



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 <u>not a compulsory</u> purchase, but it is highly recommended for financial protection against personal accidents.
4	How much will I be covered for?	Protection Coverage: Sum Covered <ol style="list-style-type: none"> 1. Accidental Death: RM15,000 2. Permanent Disablement: RM15,000 3. Financing Protection (due to accidental death): Up to RM5,000 * 4. Loss of Employment (due to permanent disablement): Up to RM5,000 * 5. Funeral Expenses (Khairat Kematian): RM3,000 <p><i>*To settle outstanding financing amount owing to Direct Lending.</i></p>
5	What is the coverage period and contribution amount?	Coverage Period: Contribution Amount* <ul style="list-style-type: none"> • 3 months: RM10 • 6 months: RM20 • 12 months: RM30

		<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 claim@polycystreet.com , and you will receive guidance through the process.</p> <p>Items to be provided (if any):</p> <ul style="list-style-type: none"> i. Copy of death certificate (for death claim) ii. Copy of post-mortem report (for death claim) iii. Copy of nominees/claimant's identity card and proof of relationship iv. Medical specialist report and assessment of the disability done within 12 months after the date of the accident (for PD claim) v. Copy of police report on the alleged accident vi. Medical report and any other documents to support the claim vii. Copy of insured/deceased's identity card and driving license (for motor vehicle accident)