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Etika

NAMLIFA GROUP MUTIARA PLUS

The most comprehensive & affordable Coverage for NAMLIFA Member

MUTIARA PLUS

Mutiara Plus (MP) is a voluntary comprehensive takaful plan that provides **24-hour, worldwide protection** to **you and your loved ones** in case of misfortune. The MP Takaful plan **can be extended to their spouse and children**.



Death
All Causes



TPD
All Causes



PPD
All Causes



Critical Illness
36 Types



Ehsan Benefit

ELIGIBILITY RULES

	MINIMUM	MAXIMUM
MAXIMUM ENTRY AGE		
Member/Employee	18	64
Spouse	18	64
Dependent	30 days	22
COVERAGE		
Member, Spouse & Dependent	Up till 70	

Age is based on age next birthday (ANB)

DETAILS BENEFIT TABLE– NAMLIFA

Benefits		Sum Covered Monthly Contribution RM 50
1	36 Critical Illness	100,000.00
2	Death (Due to Illness)	100,000.00
3	Death (Due to Accidental)	200,000.00
4	Total Permanent Disability (Due to Illness)	100,000.00
5	Total Permanent Disability (Due to Accidental)	200,000.00
6	Partial Permanent Disability (Due to illness)	100,000.00
7	Partial Permanent Disability (Due to Accidental)	100,000.00
8	Ehsan Benefit (Member Only)	
	a. Member	1,000.00
	b. Spouse	1,000.00
	c. Child (up to 4 pax)	500.00

Note:

1. Contribution is RM50 per individual. If member decide to onboard spouse and 1 kid, total contribution payable is RM150 (RM50 each) monthly.
2. Free Cover Limit (FCL) up to RM50/month and RM100k basic sum cover
3. Maximum basic cover up to RM200k - subject to Underwriter Approval
4. Subject to terms and conditions

Summary of Terms & Conditions

1. Can be extendable to immediate family member (spouse and dependent)
2. Free Cover Limit of up to RM100,000 per member (no health declaration is required)
3. Member with **pre-existing illness** will be accepted and **no health declaration form required**.
4. **100% of sum covered will be payable** if the person **pass away due to pre-existing illness** after **30 days waiting period** (inforce). The 30 days waiting period is not applicable for accidental death.
5. Other than above, pre-existing illness related condition is not payable (for example person A with a history of heart condition and upon certificate inforce want to make a critical illness claim. For this case, the critical illness claim for heart related condition will be declined. But he/she can make a claim for any new critical illness (which not related to heart condition).:
6. Contribution is per person per month. If spouse and kid participate, a total of RM150 contribution per month.
7. Contribution is fix for all of the age category.



For more details, please contact our hotline **603-9281 3167** or email us @ **partner@namlifa.org.my**



**For Enquiry you may contact
us as following:**

- A. Hotline : 03-9281 3167
B. Email : partner@namlifa.org.my

*Come and lets participate in this affordable
coverage together with your loved one*



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