



## DirectCare+ Personal Accident (PA) Takaful

DirectCare+ PA Takaful coverage up to **RM15,000** is available as an optional add-on to Auto Service financing plan.

No.	Question	Answer
1	What is DirectCare+ Personal Accident (PA) Takaful?	A group personal accident takaful (“DirectCare+ PA Takaful”) that provides coverage for personal accidents and includes a financing protection feature for applicants who have successfully completed the checkout process of Direct Lending's Auto Service Financing Plan.
2	What is the eligibility criteria to purchase?	-Age Limit: 18 to 65 years old  - Applicants must successfully complete the checkout process of Direct Lending’s Auto Service Financing Plan.
3	Is it compulsory to purchase?	No, DirectCare+ PA Takaful is <b><u>not a compulsory</u></b> purchase, but it is highly recommended for financial protection against personal accidents.
4	How much will I be covered for?	<b>Protection Coverage: Sum Covered</b>  <ol style="list-style-type: none"> <li>1. Accidental Death: RM15,000</li> <li>2. Permanent Disablement: RM15,000</li> <li>3. Financing Protection (due to accidental death): Up to RM5,000 *</li> <li>4. Loss of Employment (due to permanent disablement): Up to RM5,000 *</li> <li>5. Funeral Expenses (Khairat Kematian): RM3,000</li> </ol> <i>*To settle outstanding financing amount owing to Direct Lending.</i>
5	What is the coverage period and contribution amount?	<b>Coverage Period: Contribution Amount*</b>  <ul style="list-style-type: none"> <li>• 3 months: RM10</li> <li>• 6 months: RM20</li> <li>• 12 months: RM30</li> </ul>

		<i>*Inclusive of 8% SST and it is a one-time payment only.</i>
6	Is this a one-time payment?	Yes, it is a one-time payment that to be paid during the checkout process (if opted in); there is no need to pay monthly.
7	How can I purchase this PA Takaful?	You can choose to add on this takaful plan during the checkout process of Direct Lending's Auto Service Financing Plan.
8	Who underwrites this PA Takaful?	This takaful is underwritten by Zurich General Takaful Malaysia Berhad and distributed by PolicyStreet (Perfectly Simple Sdn. Bhd.), a licensed insurance intermediary.
9	When will I receive the cover note or policy?	The cover note or policy will be sent to your email one month after the checkout process is completed.
10	How do I make a claim?	<p>To make a claim, please email to <a href="mailto:claim@policystreet.com">claim@policystreet.com</a> , and you will receive guidance through the process.</p> <p>Items to be provided (if any):</p> <ol style="list-style-type: none"> <li>i. Copy of death certificate (for death claim)</li> <li>ii. Copy of post-mortem report (for death claim)</li> <li>iii. Copy of nominees/claimant's identity card and proof of relationship</li> <li>iv. Medical specialist report and assessment of the disability done within 12 months after the date of the accident (for PD claim)</li> <li>v. Copy of police report on the alleged accident</li> <li>vi. Medical report and any other documents to support the claim</li> <li>vii. Copy of insured/deceased's identity card and driving license (for motor vehicle accident)</li> </ol>