



## Today's Woman In **Tomorrow's World**

The rising cost of living has made surviving and building a family on a single income near to impossible. Therefore, the woman of today is forced to take on some of the financial burdens in the running of a household. As a woman in today's world, you are faced with the challenges in your career as well as coping with problems in managing and maintaining a family.

They have to be energetic and efficient. Fast and far-sighted. Purposeful and persevering. Decisive and determined.

Thoughts on good health, family-relationships, and the welfare of her loved ones are her top priority. She worries about terminal illnesses, or accidents that can mar and maim. She is aware of worrying statistics where every 15 minutes sees a person hurt in an accident, or that 19 people get admitted into hospitals every hour.

She is ever-mindful that life is fragile. She recognizes the devastating emotional and financial upheavals. Even more, she recognizes the need to secure the family's future.

By nature she is intuitive - caring and sharing. She expects the unexpected - and prepares and provides for it. Her vision sees the value of protection - and the benefits it brings.

Happiness and peace of mind is what we all seek in our family lives. The increasing threat of ATM and snatch thefts as well as domestic violence however could well ruin a family's livelihood and harmony. A protection scheme is an affordable decision and an inexpensive solution to mitigate these situational problems of modern-day living.



## Your Answer to Changing Times

So she plans and acts. Just as we plan and act too in a combination of care and collaboration through our Femina Special.

Our unique Takaful protection plan is a comprehensive care-giving plan. It helps to protect you against anything from paralysis to hearing loss and a knee injury to terminal illness and even receiving compassionate cash as help in your hour of need. It is specially designed for the new age woman - the woman of today - meaning YOU.

Some of the unique features of Femina Special include protection for female cancers, ATM cash withdrawal losses, snatch thefts as well as kidnapping and abduction coverage. In addition, Femina Special also rewards you with a Family Prosperity Bonus for the delivery of twins or more.

If you are that woman - fast and far-sighted, who plans and acts - then we are there to plan and act with you.



## Life is Easier with Etiqa

Takaful has always been perceived as complex and impersonal, with lots of small print and lengthy procedures. At Etiqa, we believe it shouldn't be this way. We strive to make Takaful as simple and easy as possible, so you are free to enjoy life without worrying about Takaful clauses. That's why we've made every effort to ensure that :

- You can always talk to us. Over 18,000 agents spread over 400 Maybank branches and 40 specialized Etiqa branches nationwide, plus real-person answers at **Etiqa Online (1300-13-8888)** means we're always within reach
- You are kept up-to-date. For speed and convenience, we also provide SMS updates on policy renewals such as motor insurance via the Internet at [www.myeg.com.my](http://www.myeg.com.my) or [www.motortakaful.com.my](http://www.motortakaful.com.my)
- Your investment principles are fully respected by way of Takaful – a Shariah-compliant plan in which participants agree to help each other by making contributions in the form of tabarru' (donation) to a Takaful Fund. As managers of this fund, we are responsible for ensuring that it is well positioned to honestly provide returns and benefits, and that it delivers prompt payments to the participants in times of need



To help you keep pace with today's busy lifestyles, where speed and convenience is of the essence, we provide :

- **Easy accessibility** – To enhance our accessibility, we've set up Etiqa Oneline to answer queries, sort out claims, and even enable purchases of general Takaful plans
- **Speed** – We offer RM 1,000 funeral disbursement on-the-spot for all our family Takaful products
  - Small Medium Enterprises will be provided with RM 10,000 emergency advance in the event of disaster i.e. fire, flood, burglary
  - Full documentation Car Theft claims are settled and paid within 30 days
- **Personalised service** – We can update you via SMS to keep you informed on renewals, alterations and claim status



## About The Plan

The features of this plan are :

- Personal Accident coverage and protection against female-related illnesses and crime-related accidents and losses
- Hassle-free participation

### Table of Benefits

The following is a summary of Femina Special benefits :

Femina Special Benefits	Sum Covered (RM)
<b>Accidental Death</b>	100,000
<b>Permanent Disability</b> Benefit is paid if Bodily Injury results in Permanent Disablement due to Accident.	
a. Permanent Total Paralysis or complete insanity or injuries resulting in being permanently bedridden	200,000
b. Permanent Total Loss of Sight of both eyes or use of both hands or both feet or both limbs or a combination of these	200,000
c. Permanent Total Loss of Hearing in both ears	150,000
d. Permanent Total Loss of Speech	120,000



e. Permanent Total Loss of Sight of one eye or use of one hand or leg	100,000
f. Permanent Total Loss of Hearing in one ear	50,000
g. Permanent Total Loss of use of a shoulder, elbow, knee, ankle or wrist	30,000
h. Permanent Total Loss of use of a hip	30,000
i. Permanent Total Loss of use or loss by amputation of :	
i. One thumb	20,000
ii. One forefinger	20,000
iii. Any other finger or one big toe	10,000
iv. Any other toe	4,000
<b>Compassionate Cash</b> A cash amount will be given to your family in the event of : a. Accidental Death; or b. Death due to Maternity Complication arising from Accident	2,000
<b>Female Cancers</b> A cash amount is paid if you are diagnosed to be suffering from any or a combination of Cancers which are Breast, Cervical, Uterine, Ovarian, Fallopian Tubes, Vulva and Vagina Cancers.	20,000



