

EMERGI VAC
SHARIAH

EMERGENCY MEDICAL FAMILY
TAKAFUL & WELLNESS PLAN



T&Cs Apply

Brought to you by
IZDARA
UNDERWRITING MANAGERS



TAKAFUL BENEFITS

- Up to **R500,000** Individual or **R1,100,000** Family Cover, per event per annum, with applicable individual limits per covered life.
- Immediate cover, on receipt of first contribution, for Illness or Accident-related emergencies.
- No waiting periods. No medicals or blood tests. No delays with authorisation. Zero upfront payments.
- Emergency transport by private ambulance or air evacuation to the closest private hospital.
- In-hospital treatment for medical emergencies including radiology, pathology, emergency surgery including theatre costs & surgeons, hospitalisation in ICU, high-care, or general ward fees.

ACCIDENTAL DEATH BENEFIT

In the event of your death resulting from an Accident, **R21,000** Cash lump sum is paid to your beneficiary.

ACCIDENTAL DISABILITY BENEFIT

R21,000 Cash lump sum is payable in the event you or your spouse become disabled as a result of an accident.



The Takaful Benefits of the EMERGIVAC Family Takaful and Wellness Plan are underwritten by Clientèle Life, Licensed Life Insurer & Auth FSP 15268. T's & C's apply www.emergivac.co.za EMERGIVAC is a medical emergency product and is not a medical aid.



The Emergency Service Benefits of the EMERGIVAC Emergency Medical and Wellness Plan is a product of IZDARA Underwriting Managers (Pty) Ltd an Authorised Financial Services Provider, FSP 44785 . T's & C's apply www.emergivac.co.za. 010 745 7460, clientservices@emergivac.co.za



Shariah Advisory services are provided by iConsult Africa (Pty)Ltd.



EMERGENCY SERVICE BENEFITS

EMERGENCY EVACUATION

In the event of a severe medical or accident emergency, you will be assessed, stabilised, and transported to the nearest private hospital by ambulance or, if necessary, by air evacuation.

EMERGI-GUARD - 24-HOUR ARMED RESPONSE

Get 24/7 access to armed response at the touch of a button in all major South African cities—like having your own bodyguard on call. Includes four fully covered callouts per year.

