

	Annual Contribution (RM)			
	Plan H&S 1	Plan H&S 2	Plan H&S 3	Plan H&S 4
EO	130.00	210.00	265.00	350.00
ES	325.00	525.00	662.50	875.00
EC	325.00	525.00	662.50	875.00
EF	520.00	840.00	1,060.00	1400.00

EO : Employee only
ES : Employee & Spouse
EC : Employee & Childs
EF : Employee & Family

SPOUSE AND CHILDREN PARTICIPATION

Eligibility

- Spouse/s is eligible between the ages of 16 to 60 years old (next birthday).
- Unmarried children over 30 days old but below 19 years of age or 23 of age, if still a fulltime student and not gainfully employed.
- Employee must participate in the scheme to enable the spouse and children to participate.

EXCLUSIONS

The company shall not be liable under this Takaful Contract for Death or Disablement of the Person Covered resulted either directly or indirectly from:

- Intentional self-inflicted injuries or attempted suicide by the Person covered own hands whether sane or insane at the time or abortion or any complication or resulting there from; or
- Misuse of drug or alcohol; or
- Occasioned or contributed by HIV infection, AIDS (Acquired Immune Deficiency Syndrome) or an AIDS related conditions; or
- War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion military or usurped power or any act any person acting on behalf of on in connection with any organisation actively directly towards the overthrow by force of any Government or to the influencing of it by terrorism or violence;
- Nuclear weapons materials, ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission;
- The hands of justice or by the Person Covered own hand whether sane or insane;
- Any breach of the civil or Shariah Law by the Person Covered;
- Died born-child, miscarriage, pregnancy and any complication thereof.

**Note: Other exclusion, please refer to certificate

FREQUENTLY ASKED QUESTIONS

Q: Who is eligible?

A: Any present and future full-time employees/ members of employment/ corporation who have attained the age of between 18 and 60 years on the next birthday and renewable is allowable up to 65 years of age.

Q: How do I pay my contributions?

A: Contributions are payable either by Direct debit your Maybank account (Current/Savings) or Cheque. The payment mode must be annually.

Q: What will happen if I fail to pay my yearly contributions?

A: You are given a grace period of thirty one (31) days from the contribution due date and if the contribution remains unpaid at the end of the grace period, the certificate shall lapse.

Q: What is distribution of surplus percentage?

A: The entitlement and distribution of surplus between Etiqa Takaful Berhad and Participant is 50% and 50% respectively. The surplus is accumulated and will be payable on Death, Total Permanent Disablement.

Q: Is this product using Mudharabah or Wakalah Concept? And how it work?

A: This product applies the Mudharabah concept, whereby the participant acting as capital provider provides the contributions to company (acting as entrepreneur) to manage the Takaful Fund.

This plan is underwritten by Etiqa Takaful Bhd (266243D), a subsidiary of Malaysian Banking Berhad (8813-K). Etiqa Takaful Berhad is licensed under Takaful Act 1984 and regulated by Bank Negara Malaysia. Etiqa Takaful Berhad is located on Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malaysian Banking Berhad (3319-K) and is located at Menara Maybank, 100 Jalan Tun Pehin, 50050 Kuala Lumpur.

Disclaimer:
This brochure is for reference only, not a contract or invitation to participate. Etiqa Takaful Berhad is registered under the Takaful Act and regulated by Bank Negara Malaysia. Maybank accepts no responsibility or liability for the plan or the products and services offered by Etiqa Takaful Berhad or any representation made herein.

You should satisfy that this plan will best serve your needs and that the contribution payable under the certificate is an amount that you can afford. Upon termination, maturity or expiry of the certificate, all the benefits under this plan will cease. The investment risk of the Family Takaful Fund will be borne solely by you and the benefits may be less than the total contributions contributed to the fund. The investment performance of the fund will be based on the actual performance of the fund and it is not guaranteed. You may review the suitability of the plan and may cancel your participation within fifteen (15) days from the delivery of the Certificate. Etiqa Takaful Berhad shall refund the contribution less any medical expenses incurred. Terms and Conditions apply.

TAKAFUL
TEES
Employer-Employee
SYNERGY



EAZI Plan
COMPREHENSIVE
A Plan That Works While You Work



TAKAFUL EMPLOYER-EMPLOYEE SYNERGY (TEES)

WHY TEES?

TEES is a takaful plan which provides takaful in terms of financial protection due to death, total permanent disablement, accident, critical illness, hospital and surgical protection for your employees and their family. TEES plays as a financial security, welfare and social security for your employees.

TEES provides takaful protection for a group of employees under takaful contract and gives an effective and well-planned management.

TEES is designed under the takaful concept on the basis of mutual guarantee, caring and cooperation between the takaful participants.

HOW TEES CAN ASSIST YOU?

