Rider In Need (RIN): Terms and Conditions

1. **Program Eligibility**
   1.1. The Rider In Need (RIN) Program is open to holders of a valid Etiqa Comprehensive Motorcycle Takaful Certificate.
   1.2. The motorcycle must have an engine capacity of 200cc and below.
   1.3. The program is available to Malaysian citizens only.
   1.4. Participants must meet other programme criteria set by Etiqa, based on age, occupation and/or residential address or type of house.

2. **Exclusions**
   2.1. Participants will not be eligible for assistance where the accident arises from involvement in any unlawful activity, including illegal street racing or any other unlawful racing activity.
   2.2. Participants must comply with all applicable laws and safety requirements, including the use of an approved safety helmet at the time of the accident.
   2.3. Assistance remains subject to the applicable terms, conditions and exclusions under the participant's Etiqa Comprehensive Motorcycle Takaful Certificate.

3. **Eligibility Assessment**
   3.1. Eligibility will be assessed based on information and supporting documents submitted during the claim process.
   3.2. Etiqa reserves the right to conduct additional verification, validation and assessment before determining eligibility.
   3.3. Etiqa's decision on eligibility shall be final and conclusive.

4. **Declaration and Information Verification**
   4.1. Participants identified as potentially eligible may be contacted to provide declarations and additional information.
   4.2. Participants must ensure that all information provided is accurate, complete and truthful.
   4.3. Etiqa reserves the right to decline, suspend or withdraw assistance where any information provided is found to be inaccurate, misleading, incomplete or fraudulent.

5. **Financial Relief Payment**
   5.1. Eligible participants may receive financial relief of RM100 per approved case.
   5.2. Payment will be made directly to the participant's nominated bank account.
   5.3. The time required for the funds to be credited is subject to Etiqa's processing requirements and the receiving bank's processing timelines.

6. **Program Limits**
   6.1. Each participant is eligible to receive assistance under the Rider In Need (RIN) Program once per calendar year.
   6.2. Assistance is subject to the availability of program funds and prevailing program requirements.
   6.3. The program does not create any contractual entitlement or additional insurance/takaful benefit beyond the assistance expressly provided under the Rider In Need (RIN) Program.

7. **Personal Data Protection**
   7.1. Personal information collected for the administration of the program will be processed in accordance with applicable laws and Etiqa's Privacy Notice.
   7.2. Information provided will only be used for program administration, eligibility assessment, verification and payment purposes.
   7.3. By participating in the program, participants consent to the collection, use and disclosure of their personal information as reasonably required for the administration of the program.

8. **Etiqa's Rights**
   8.1. Etiqa reserves the right to amend, vary, suspend or discontinue the Rider In Need (RIN) Program at any time without prior notice.
   8.2. Etiqa reserves the right to withhold, reject or recover any payment where there is evidence of fraud, misrepresentation, abuse of the program or non-compliance with these Terms and Conditions.
   8.3. Participation in the program constitutes acceptance of these Terms and Conditions.

Disclaimer

The Rider In Need (RIN) Program is offered as a goodwill gesture and does not form part of the benefits payable under the participant's motorcycle certificate.

Receipt of any notification, message, invitation, declaration request or communication from Etiqa does not constitute automatic approval of assistance. All assistance is subject to eligibility assessment, verification of information and compliance with the applicable program criteria and Terms and Conditions.

#EtiqaCares #RiderInNeed #Taawun #ProtectionForAll