<p><b>Death due to Maternity Complications</b></p> <p>A cash amount is paid in the event of your death within 30 days from pregnancy complications or miscarriage as a result of an Accident.</p>	20,000
<p><b>Facial Reconstructive Surgery or Dental Treatment due to Accident</b></p> <p>Reimburse for the actual cost incurred, to undergo corrective surgery to the head, face and / or neck, or treatment of injury of or damage to teeth, up to an amount not exceeding RM 10,000 per year.</p>	10,000
<p><b>Compassionate Cash due to Infertility arising from Accident</b></p> <p>A cash amount is paid in the event of total and permanent inability to conceive or become pregnant resulting from accidental injury to the reproductive organs (ovaries and / or womb).</p>	10,000
<p><b>Hospital Confinement Allowance due to Accident</b></p> <p>An allowance is paid for Each Day of Hospital Confinement due to Accident up to a maximum of 100 days or RM 10,000 per year.</p>	10,000 (100 per day)
<p><b>Medical Expenses due to Accident</b></p> <p>Reimburse for the actual cost of medical and hospital expenses due to Accident up to an amount not exceeding RM 5,000 per year. Subsequent expenses for any traditional treatment are included but this is limited to RM 50 per visit and a maximum of RM 500 per Accident.</p>	5,000



<p><b>Skin Grafting due to Accident and / or Burns</b></p> <p>Reimburse for the actual cost of undergoing skin transplant due to accident and / or burns up to an amount not exceeding RM 5,000 per year.</p>	<p>5,000</p>
<p><b>Ambulance Fee</b></p> <p>Reimburse for actual fee incurred up to RM 500 limited to one incident per year for the use of road ambulance as a result of accident.</p>	<p>500</p>
<p><b>Kidnap and Abduction</b></p> <p>Reimburse for expenses incurred in the event of Kidnap and Abduction :</p> <p>a. Inclusive of the hiring of a private investigator – up to RM 5, 000 and / or</p> <p>b. For information leading to your safe recovery – up to RM 25,000</p>	<p>30,000</p>
<p><b>Snatch Theft</b></p> <p>Compensation is paid for your jewellery, money or personal effects carried or worn and necessary expenses incurred for the replacement of personal identification card, driving license, passport, credit cards and / or bank cards stolen or damaged by a snatch thief or wayside robbery up to an amount of RM 1,000 per year.</p>	<p>1,000</p>
<p><b>ATM Cash Withdrawal Protection</b></p> <p>Compensation is paid for your loss of actual cash as a result of unauthorized use of your bank card for withdrawal of cash by force or threat by any unknown person up to RM 1,000 per year.</p>	<p>1,000</p>





### Compassionate Cash for Domestic Violence

A cash amount is paid per year in the event of domestic violence caused by your family or household member, resulting in your personal injuries, financial loss or damage to your property.

500

### Family Prosperity Bonus for delivery of twins and more

Benefit is paid per year in the event of the birth of twins or more, by natural birth or Caesarean Section.

1,000

## Contribution

This is a yearly renewable certificate.

Age (years)	Yearly Contribution (RM) <sup>1</sup>
18 - 40	265
41 - 60	485
61 - 70 <sup>2</sup>	485

<sup>1</sup> The contribution is inclusive of RM 10 stamp duty.

<sup>2</sup> Certificate renewal is applicable from age 61 up to 70, subject to our satisfaction of your state of health. Renewal contribution shall be based on the age band of 41 – 60.

Contribution shall be based upon your attained age as of the effective date of Takaful, yearly renewal date of this certificate whichever is applicable.

Contribution rates are not guaranteed and may increase or be varied by us upon renewal of the certificate based on :

- Your attainment of age forty one (41) years old. Contribution applicable shall be amended on the next due yearly payment date; or
- Our portfolio claims experience in this class of business.



You will be advised at least thirty (30) days in advance should your contribution payment amount be amended.

### **Surplus Sharing**

At maturity, the surplus (if any) from the Fund will be shared between ETB and all eligible participants in the ratio of 50:50.

### **Eligibility**

To be eligible, you must be a Malaysian Citizen or Permanent Resident of Malaysia, aged between 18 and 60 years. Certificate renewal is applicable up to a maximum age of 70, subject to our satisfaction of your state of health.

### **Making The Right Decision**

We want you to be 100% certain that the Takaful product you've chosen is the right one for you. Should you change your decision about the certificate you've taken, simply inform us within 14 days of signing up and we will refund your contribution minus any medical expenses incurred.

Just call **Etiqa Online at 1300 13 8888** or any Etiqa agent nationwide to set the plan in motion.

This brochure contains the essential features, provisions, conditions and exclusions of Femina Special to allow you to make an informed decision before purchasing the product.

You may refer to the booklet on "Medical and Health Takaful (MHT)" issued by BNM for more information on MHT.

