



e-Takaful Hayat Available on a Qme App



Protect the life that you have built



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

With **Etiqa's e-Takaful Hayat**, you can sign up online without a medical examination, select your preferred coverage, and enjoy contributions from as little as RM0.16 a day.

Key Benefits



Flexible Coverage

Choose your preferred coverage amount of RM50,000, RM100,000 or RM200,000.



Affordable Contribution

Get covered from only RM0.16 a day.



Death Benefit

- a. 100% of the sum covered will be paid in the event of death.
- b. An additional 200% of the sum covered will be paid in the event of death due to an accidents.



Easy Application

Application is approved with just one health question.



Compassionate Benefit

In the unfortunate event of your demise, a compassionate benefit of RM1,000 will be paid to your loved ones.

Note: The benefits above are subject to terms and conditions.

Eligibility

Eligibility	Age Next Birthday (ANB)	
	Entry Age	Expiry Age
Person Covered	17 - 60 Year Old	70 Years Old

Note: Only applicable to Malaysians.

Scenario 1 (Single, self-employed)

Aiman is a 25-year-old self-employed burger seller who loves outdoor sports, especially cycling events. He has aging parents, and he wishes to secure their well-being in the event something happens to him.





He signs up for e-Takaful Hayat with a coverage of RM50,000 via the AQM App. He pays a total contribution of RM110 in the first year.

Unfortunately, Aiman later meets with a cycling accident and passes away.





With e-Takaful Hayat, a lump sum of RM151,000 is paid to his parents as the beneficiaries of his certificate.

Calculation of Aiman's certificate payout

Total Payout	RM151,000.00
Compassionate benefit	RM1,000.00
Accidental death benefit	RM100,000.00
Death benefit	RM50,000.00

Note: The scenario above is for illustration purposes only. Terms and conditions apply.

Scenario 2 (Married with kids)



Eddy is a 36-year-old IT Manager with a family of three young kids. He works diligently to provide the best for his family and wishes to secure their well-being when he is no longer around.

He signs up for e-Takaful Hayat with a coverage of RM100,000 via the AQM App. He pays a total contribution of RM230 in the first year.





Tragically, he meets with an accident one day while driving home and passes away.

With e-Takaful Hayat, a lump sum of RM301,000 is paid to his wife whom he has named as the beneficiary of his certificate, to financially assist her during this challenging time.



Calculation of Eddy's certificate payout

Total Payout	RM301,000.00
Compassionate benefit	RM1,000.00
Accidental death benefit	RM200,000.00
Death benefit	RM100,000.00

Note: The scenario above is for illustration purposes only. Terms and conditions apply.

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