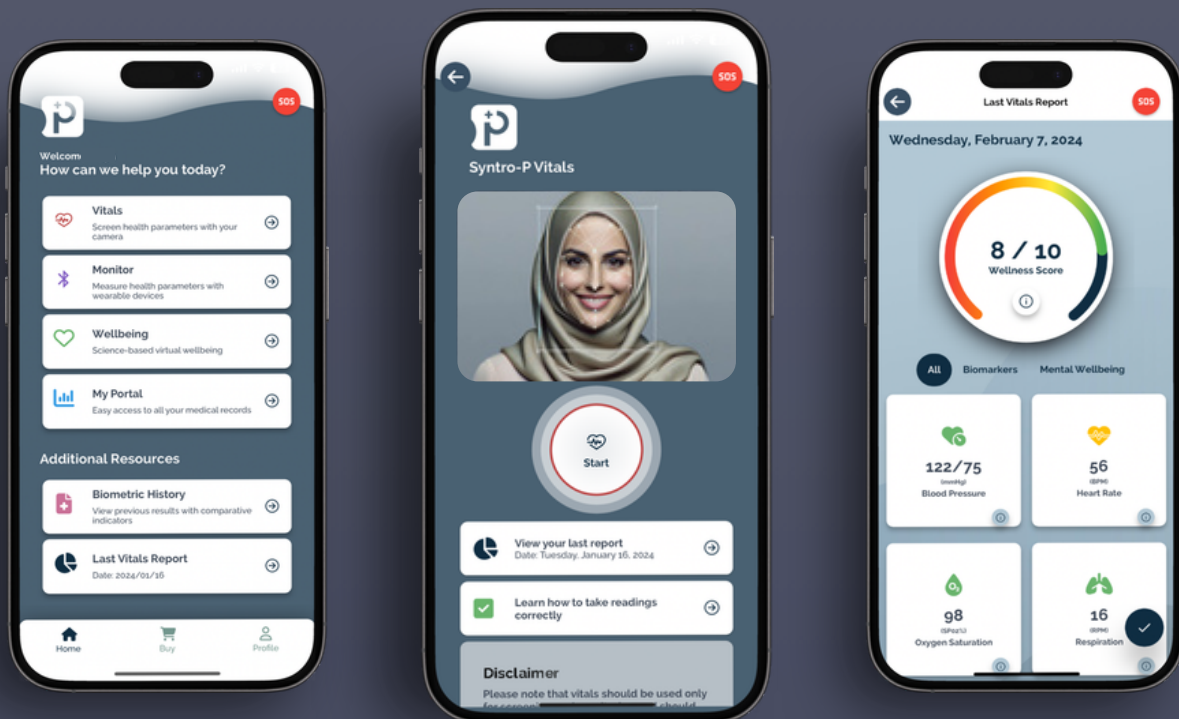
ROADSIDE & HOUSEHOLD ASSIST

Coverage includes callout fees and the first hour of labour for roadside services like tyre changes, fuel delivery, battery jumps, locksmiths, and more. Household support includes plumbers, electricians, locksmiths, and appliance repairs.

EMERGENCY MEDICAL & TRAUMA

24-Hour Emergency Casualty Room benefit.





MENTAL HEALTH & WELLNESS

24/7 counselling and support for anxiety, depression, PTSD, panic disorders, bipolar disorder, and suicidal thoughts.

EMERGIVAC VITALS

AI-driven screening of blood pressure, heart rate, oxygen levels, and stress all in under a minute, using your phone's camera.

MEDICAL ADVICE & TRAUMA COUNSELLING

24/7 telephonic support from medical professionals for trauma, including events like hijackings, robberies, or loss. Also provides general medical advice on health conditions, substance misuse, medications, and travel health information.

EMERGIVAC MUM & BABY

24/7 telephonic support through PAED-IQ for pregnancy and child-care concerns, with expert advice from registered nurses on home care, clinic referrals, primary care, GP referrals, and after-hours care.



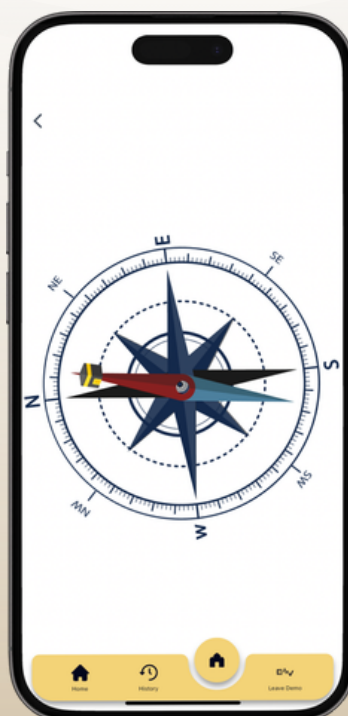
SHARIAH APP COLLECTION



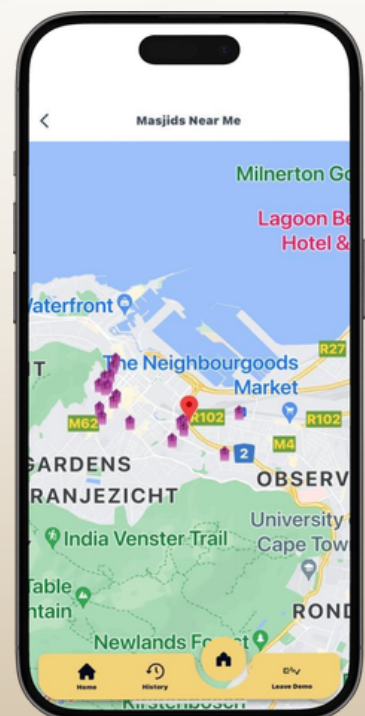
QURAN



QIBLAH FINDER



MASJID FINDER



SHARI'AH SUPERVISORY BOARD (SSB)



