

EZCergas Summary of Coverage

Takaful EZCergas Personal Accident Plan



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

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

All amounts in Malaysian Ringgit

Let's go over each of the payouts available with EZCergas:

1) 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

2) 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

3) 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

4) 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

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EZCergas also lets you enhance your plan with up to 4 additional cash payouts:



1. 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



2. 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



3. 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



4. 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

Other important things to 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.

Like every plan, there are some things that are not covered

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

Please see the EZCergas Master Certificate for a full list of exclusions, definitions and conditions.

Enrol now! www.eztakaful.com.my or call 1300 82 0010.