To Know More

BENEFITS OFFERED:

1) Basic Death benefit:

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. This benefit is provided to mostly low-income workers to cover funeral expenses in the event of the person covered's death.

2) 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:

- **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,
- **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances,
- **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa,
- **Mobility:** the ability to move indoors from room to room on level surfaces,
- **Continence:** the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene,
- **Feeding:** the ability to feed oneself once food has been prepared and made available.

AGE LIMITS:

1) 18 – 60 years old (If person covereds are more than 30)

DATA REQUIREMENT(S):

1) Names of Person covered
2) Date of Births
3) Gender
4) Designations
5) Sum Covered
6) Death and Disability Claim information (Last 5 year wise and Supplementary benefit wise)