**Associate Professor
Dr Ziyaad Mahomed
Chairman -
I Consult Africa**



**Associate Professor
Dr Sa'id Adekunle
Mikail Shariah
Adviser
I Consult Africa**



**(Mufti) Dr Yousuf
Sultan Shariah
Adviser
I Consult Africa**



**Shaykh Ziyaat Isaacs
Managing Director
I Consult Africa**

SHARI'AH SUPERVISORY BOARD (SSB)

Associate Professor Dr Ziyaad Mahomed Chairman - I Consult Africa

- Prof Ziyaad is Associate Professor, Lead Researcher (Shariah) for the Centre of Excellence in Social Finance, and Head of Online Programs at INCEIF University. He is the former Associate Dean and Director of Executive Education and of E-learning at the same university. Dr Ziyaad has advised financial institutions and regulators in Islamic finance, regulation, social finance, fintech and Islamic law for almost 25 years.
- His work spans over 20 countries, with more than 12,000 participants attending his training programs on various aspects of Islamic finance. Dr Ziyaad has led numerous consulting projects on policy and strategy for large financial institutions and governmental organisations including the UK, Malaysia, Kazakhstan and Pakistan in Islamic banking and takaful, sustainability, sukuk, fintech and social finance advancement. His advisory in the capital market has led to the certification of some of the largest sovereign and corporate Sukuk issuances in Malaysia and Nigeria. He is also a consultant to the World Bank for Islamic finance development in South-East Asia and Adjunct Professor at the Asia School of Business in collaboration with MIT in the US.
- Dr Ziyaad serves as Chairman and member of several Shariah boards internationally, including EduPro in the UK, HSBC Amanah and Munich Re in Malaysia, Tajbank, FBN Quest and One17 Capital in Nigeria, Ayady Takaful and BML Islamic in the Maldives and iConsult Africa in South Africa amongst many others.
- He holds a Masters and PhD in Islamic Finance from Malaysia, an MBA from South Africa, a BA (Hons) in Business (Finance) from the UK, and certification in the Islamic sciences from South Africa and Jordan. He lectures in Islamic Jurisprudence, Contract Law, Sustainability and Social Finance, with almost 100 publications in academic and professional output.

SHARI'AH SUPERVISORY BOARD (SSB)



Associate Professor Dr Ziyaad Mahomed Chairman - I Consult Africa

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Associate Professor Dr Sa'id Adekunle Mikail – Shariah Adviser - I Consult Africa

- Dr Mikail is currently Associate Professor cum Senior Researcher at ISRA Research Management Centre of INCEIF University. He is an AAOIFI Certified Shariah Advisor and Auditor (CSAA) and a Registered Shariah Adviser with Securities Commission of Malaysia (SC), a Member of Chartered Institute of Arbitrators (ACI Arb) UK and Member of AAOIFI Working Group of the Curriculum Review Committee (CRC).
- Dr Mikail Chairs Shariah Boards in several Islamic financial institutions (IFIs) including among others BNP Paribas (Najmah) Malaysia Berhad & BNP Paribas Labuan, Crown Takaful Insurance Ltd, Capital Trust and D'Namaz Capital in Nigeria. He is a Member of Shariah Committee of TAJBank Ltd, PruBSN Takaful Malaysia Berhad, and Shariah Adviser in i-Consult Africa in South Africa, Masryef Management House in Malaysia, and Marble Capital Halal Commodity. He is a Shariah consultant for Islamic Markets which its principal office is based in UK.
- Dr Mikail obtained his bachelor's degree of Shariah (first class honour) from Islamic University of Madinah in Saudi Arabia, followed by Master of Comparative Laws and PhD (Law) from International Islamic University Malaysia (IIUM).



