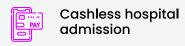
KAGTIM | MediKad



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FROM RM38 A MONTH





Up to RM1.1 million annual limit with MediBooster rider



Daily cash allowance of RM100/day at Malaysian government hospital

Kaotim MediKad is a comprehensive medical coverage product that protects you against rising medical costs. There are three plans with in-patient and out-patient benefits up to RM100,000 per year for you to choose. You can also add MediBooster rider to increase the annual limit from RM100,000 to RM1,100,000.

Description of Benefits		Plan (RM)		
		Standard	Pro	Max
A: In-Patient and Daycare Surgical Benefits				
1	Daily Hospital Room and Board (No limit on the number of days)	100	150	200
2	Intensive Care Unit (Maximum 60 days per any one disability)	As charged, subject to deductible* (if applicable)		
3	Surgical Fees			
4	Anaesthetist Fees			
5	Operating Theatre			
6	Hospital Supplies and Services			
7	In-Hospital Physician's and Specialist's Visit			
8	Ambulance Fees			
9	Day Surgery			
10	Daily Cash Allowance at Malaysian Government Hospital (No limit on the number of days)	100	100	100
B: Out-Patient Benefits				
1	Pre-Hospitalisation (Within 60 days before hospitalisation)	As charged, subject to deductible* (if applicable)		
2	Post-Hospitalisation Treatment (Within 90 days after discharge from hospital)			
3	Emergency Accidental Out-Patient Treatment	As charged		
4	Out-Patient Cancer Treatment			
5	Out-Patient Kidney Dialysis Treatment			
Ove	erall Annual Limit (for A & B)	50,000	75,000	100,000
Ove	erall Annual Limit (for A & B) with MediBooster Rider	550,000	825,000	1,100,000

*In addition to Full Coverage, deductible options available under this plan are RM2,000 and RM3,000. A deductible is the amount you will need to self-pay hospitilisation for any one disability.

Please refer to the Certificate Wording and Product Disclosure Sheet for further details of the product benefits, exclusions, terms and conditions.

 For more information, please contact:

Managed by: Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) | 27th Floor, Annexe Block, Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur | | Member of PIDM | The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact takaful malaysia or PIDM (visit www.pidm.gov.my).