

e-TAKAFUL HAYAT – FREQUENTLY ASKED QUESTIONS (FAQ)

SECTION 1 - ABOUT THE PLAN

1.	What is e-Takaful Hayat? e-Takaful Hayat is a Takaful plan provides death and compassionate benefit up to age 70 years old. An additional sum covered is payable if death is due to an accident. e-Takaful Hayat is a Shariah-compliant product. Please refer to the product disclosure sheet or certificate on detailed exclusions, terms and conditions of the e-Takaful Hayat.								
2.	What benefit does e-Takaful Hayat provide? The benefits are as below, subject to exclusions, terms and conditions stated in the certificate: <table><tr><th>Benefits</th><th>Benefit Payable</th></tr><tr><td>Death Benefit</td><td>100% of sum covered is payable upon death of the person covered.</td></tr><tr><td>Accidental Death Benefit</td><td>Additional 200% of sum covered is payable, on top of death benefit, if death of the person covered is due to an accident.</td></tr><tr><td>Compassionate Benefit</td><td>RM1,000 is payable upon death of the person covered</td></tr></table>	Benefits	Benefit Payable	Death Benefit	100% of sum covered is payable upon death of the person covered.	Accidental Death Benefit	Additional 200% of sum covered is payable, on top of death benefit, if death of the person covered is due to an accident.	Compassionate Benefit	RM1,000 is payable upon death of the person covered
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3.	Who is this product suitable for? This product is suitable for those who are looking for basic protection plan with affordable contribution.								
4.	Who is eligible to participate in this plan? Malaysians are eligible to participate, subject to the fulfillment of one health question.								
5.	What is the eligible age to be covered under this plan? The eligible age for you to be covered are as followed: <table><tr><th>Person Covered</th><th>Entry Age (Age Next Birthday)</th><th>Expiry Age (Age Next Birthday)</th></tr><tr><td>Malaysian</td><td>17 – 60 years old</td><td>70 years old</td></tr></table>	Person Covered	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)	Malaysian	17 – 60 years old	70 years old		
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6.	What is age next birthday? The acceptance of this application is based on your age next birthday. Age next birthday simply means the age of your next birthday. For example, if you have celebrated your 30th birthday, your next birthday will be 31st, so your age next birthday will be 31 years old.								
7.	How do I know how much the coverage amount that I need under this plan? Please visit https://www.mycoverage.my/en/calculator/term_coverage to find out more on the coverage that you may need and factors to be considered based on your current income, expenditure and financial obligations with the calculator provided.								
8.	How do I participate in e-Takaful Hayat? To participate in e-Takaful Hayat, all you need to do is:								

	1. Download the aQme app on Google Play Store or App Store, OR visit the aQme webapp (https://app.aqme.my); 2. Head over to "Shop" and you will find the product "e-Takaful Hayat" in the Life category; 3. Select the product and you will be directed to more product information; 4. To proceed with the participation, click "Begin" and follow the instructions accordingly. If you are an existing SEHATi user with an above average SEHATi health score, you are entitled to a 10% discount, automatically reflected in your aQme app. Simply log in to aQme with the same email address used in SEHATi account; OR Go to SEHATi App > Analysis > Scroll to the bottom and click on the aQme app banner for next steps.
9.	How will I receive confirmation on my application? When does the cover start? The confirmation of your application is immediate. The cover will start on the day your application is accepted, subject to contribution received by us. The certificate documents and payment receipt will be emailed to you. You may view your active certificate coverage by downloading the Etiqua+ application from App Store or Google Play. However, unsuccessful contribution payment will result in voidance of your certificate from the day your application was accepted.
10.	Will there be any medical examination on my application? No medical examination is required for the application of e-Takaful Hayat. You just need to answer 1 health question.
11.	What is the minimum and maximum sum covered for this plan? The minimum sum covered of this plan is RM50,000. The maximum sum covered of this plan is RM200,000. There are 3 plans of sum covered is offered to you, which is RM50,000, RM100,000 and RM200,000.
12.	Can I change the sum covered for e-Takaful Hayat certificate? You are not allowed to increase the sum covered for e-Takaful Hayat. Reduce of sum covered is allowed, underwriting and medical examination are not required. The revised sum covered will take effect from the next certificate anniversary.
13.	Do I get to enjoy surplus for this plan? The distributable portion of surplus arising from the Participants' Risk Fund (PRF) will be determined and distributed annually by us. The surplus, if any, will be 50% paid to us, and the other 50% will be shared amongst the eligible participants. The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated funds will be shared amongst the participants with in-force certificates, and the remaining 15% to be paid to us, based on the contract of Mudarabah. Mudarabah is a mutual contract between us and the participant for the investment profit or losses. The segregated fund is paid together with the benefits, on expiry of the certificate, or should the participant requests at any time prior to expiry of the certificate, provided that the amount requested is at least RM 500.
14.	Is waiting period applicable for e-Takaful Hayat before I am eligible for a claim?