You should satisfy yourself that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford. This brochure is not a contract of Takaful. The precise benefits, terms and conditions and other details are available in the Takaful Contract. You will be given a copy of the Takaful Contract as proof of purchase.



## Frequently Asked Questions

### **Am I Eligible for Femina Special?**

Yes if you are a female Malaysian citizen or permanent resident of Malaysia aged between 18 and 60 years old. Certificate renewal is applicable up to a maximum age of 70, subject to our satisfaction of your state of health.

### **Will I be covered if I am abroad?**

You will not be covered if you are outside Malaysia :

- a. on business or vacation for a period exceeding three (3) consecutive months per year; or
- b. to seek medical treatment overseas although such treatment is available locally.

### **What happens if I am diagnosed with an illness right after I purchased the certificate?**

The benefit will not be payable for any illness occurred or contracted during the first thirty (30) days of the effective date of Takaful for the first certificate year except for accident.

### **Should I decide to cancel my purchase of this certificate, will there be a surcharge?**

You are entitled to a 15-day 'free look' period after purchase of this certificate. Should you decide to cancel, we will refund all contribution paid, less any medical expenses incurred by us in the process of issuing the certificate, if any.

### **What are pre-existing illnesses and specified illnesses?**

Pre-existing Illnesses shall mean disabilities that the participant has reasonable knowledge of. The participant may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which :

- a. the participant had received or is receiving treatment; or
- b. medical advice, diagnosis, care or treatment has been recommended; or
- c. clear and distinct symptoms are or were evident; or
- d. its existence would have been apparent to a reasonable person in the circumstances.



Specified illnesses shall mean the following disabilities and its related complications, occurring within the first hundred twenty (120) days from the effective date of Takaful of the participant :

- a. Hypertension, diabetes mellitus and cardiovascular disease
- b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
- c. All ear, nose (including sinuses) and throat conditions
- d. Hernias, haemorrhoids and fistulae
- e. Endometriosis including disease of the reproductive system
- f. Vertebro-spinal disorders (including disc) and knee conditions

**Is there any survival period for Female Cancers benefit?**

Yes, you will be subjected to 30 days of survival period from the day you are diagnosed with any Female Cancers.

**What happens if I decide to switch certificates?**

You are advised to consider carefully before switching products as the new product will have its own underwriting benefits, provisions, conditions and exclusions which may or may not be appropriate to your Takaful needs. If in doubt as to whether Femina Special is suitable for you, please contact our Agents.

**Is there any surplus sharing?**

Femina Special works on a Wakalah model that provides wide protection with surplus sharing. At maturity, the surplus (if any) from the Fund will be shared between Etiqa Takaful Berhad and all eligible participants in the ratio of 50:50.

**What are the payment modes allowed?**

You can make your contribution payment using the following modes :

- Cash
- Credit Card – Visa / MasterCard



## Limitations

We shall not pay for any benefit under this certificate caused by or contributed to by or related to any of the following :

1. Pre-existing illness; or
2. Specified Illness occurring during the first hundred twenty (120) days of continuous cover; or
3. Any medical or physical conditions arising within the first thirty (30) days of the Effective Date of Takaful or reinstatement date whichever is latest except for Accidental injuries; or
4. Any treatment or surgical operation for congenital conditions; or
5. Any willful, illegal or intentional acts of the participant whether sane or insane, suicide pacts or agreements or complications of suicide or attempted suicide, provoked homicide or assault or self-inflicted injury; or
6. Except as stated in Section 3 and Section 5 of Benefit Section, any condition which is or results from a complication of pregnancy, childbirth, miscarriage or abortion; or
7. Any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
8. Any condition, which is or results from or a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and / or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC; or
9. Mental and nervous disorders, including but not limited to insanity; or
10. Any condition which is or results from a complication of venereal disease; or
11. Any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not as a member of the crew or for the purpose of any trade or technical operation in or on the aircraft; or
12. The participant taking part in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation; or
13. The participant engaging in diving, mining, logging, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman; or



14. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalization, requisition or destruction of or damage to property under the order of any government, public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media; or
15. Ionizing radiation or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials; Solely for the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission; or
16. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public, or any section of the public in fear; or
17. The participant engaging in training or practicing for or taking part in any;
  - a. underwater activities involving the use of underwater breathing apparatus or scuba diving; or
  - b. climbing or mountaineering necessitating the use of ropes or guides, mountain or off road biking, skateboarding or roller skating; or
  - c. pot-holing, hiking / trekking in remote areas unless with licensed guides; or
  - d. parachuting, hang-gliding, bungee jumping or any diving activities; or
  - e. winter sports (excluding curling and skating), hunting, polo-playing, steeple-chasing, water-skiing or any racing activities other than on foot; or
  - f. extreme or professional sports of any kind.

#### **Important Note**

This brochure is a brief description only and is not exhaustive.

For complete details on exclusions, terms and conditions, please refer to the Takaful contract issued to you.

This plan is underwritten by Etiqa Takaful Berhad (266243-D), a subsidiary of Malayan Banking Berhad (3813-K), which is the largest financial institution in Malaysia.

In the event of conflict between the English, Bahasa Malaysia and Mandarin versions, the English version shall prevail.