

# **IKHLAS DARIKU**

## **Hadiah Untukmu**



**H**

**High Protection**

**I**

**Incentives for life events**

**B**

**Bonus for Hajj**





**A**

**Accelerated Death Expense  
- swift payment with no question asked**

**H**

**Hadiah (gift) for your loved ones**

**Up to 400% sum covered will be payable upon your death due to:**

<b>Natural Causes</b>		<b>100%</b>
<b>Cancer</b>		<b>200%</b>
<b>Accident</b>		<b>300%</b>
<b>All causes while performing Hajj/ Umrah</b>		<b>400%</b>

**Let us celebrate your happy events with cash rewards**



**Marriage**



**Childbirth**



**Perform Hajj**



**House Purchase**



**Travel To 5 Different Countries**

**Notes:**

1. The payment of takaful contribution must be up to date.
2. First claim can be made after 3 years ( except for Hajj event that can be claimed immediately ).
3. We will pay cash reward up to 10% of your annual takaful contribution.
4. Multiple claim can be made for one life events under this benefit subject to maximum RM 2,000 throughout the takaful certificate coverage term.

**Get extra coverage with these additional riders**

**TPD Waiver Rider**



Ease your burden by paying your future contribution once you are suffered with total and permanent disability

**CI Waiver Rider**



Ease your burden by paying your future contribution once you are diagnosed with critical illness

**For more details, terms and conditions please refer to your takaful certificate.**