	Yes, for suicide while sane within 1 year from the certificate issue date, we will refund the total contributions that you have paid to us.
15.	What are the exclusions for e-Takaful Hayat? Please refer to the Product Disclosure Sheet (PDS) and certificate for details.
16.	Can a foreigner participate in this plan? No, this plan is only available to Malaysians.
17.	Can I participate in this plan through an agent? This plan is not offered through an agent, you can only enroll this plan through aQme app. There is no commission charged on this plan.
18.	If I have already participated in e-Takaful Hayat certificate, can I participate in another one? No, you are only allow to participate in one e-Takaful Hayat certificate through aQme app.
19.	Can I cancel my certificate? You may cancel the plan with a written instruction to us within 15 days of free look period after the certificate has been received by you. We will then refund the contribution received to you. You may email us at info@etiga.com.my , or call Etiga Oneline at 1-300-13-8888 for the enquiry of your transaction. A 24-hour Live Chat is also available on our website for enquiry.
20.	Do I receive any surrender value if I surrender my certificate? No, there is no surrender value payable under the certificate, you may be entitled to the accumulated PRF surplus, if any.
21.	What will I receive if no claim is made throughout the certificate term? This is a pure protection term Takaful plan that does not provide any maturity benefit.
22.	Are the contributions paid for e-Takaful Hayat eligible for Income Tax Relief? Yes, 100% of the contribution paid for this plan may qualify you for personal income tax relief under Life Insurance/Family Takaful category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.
SECTION 2 – CONTRIBUTIONS AND CHARGES	
23.	How much contribution do I need to pay? Please refer to the PDS or Takaful Schedule for the contribution required for this plan. Your age (age next birthday), gender, and sum covered selected at the time of application determine the contribution that you need to pay. The contribution will increase on the 1st day of the next certificate year, in accordance to your attained age.
24.	How to pay and what is the frequency to pay the contribution for the certificate? You may pay the contribution via credit card/debit card. You may opt to pay the contribution monthly, or annually.
25.	What happen if I stop paying the contribution? There is a grace period of 31 days from the contribution due date given to you to pay the contribution. You are still covered within the grace period. If the contribution due is not paid within the grace period, your certificate may lapse thereafter and you will not be entitled for the benefits should any of the covered event occurs.

26.	What are the charges under e-Takaful Hayat? Upfront Wakalah fee of 25% per certificate will be taken from your yearly contribution to cover the costs of distributing and managing the plan. The remaining will be allocated into the Participants' Risk Fund (PRF).
SECTION 3 – CERTIFICATE SERVICING	
27.	Who can I contact if I want to update my personal information or contact details? You may email us at info@etiga.com.my or call Etiga Oneline at 1-300-13-8888.
28.	What should I do if I lose or do not receive my certificate documents of this plan? You may email us at info@etiga.com.my or call Etiga Oneline at 1-300-13-8888.
29.	Who can I contact for further information? You may email us at info@etiga.com.my, call Etiga Oneline at 1-300-13-8888, or visit our website at www.etiga.com.my for further information. A 24-hour Live Chat is also available on our website for enquiry.
SECTION 4 - NOMINATION	
30.	Why is it important to make a nomination? Nomination is important to ensure that your loved ones will receive the protection as intended by you and that certificate benefits can be paid out by Etiga without any delay. The nominee can be either an executor (wasi) or a beneficiary under a conditional Hibah (Gift). It is important for you to notify your nominee regarding the certificate benefits and nomination.
31.	Who can I nominate for my certificate? The nominee has to be an individual. Nomination of an organization is not allowed.
32.	How can I do nomination? Fill up a nomination form provided in www.etiga.com.my. Sign the completed nomination form, scan and send it to getonline@etiga.com.my or send to our postal address at Etiga Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000, Kuala Lumpur. A 24-hour Live Chat is also available on our website for enquiry.
33.	Who will receive the benefit if I die within the cover period? You may nominate an individual or more, to receive the benefit upon your death.
SECTION 5 - CLAIMS	
34.	How to claim in case of covered events happen (Death)? For more information on how to make a claim and the additional documents required, please visit https://www.etiga.com.my/v2/claims/life-family. We can be contacted via email at info@etiga.com.my or call Etiga Oneline at 1-300-13-8888.
35.	How long will it takes to process a claim? Upon receiving the complete documents, the claim payment will be processed within 7 working days.