(Mufti) Dr Yousuf Sultan **Shariah Adviser | Consult Africa**

- (Mufti) Dr Yousuf Sultan is a seasoned professional in Islamic finance with a strong background in shariah and technology. As a CSAA from AAOIFI in Bahrain, MSc & PhD in Islamic Finance from INCEIF Malaysia, and Mufti in Shari'ah, Dr Yousuf offers a unique skill set. In addition, he's a Registered Shariah Adviser with the Securities Commission of Malaysia and CIFE from Ethica in Dubai.
- As the Founder and CEO of Adl Advisory in Malaysia, Dr Yousuf provides Shariah advisory, consultancy, and training services. He also co-founded IFA Consultancy in Bangladesh, promoting Islamic finance through training, workshops, seminars, and consultancy. Dr Yousuf is experienced in teaching, training, and advising on Shariah and Islamic finance, focusing on Islamic Fintech.
- Dr Yousuf is a sought-after speaker and shariah adviser in Malaysia, Indonesia, South Africa, UAE, and Bangladesh. He's an active member of two Working Groups at AAOIFI and holds professional memberships with ASAS and CIIF. He's also a respected member of several Shariah committees, including Standard Chartered Saadiq Malaysia and IDLC Shariah Mutual Fund Bangladesh.



Shaykh Ziyaat Isaacs **Managing Director - I Consult Africa**

- Shaykh Ziyaat Isaacs hails from Cape Town, South Africa and has diverse experience abroad. He holds a Bachelor's Degree in Islamic Finance with specialization in Capital Markets from Selangor International Islamic University College (KUIS) in Malaysia. He also holds a Master of Science Degree in Islamic Finance from the International Center of Education in Islamic Finance (INCEIF) in Malaysia. He is a Certified Shariah Advisor and Auditor under the auspices of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) based in Bahrain.
- He was recruited by the International Shari'ah Research Academy for Islamic Finance (ISRA), a Shariah Research think tank commissioned by the Central Bank of Malaysia as a Management Trainee, Research Officer and Associate Consultant with ISRA Consultancy Sdn Bhd after completing his initial Degree in Islamic Finance. He was involved in various research, advisory and consulting projects with both local and international clients.
- Upon his return to South Africa, Shaykh Ziyaat founded I Consult Africa with the intention to serve the Islamic Finance market in Africa through connecting his global network and knowledge repositories in Islamic Finance and has since excelled in this space.
- In addition, he manages a property portfolio at ARP Property Developments based in Cape Town South Africa and has engaged in several small business advisory projects in this capacity.
- Shaykh Ziyaat also serves as a Lecturer at the International Peace College of South Africa (IPSA) in Islamic Commercial Law and Islamic Finance and has several publications in Islamic Finance both locally and globally.

COVER OPTIONS

Standard Cover (R155 000 - R386 000)

Covered Benefits

Accidental Death
Accidental Disability
Private Hospital Admission
Air Medical Evacuation
Road Medical Evacuation
Medical & Trauma Assist
EMERGI-GUARD
Roadside Assist
Household Assist
EMERGIVAC Vitals
EMERGIVAC Mum & Baby
EMERGIVAC Wellness

Emergency Benefits

P/A - Per Annum

Cover Amount

Accident Only

Accident & Illness

Individual

Family

Individual

Family

Individual

Family

R21 000	R21 000 each (Main member, spouse & children)	R96	R215	R181	R384
R21 000	R21 000 each Main Member & Spouse				
R155 000 P/A	R386 000 P/A				
R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
Illness - 4 P/A Accident - Unlimited					
R10 000 P/A	R20 000 P/A				
4 Call Outs P/A	4 Call Outs P/A				
R2 000 P/A	R2 000 P/A				
R2 000 P/A	R2 000 P/A				
4 P/A	8 P/A				
4 P/A	6 P/A				
4 P/A	8 P/A				
Total Contribution		R325	R454	R410	R623

