Rider In Need (RIN) : Frequently Asked Questions (FAQ)

Disclaimer:

The Rider In Need assistance is subject to eligibility assessment, successful verification of the required information and the applicable program criteria. Receipt of a declaration request does not constitute automatic approval. The RIN assistance is separate from, and does not replace, the normal motorcycle claim process.

1. What is the Rider In Need (RIN) Program?

The Rider In Need (RIN) Program is a mutual assistance (Ta'awun) initiative that provides financial relief of RM100 to eligible participants following a motorcycle accident. The assistance is intended to help ease the immediate financial burden arising from an unexpected accident.

2. Is the RIN assistance a takaful claim payment?

No. The RIN assistance is a separate financial relief initiative for eligible participants who may need extra support after an accident. It does not replace the normal Own Damage (OD) motorcycle claim, which will continue to be processed under the applicable certificate terms and existing claim process.

3. Who may be considered for RIN assistance?

A participant must first meet all the following basic eligibility requirements:

- Hold an Etiqa Comprehensive Motorcycle Takaful certificate that is still in force
- Own a motorcycle with an engine capacity of 200cc or below
- Be a Malaysian citizen
- Meet other programme criteria set by Etiqa, based on age, occupation and/or residential address or type of house

4. How does Etiqa determine whether a participant is eligible?

Eligibility is assessed based on the RIN eligibility criteria. The assessment considers information available from the claim documents, including the participant's age, occupation and residential address or type of house.

Examples of the categories considered include:

- Participants aged 60 years and above
- Gig workers, daily-paid workers and workers with irregular income
- Construction, agricultural, plantation and fishery workers
- Hawkers, small traders, cleaners and security guards
- Dispatch riders, workshop assistants and mechanics
- Unemployed individuals, full-time homemakers without personal income, students and persons with disabilities
- Certain clerical, retail, factory, contract, part-time, commission-based, micro-business and government-sector workers
- Participants living in identified housing categories, including PPR, low-cost housing, workers' quarters, shared rented rooms, Rumah Mesra Rakyat and kampung houses

Meeting one of these descriptions does not by itself guarantee assistance. The complete eligibility assessment will be performed based on the applicable RIN criteria.

5. Do I need to submit a separate application for RIN?

No. Potentially eligible participants are identified through an existing Own Damage (OD) motorcycle claim. The participant or workshop must first submit the claim together with the required supporting documents, such as the police report and vehicle photographs.

6. What is an Own Damage or OD claim?

For the purpose of the RIN process, an OD claim refers to a claim submitted under an effective Etiqa Comprehensive Motorcycle Takaful certificate for damage to the participant's own motorcycle following an accident. The Claims Operations team will first review the OD claim before conducting the RIN eligibility screening.

7. What documents may be required?

The initial OD claim should be supported by complete claim documents, which may include:

- Police report
- Photographs of the motorcycle or vehicle
- Other documents required for the OD claim

If the participant is assessed as eligible, Etiqa will subsequently request the participant's declaration and bank account details for the financial relief payment.

8. How will I be informed if I am potentially eligible?

Potentially eligible participants may receive a declaration request via WhatsApp and must confirm the declaration before assistance can be provided, subject to the applicable eligibility criteria.

9. Why do I need to complete a declaration?

By completing the declaration, you let us know that financial support under the RIN Program would help ease your burden after the accident. Etiqa will only proceed with the subsequent process after receiving this confirmation, subject to the program's eligibility criteria.

10. What happens if I decline the declaration?

If you decline the declaration, the RIN assistance process will not proceed. However, your existing OD claim will continue to be handled through the normal claim process.

11. What happens if I do not respond?

If the declaration is not received within seven days, the case will continue as a normal OD claim without proceeding through the RIN assistance process.

12. Why does Etiqa require my bank account details?

Bank account details are required to credit the financial relief directly into the eligible participant's bank account. The payment request will only proceed after the relevant declaration and bank information have been received.

13. What bank information will I need to provide?

You may be requested to provide:

- Name of bank
- Bank account holder's name
- Bank account number

These details will be requested by email after the participant has confirmed the declaration.

For your security, only provide your information through the official communication email stated in Etiqa's request. Never share your ATM card PIN, online banking password, TAC or OTP with anyone.

14. How much assistance will I receive?

An eligible participant may receive financial relief of RM100, subject to the program's eligibility assessment and applicable process.

15. How will the financial relief be paid?

Once the eligibility assessment and verification have been completed and the payment request has been processed, the financial relief will be credited to the eligible participant's bank account.

16. How long will the payment take?

Once the payment request has been successfully processed, the financial relief will be credited to your bank account. The actual crediting time may vary depending on the receiving bank.

17. Will every motorcycle accident qualify for RIN assistance?

No. Only participants who meet the full RIN eligibility criteria and have a valid Own Damage (OD) claim under an active Etiqa Comprehensive Motorcycle Takaful Certificate may be considered for assistance. Assistance is subject to the programme eligibility criteria, assessment requirements and the applicable Terms and Conditions.

18. Is a motorcycle above 200cc eligible?

No. Under the current RIN basic criteria, the motorcycle must have an engine capacity of 200cc or below.

19. Are non-Malaysians eligible?

The program is available to Malaysian citizens only.

20. Is a Third Party motorcycle certificate eligible?

No. The criteria require the participant to hold an Etiqa Comprehensive Motorcycle Takaful certificate that is still in force.

21. Will my normal motorcycle claim be affected if I am not eligible?

No. If you do not meet the RIN criteria, decline the declaration or do not respond within the required period, your OD claim will continue through the normal claim process.

22. Am I automatically entitled to the RM100 assistance after receiving a message?

No. Receiving a message or declaration request only means that you have been identified for further assessment. Approval of the assistance remains subject to verification of your information, completion of the declaration, bank account details and compliance with the applicable eligibility criteria.

23. Can I receive RIN assistance more than once?

No. Each participant is only eligible to receive RIN assistance once per calendar year.

24. Will my information be kept confidential?

Yes. Your personal information will be used only for eligibility assessment, declaration management and payment processing in accordance with Etiqa's applicable privacy and data-handling requirements.

25. Who can I contact if I need assistance?

If you have any enquiries or need further assistance, please contact Etiqa through the official communication channel stated in the message or email you receive regarding the Rider In Need (RIN) Program. This helps ensure that your enquiry and personal information are handled through a secure and legitimate channel.

26. Can the RIN assistance be paid to a workshop or third party?

No. RIN assistance cannot be paid to a workshop or any third party. The assistance will only be paid directly to the eligible participant's bank account, subject to successful verification and completion of the required process.

27. What if the bank account is not under my name?

The bank account must be under the eligible participant's name. RIN assistance cannot be credited to a bank account belonging to another person, including family members, friends, workshops or any third party.

28. Will I be charged any fee to receive RIN assistance?

No. No fee will be charged to receive RIN assistance. Etiqa will not ask participants to make any payment, transfer money or provide sensitive banking information such as ATM PIN, online banking password, TAC or OTP in order to receive the assistance.