due to fire at own residence	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000	
D	Accidental Medical Expenses	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
D1	• Medical and Post-mortem Report Fees	150							
D2	• Traditional Treatment	50 per visit, up to a maximum of 500					50 per visit, up to a maximum 1,000		
D3	• Dengue Fever, Malaria or Japanese Encephalitis	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
D4	• Ambulance Fees	500							
D5	• Cashless Hospital Admission	5,000	6,000	6,500	7,500	10,000	12,000	15,000	
E	Weekly Benefit (optional)								
E1	• Temporary Total Disablement	50	100	120	150	250	350	500	
E2	• Temporary Partial Disablement	25	50	60	75	125	175	250	
F	Daily Hospital Income	90	90	90	120	180	200	250	
G	Death due to Zika or Chikungunya	10% of Principal Sum Covered							
H	Death due to Dengue Fever, Malaria or Japanese Encephalitis	10% of Principal Sum Covered							
I	Emergency Cash	5,000							
J	Prosthesis/Wheelchair - Permanent Total Disablement	2,500							
K	Prosthesis/Wheelchair - Partial Disablement	250							
L	Dental Correction or Corrective Cosmetic Surgery	5,000							
M	Kidnap Benefit	5,000 for expenses and 25,000 for reward							
N	Blood Transfusion	10% of Principal Sum Covered							
O	Permanent Impotence or Infertility	10% of Principal Sum Covered							
P	Personal Liability	2 times of Principal Sum Covered							
Q	Renewal Bonus	15% per year on Principal Sum Covered, up to a maximum of 150%							
R	Referral Emergency Assistance Programme	Up to USD1,000,000							

Notes:

- Please refer to the contract of Takaful for the benefits description under this certificate.
- Duration of cover is for one year. You need to renew your Takaful cover annually.
- The total amount payable for benefit D1 to D5 shall not exceed the limit of benefit D.

Contribution Table

Contribution (with Weekly Benefit) (RM)							
Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Class 1 & 2	169	278	433	557	859	1,175	1,567
Class 3	285	470	731	945			
Contribution (without Weekly Benefit) (RM)							
Class 1 & 2	143	225	354	462	728	992	1,305
Class 3	239	377	593	777			

Note: The contributions above are inclusive of the Managed Care Organisation (MCO) Fees, but excluding Stamp Duty RM10 and Tax (where applicable).

Extended Coverage

1. Whilst on any mode of travelling

- Motorcycling
- Disappearance - Covered person disappear / body not found

2. Whilst engaged in sports or hobbies

- All amateur sports (except martial arts and boxing)
- Mountain climbing (except with the use of ropes or mountain guide)
- Water sports including yatching and water skiing
- Polo playing
- Scuba diving (up to 50 meters deep)
- Bungee jumping
- Hunting

3. Accidents caused by nature

- Natural disasters including La Nina, El Nino, flood and earthquake
- Exposure to natural elements
- Snake bites, harmful animal bites and insect bites

4. Other additional extensions

- Strike, riot and civil commotion
- Murder and assault (unprovoked)
- Drowning
- Suffocation through smoke fumes or poisonous gas
- Food and drink poisoning
- Intoxication by drugs (drugs must be prescribed by a registered medical practitioner)
- Dengue Fever, Japanese Encephalitis and Malaria
- HIV through blood transfusion

Classification of Occupation

Class 1: Persons engaged in professional administrative, managerial, clerical and non-manual occupations.

Class 2: Persons engaged in work of supervisory nature but not involved in manual labour.

Class 3: Persons engaged either occasionally or generally in manual work which involves the use of tools or machinery.

Excluded Occupation

Class 4: Occupation which include but not limited to the following:

Divers, Police, Army/Military and Law Enforcement Officers, Aircraft Testers, Pilots or Crew, Seamen and Sea Fisherman, Racing Driver, Jockeys, Oil Rig Workers, Sawyers and Timber Logging Workers, Firemen, War Correspondents, Steeplejacks, Stevedores, Persons Engaged In Demolition Of Buildings, Persons Engaged in Ambulance Services, Woodworking Machinists, Explosive Handlers, Underground Tunneling and Mining and Professional Sport Activities.