Extended Cover (R258 000 - R592 000)

Covered Benefits

Accidental Death
Accidental Disability
Private Hospital Admission
Air Medical Evacuation
Road Medical Evacuation
Medical & Trauma Assist
EMERGI-GUARD
Roadside Assist
Household Assist
EMERGIVAC Vitals
EMERGIVAC Mum & Baby
EMERGIVAC Wellness

Emergency Benefits

P/A - Per Annum

Cover Amount

Accident Only

Accident & Illness

Individual

Family

Individual

Family

Individual

Family

R21 000	R21 000 each (Main member, spouse & children)	R114	R257	R215	R458
R21 000	R21 000 each Main Member & Spouse				
R258 000 P/A	R592 000 P/A				
R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
Illness - 4 P/A Accident - Unlimited					
R10 000 P/A	R20 000 P/A				
4 Call Outs P/A	4 Call Outs P/A				
R2 000 P/A	R2 000 P/A				
R2 000 P/A	R2 000 P/A				
4 P/A	8 P/A				
4 P/A	6 P/A				
4 P/A	8 P/A				
Total Contribution		R343	R496	R444	R697

Premium Cover (R500 000 - R1 100 000)

Covered Benefits

Accidental Death
Accidental Disability
Private Hospital Admission
Air Medical Evacuation
Road Medical Evacuation
Medical & Trauma Assist
EMERGI-GUARD
Roadside Assist
Household Assist
EMERGIVAC Vitals
EMERGIVAC Mum & Baby
EMERGIVAC Wellness

Emergency Benefits

P/A - Per Annum

Cover Amount

Accident Only

Accident & Illness

Individual

Family

Individual

Family

Individual

Family

R21 000	R21 000 each (Main member, spouse & children)	R150	R325	R285	R580
R21 000	R21 000 each Main Member & Spouse				
R500 000 P/A	R1 100 000 P/A				
R75 000 P/A	R150 000 P/A	R229	R239	R229	R239
Illness - 4 P/A Accident - Unlimited					
R10 000 P/A	R20 000 P/A				
4 Call Outs P/A	4 Call Outs P/A				
R2 000 P/A	R2 000 P/A				
R2 000 P/A	R2 000 P/A				
4 P/A	8 P/A				
4 P/A	6 P/A				
4 P/A	8 P/A				
Total Contribution		R379	R564	R514	R819

Standard Family Cover:

R386 000 per annum, per event with the applicable individual limits per life covered, as follows:

- Main Member: R155 000
- Spouse: R155 000
- Children: R76 000 per Child (Max 3 Children)

Extended Family Cover:

R592 000 per annum, per event with the applicable individual limits per life covered, as follows:

- Main Member: R258 000
- Spouse: R258 000
- Children: R76 000 per Child (Max 3 Children)

Premium Family Cover:

R1 100 000 per annum, per event with the applicable individual limits per life covered, as follows:

- Main Member: R500 000
- Spouse: R500 000
- Children: R100 000 per Child (Max 3 Children)

Additional Children

Any additional Children may be added to the Family Cover option only, as follows:

Standard & Extended Cover

Emergency Accident cover: R33 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)

Emergency Illness and Accident Cover: R55 (R21 000 Accidental Death cover and R76 000 Hospital Admission Guarantee cover)

Premium Cover

Emergency Accident cover: R42 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)

Emergency Illness and Accident cover: R74 (R21 000 Accidental Death cover and R100 000 Hospital Admission Guarantee cover)

Age Limits

Main Member & Spouse: entry ages are 18-65 (last birthday 64), cover ceases at the age of 70
Children: entry ages are 0-18. A Child may be covered until the age of 21, if a full-time student at a recognised tertiary institution.

