To Know More;

BENEFITS OFFERED:

1) Basic Death
2) Accidental Death
3) Permanent Partial Disability (Accidental and Sickness)
4) Permanent Total Disability (Accidental and Sickness)
5) Total and Temporary Disability (Accidental and Sickness)
6) Accidental Medical Reimbursement
7) Accidental Death Benefit - Standalone
8) Terminal Illness
9) Critical Illness
10) Funeral Expense
11) Grocery Expense

AGE LIMITS:

18 - 65 years old (If person covered are more than 30)

DATA REQUIREMENT(S):

1) Name of Person covered
2) Date of Births
3) Gender
4) Designations
5) Individual Salaries (If the basis of sum covered is salary multiple) – **It will be kept highly confidential**
6) Sum covered Basis (Flat Sum covered, Category Based, Salary Multiple etc.)
7) Death and Disability Claim information (Last 5 year wise and Supplementary benefit wise)

1. Basic Death:

This provides that upon the event of death of the person covered, the Takaful Operator will pay to the person or persons entitled the amount(s) as stated in the Membership Schedule and in the manner as stated therein. In case of a death of the person covered the Grocery Expenses benefit will be payable to the beneficiaries on per month basis up to a maximum period of 12 months . Another benefit is provided to mostly low-income workers to cover funeral expenses in the event of the person covered's death.

2. **Group Accidental Death Takaful Supplementary Benefit**

While the Membership and this Supplementary Benefit are in force, if the Person covered sustains bodily injuries caused solely by, external and purely accidental means and within ninety days after such injuries are sustained, suffers the loss of life as a direct result of such injuries, the Takaful Operator will pay to the person or persons entitled the amount(s) as stated in the Membership Schedule and in the manner as stated therein.

3. Group Partial Permanent Disability Takaful Supplementary Benefit

While the Membership and this Supplementary Benefit are in force, the Person covered sustains Disability, the Takaful Operator will pay to the person or persons entitled the amount as per the membership schedule. For the purpose of this Benefit, Disability means partial permanent disablement by accident or sickness, where partial disability on a permanent basis shall be deemed to be the complete and irrecoverable physical loss.

In the event of subsequent Death or Total and Permanent Disability of a Person covered, after payment has been made under this Supplementary Benefit , and provided that the death or Total and Permanent Disability occurred within 90 days of the onset of the Partial Permanent Disability, and was caused by the same accident that caused the Partial Permanent Disability, then the Takaful Operator shall reimburse the amount of family Takaful Benefit that would have been payable prior to the partial permanent disablement less the amount reimbursed for that partial permanent disablement or any payment made under Total and Permanent Disability.

4. **Group Total and Permanent Disability Takaful Supplementary Benefit**

If, while the Membership and this Supplementary Benefit are in force, the Person covered sustains Disability, the Takaful Operator will pay to the person or persons entitled the amount(s) as stated in the Membership Schedule.

A person covered shall be regarded as being totally and permanently disabled under a "3 ADL Failure" definition of disability, only if that person covered, due to accident or sickness, has been rendered disabled to such an extent that there are at least 3 of the 6 activities of daily living which that person covered is unable to perform without the continuous assistance of another person. This Supplementary Benefit comes in three options (1) as catering to the conditions as a result of Sickness and Accident or (2) just as a result of Sickness or (3) as a result of Accident.

In order for a benefit to be payable, such disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable medical practitioner, appointed by the Takaful Operator, be deemed permanent.

The activities of daily living are:

a) **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means,

b) **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances,

c) **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa,

d) **Mobility:** the ability to move indoors from room to room on level surfaces,

e) **Continence:** the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene,

f) **Feeding:** the ability to feed oneself once food has been prepared and made available.

5. **Total Temporary Disability (Accident and Sickness):**
   While the Membership and this Supplementary Benefit are in force, the Person covered sustains Disability (accident or sickness), the Takaful Operator will pay to the person or persons entitled the amount(s) as stated in the Membership Schedule after a deferred period of 30 days. Purpose of this benefit, disability means temporary total disablement by accident or sickness whereby an person covered becomes wholly and continuously disabled as a direct result of such accident or sickness and independently of all other causes, rendering him unable to perform each and every duty pertaining to his usual occupation.
6. **Group Accident Medical Expense Takaful Supplementary Benefit**

While the Membership and this Supplementary Benefit are in force, if the Person covered sustains bodily injuries caused solely by Violent, external and purely accidental means and within ninety days after such injuries are sustained, incurs medical expenses as a direct result of such injuries and independently of all other cause upon receipt of due proof in writing of the medical expenses incurred by the person covered, the Takaful Operator will, pay to the person or persons entitled thereto under the Membership Provisions, the Supplementary Benefit Sum covered as stated in the participant specific Schedule and incurred during the membership period or within 30 days of the end of the membership period.

7. Group Critical Illness Takaful Supplementary Benefit

While the Membership and this Supplementary Benefit are in force, the Person covered is diagnosed as having suffered from one or more of the Critical Illnesses listed below for the first time after the Inception Date and having survived for 30 days after such diagnosis, the Takaful Operator will pay to the person or persons entitled, the amount(s) as stated in the Membership Schedule. No amount will be paid in respect of a Critical Illness diagnosed within a period of 90 days of the Inception Date.
The following Critical Illnesses shall be covered under this Supplementary Benefit :

- **a) Cancer**
- **b) Myocardial Infarction**
- **c) Stroke**
- **d) Coronary Artery Surgery**
- **e) Renal Failure**
- **f) Major Organ Transplant**
- **g) Blindness**
- **h) Surgery for a Disease of the Aorta**
- **i) Multiple Sclerosis**
- **j) Coma**
- **k) Alzheimer's Disease**
- **l) Major Burns**

8. Group Terminal Illness Takaful Supplementary Benefit

While the Membership and this Supplementary Benefit are in force, the Person covered is diagnosed as having a Terminal Illness which would result in the life span of the Person covered being reduced to a period of not more than the Reduced Life Expectancy Period stated in the Membership Schedule, the Takaful Operator will pay to the person or persons entitled the amount(s) as stated in the Membership Schedule. Terminal Illness benefit will not be provided if the Person covered has been continuously covered under this Supplementary Benefit for less than six months as at the date of diagnosis of Terminal Illness.