

GROUP PERSONAL ACCIDENT TAKAFUL



Employees play a big part in ensuring that the business continues to run successfully. Today we are all exposed to uncertain risks at any place. Some unfortunate accidental to your employee(s) occurrence might bring a huge financial loss or a difficulty in running some operations. So to ensure the wellbeing of your employees and their families, it is important to compensate for such losses. Group Personal Accident Takaful can help to indemnify any such losses. Group Personal Accident Takaful plan provides companies with comprehensive personal accident Takaful coverage and liability Takaful protection against accidental death or injury.

WHAT IS COVERED?

- Accidental Death
 - o Pays the full sum covered for loss of life due to an accident.
- Permanent Disablement
 - o Pays up to 150% of the sum covered in the event of total and permanent disablement caused by an accident.
- Accident Medical Expenses
 - o Reimburses you for medical expenses that arise from an accident. This includes outpatient and hospitalization fees incurred within 365 days of the accident.
- Weekly Indemnity
 - o Pays a weekly income for temporary total/partial disablement resulting from accidental injury.
- Emergency Medical Evacuation
 - o Covers all Emergency Medical Evacuation expenses up to the sum covered

GENERAL EXCLUSIONS?

- Dangerous Sports or recreation activities
- Riot & strike
- War and kindred risks
- Travelling in an aircraft as a member of the crew
- Self-injury, suicide and willful exposure to injury, provoked assault
- Insanity or under influence of drugs or intoxicating drinks
- Pregnancy, childbirth, miscarriage, abortion or pre-existing physical defect
- Disease or illness
- Armed or military duty
- Professional Sports

DOCUMENTS REQUIRED FOR APPLICATION?

- Proposal Form
- ID Card Copy (individual)
- Company Registry copy (company/entity/institute)
- Staff list (if required)

Proposal Forms can be downloaded from our website