

i-Care OKU

A takaful plan that protects people with special needs

Easy and OKU-friendly
online registration

**GUARANTEED
APPROVAL**



Takaful

*Not just Takaful,
Etika Takaful*

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika Family Takaful Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

An affordable and seamless takaful plan designed for disabled persons (OKU)

i-Care OKU is designed to provide affordable and seamless takaful protection for disabled persons (OKU) with visual, hearing, speech, and/or physical disability(s)^b. This plan provides OKU with singular or multiple disabilities with takaful benefits which include accidental medical reimbursements, special care payouts, death coverage, and more.

Benefit Coverage



Guaranteed Approval

For visual, hearing, speech, and/or physical disability(s) registered under Jabatan Kebajikan Masyarakat (JKM).



Affordable Contribution

Get up to **RM40,000** coverage from as low as **RM0.33^a** a day.



Daily Hospital Allowance Benefit

Receive up to **RM55 per day** (up to a maximum of 60 days per certificate) upon hospitalisation.



Death Benefit

Your loved ones will receive a lump sum cash payout of up to **RM20,000** for natural death or up to **RM40,000** for accidental death. In addition, they will also receive **RM2,000** to cover funeral expenses.



Accidental Medical Reimbursement Benefit

Receive reimbursements of up to **RM400** for medical treatments required due to accidents.



Special Care Benefit

Receive up to **RM400** upon diagnosis^c of Dengue, COVID-19 or any communicable disease that requires quarantine by Law in Malaysia.

Eligibility

This plan is available for any individual between 17 to 69 years old (age next birthday) with a maximum of 2 disabilities^b and is registered under JKM with an OKU Card.

Benefits	Plan 1	Plan 2	Plan 3
Death	RM10,000	RM15,000	RM20,000
Accidental Death (in addition to the death benefit payable)	RM10,000	RM15,000	RM20,000
Funeral Expenses	RM2,000	RM2,000	RM2,000
Special Care	RM200/certificate	RM300/certificate	RM400/certificate
Accidental Medical Reimbursement	RM200/certificate	RM300/certificate	RM400/certificate
Daily Hospitalisation Allowance (maximum of 60 days per certificate)	RM35/day	RM45/day	RM55/day

Note:

- a. The contribution amount is dependent on the plan chosen, age, and gender.
- b. The disability can be singular based on any of the 5 listed in the table below, or a maximum of 2 disabilities (one from Group A and one from Group B).

No	Disabilities	Group
1	Visual disability	A
2	Hearing disability	
3	Speech disability	
4	Both Hearing and Speech disability	
5	Physical disability	B

- c. Upon diagnosis and hospitalisation for at least 6 consecutive hours due to any covered communicable disease.

All the benefits above are subjected to terms and conditions.

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