Referral Emergency Assistance Programme

Just call our 24-hour service hotline **603-7956 1233** from any part of the world and reverse the call charges, services offered as follow:-

1. International Medical Assistance

Emergency medical evacuation & medical advice, medical supervised, repatriation, dispatch of essential medication not available locally, repatriation of mortal remains, return of dependent children and etc.

2. Domestic Medical Assistance

Emergency medical evacuation & medical advice, dispatch of essential medication not available locally, and medical supervised repatriation.

3. Travel Assistance

Provides information concerning visa, inoculation, passport or the immunisation requirement, foreign exchange information, flight information, location of lost luggage & personal items, referral to translator, etc. These services are based on referral and arrangements only, any cost incurred shall be borne by the certificate holder.

Important Notice:

All contribution and fees shown in this document may be subject to tax or other government levies.

This brochure is for general information only and it is not a contract of Takaful. Please refer to the full terms and conditions specified in the Product Disclosure Sheet and Certificate documents before you participate. In the event of any discrepancy, ambiguity and conflict in the interpretation of the terms and conditions between the translated version(s), the English version shall prevail.

Table of Benefits for Permanent Disablement

Description of Disablement	Percentage of sum covered (%)
Loss of limbs (two limbs)	100%
Loss of both hands or of all fingers and both thumbs	100%
Injuries resulting in being permanently bedridden	100%
Total insanity	100%
Any other injury causing permanent total disablement	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	<ul style="list-style-type: none"> - at hip 100% - between knee and hip 100% - below knee 100%
Eye: loss of	<ul style="list-style-type: none"> - whole eye 100% - sight 100% - sight, except perception of light 55% - lens 55%
Loss of four (4) fingers and thumb of one (1) hand	55%
Loss of four (4) fingers	45%
Loss of thumb	<ul style="list-style-type: none"> - both phalanges 35% - one (1) phalanx 20%
Loss of index finger	<ul style="list-style-type: none"> - three (3) phalanges 20% - two (2) phalanges 15% - one (1) phalanx 10%
Loss of middle finger	<ul style="list-style-type: none"> - three (3) phalanges 10% - two (2) phalanges 7% - one (1) phalanx 5%
Loss of ring finger	<ul style="list-style-type: none"> - three (3) phalanges 8% - two (2) phalanges 7% - one (1) phalanx 5%

Loss of little finger	- three (3) phalanges - two (2) phalanges - one (1) phalanx	7% 6% 5%
Loss of metacarpals	- first and second (additional) - third, fourth and fifth (additional)	6% 5%
Loss of of toes	- all phalanges - great, both phalanges - great, one (1) phalanx - other than great, if more than one (1) toe lost each	25% 10% 5% 4%
Loss of hearing	- both ears - one (1) ear	80% 30%
Loss of speech		60%
Shortening of arm	- more than 1" up to 2" - more than 2" up to 4" - more than 4"	5% 8% 15%
Shortening of leg	- more than 1" up to 2" - more than 2" up to 4" - more than 4"	8% 15% 30%

Frequently Asked Questions:

Q: Who is eligible to apply?

A: A person whose age is 18 and above is eligible in apply. Eligibility age for Covered Person is from 30 days old to 65 years old, renewable up to 80 years old. Unemployed, student, housewife and Covered Person below 16 are only eligible up to Plan 3 without weekly indemnity benefit.

Q: What is the maximum Principal Sum Covered ?

A: There is no maximum Principal Sum Covered applicable. However, all applications of Personal Accident takaful with a total sum covered of RM1,000,000 and above per life are required to fill up and submit Large Amount Financial Questionnaire (LAFQ) form. Acceptance is subject to underwriting approval.

Q: Are there any exclusions?

A: Yes. Include but not limited to the following :- War, Civil War, AIDS and Diseases, Childbirth, Miscarriage, Provoked Murder or Assault, Traveling as an Aircraft Crew, Aerial Activities, Martial Arts, Racing, Radiation, Nuclear Weapons Material.


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