- Improves company's goodwill and image**
This programme will assist you to improve your image as a better and caring employer.
- Maintain your employees' interest and their social security**
One of most effective way to maintain your employees' interest and their social security is by financial assistance to their dependent and beneficiary.
- Create peace of mind**
Provide a financial assistance to your employee due to an unexpected calamity especially to the breadwinner.
- Maintain and give a greater Employees loyalty**
Maintain a good employee for a long service and greater loyalty to the company.
- Increase employee productivity and efficiency**
The confidence builds towards the employer will result in greater employees' productivity and efficiency.
- 24 hours worldwide coverage**
This package will provide a 24 hours worldwide coverage.
- Mudharabah Concept**
Maximum protection with profit sharing.
- Tax relief**
Contribution for this package is eligible for tax relief for the company.
- Flexible Package & Comprehensive**
Various package made available to needs.
- Cost effective**
A minimal cost for comprehensive package based on the numbers of employees covered, age, gender and the level of benefits.
- Contribution Payment**
Contribution is paid yearly in advance.
- Yearly Renewable**
This is yearly renewable.
- Design your own employee benefits programme**
This package is designed based on your company's need. Additional benefits also provided.

HOW IT WORKS?



Possible Plan Options

TT only	TT + PA + H&S
TT + PA	TT + CI + H&S
TT + H&S	TT + CI + PA
TT + CI	TT + CI + PA + H&S

**Note :
Critical Illness and Hospital & Surgical benefit cannot exceed Group Term Takaful benefits i.e. the Death Benefit.

GROUP TERM TAKAFUL (BASIC)

Death and Total Permanent (TPD) Cover due to illness and accidental.

Benefit	Sum Covered (RM)			
	Plan TT 1	Plan TT 2	Plan TT 3	Plan TT 4
Natural Death	10,000	25,000	50,000	100,000
Accidental Death	10,000	25,000	50,000	100,000
Natural TPD	10,000	25,000	50,000	100,000
Accidental TPD	10,000	25,000	50,000	100,000

Age**	Annual Contribution (RM)			
	Plan TT 1	Plan TT 2	Plan TT 3	Plan TT 4
<35	12.00	30.00	60.00	120.00
36-40	17.00	42.50	85.00	170.00
41-45	30.50	76.25	152.50	305.00
46-50	55.50	138.75	277.50	555.00
51-55	95.00	237.50	475.00	950.00
56-60	155.00	387.50	775.00	1,550.00

Extra Supplementary (Optional)

Option 1: 36 Critical Illnesses** (CI)

Payment will be released if the covered employee is diagnosed to have contracted any one of the set 36 Critical Illnesses.

Sum Covered (RM)			
Plan CI 1	Plan CI 2	Plan CI 3	Plan CI 4
10,000	25,000	50,000	100,000

Age**	Annual Contribution (RM)			
	Plan CI 1	Plan CI 2	Plan CI 3	Plan CI 4
18-25	4.80	12.00	24.00	48.00
26-30	7.30	18.25	36.50	73.00
31-35	11.50	28.75	57.50	115.00
36-40	19.50	48.75	97.50	195.00
41-45	39.50	98.75	197.50	395.00
46-50	68.30	170.75	341.50	683.00
51-55	104.40	261.00	522.00	1044.00

Option 2: Personal Accident (PA)

Death and Permanent Disablement Cover due to accidental causes.

Benefit	Plan PA 1 (RM)	Plan PA 2 (RM)	Plan PA 3 (RM)	Plan PA 4 (RM)
ABC	10,000	25,000	50,000	100,000
D	100	100	150	200
E	500	1,000	1,500	2,000

- A Accidental Death
B Accidental Permanent Total Disablement
C Accidental Permanent Disablement
D Accidental Weekly Benefits
E Accidental Medical Reimbursement

*Class	Annual Contribution (RM)			
	Plan PA 1	Plan PA 2	Plan PA 3	Plan PA 4
1	28.10	42.20	73.30	124.40
2	37.70	56.40	97.20	163.40
3	48.40	73.80	128.30	218.20

*Please refer to Certificate

Option 3: Hospital & Surgical Plan** (H&S)

Reimbursement of hospital charges incurred in respect of hospitalisation.

Benefit	HS 1 (RM)	HS 2 (RM)	HS 3 (RM)	HS 4 (RM)
Room and Board / day (Max. 120days)	50	100	150	200
Intensive Care Unit (Max. 20days)	150	250	300	350
Miscellaneous Hospital Benefit	2000	3000	3500	4500
Surgical Benefit (subject to Surgical Schedule)	2500	4000	5000	7000
Anesthetist Fee	30% of Surgical Fees included in Miscellaneous Benefits			
In-hospital Consultation Benefit / day (Max. 120days)	50	80	110	130
Emergency Outpatient Treatment (Accident only)	1000	2000	2000	2700
Pre-Hospitalization Specialist Consultation	250	350	400	500
Pre-Hospitalization Diagnostic Tests	250	350	400	500
Post-Hospitalization Treatment (within 31 days)	100	200	300	400
Ambulance Fee	200	200	200	200
Government Hospital Daily Cash Allowance	20	30	40	50
Emergency Sickness Treatment (from 12am to 6am)	100	100	100	100
Overall Annual Limit	15,000	25,000	30,000	40,000

Separation period for disability is 14 days for the employee and 90 days for the dependant.