

# FAQ - Covid-19 Hospitalisation Coverage

## 1) If I get hospitalized due to Covid-19, will I be covered?

As part of the contract of the plan, this would not normally be covered. However, Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad have made a special exception to cover this for all customers who own a Medical plan or Hospital Income/Cash Benefit plan with us.

## 2) What are the terms and conditions to be eligible for this?

- You must be an individual or Group customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad.
- You must have a medical plan or Hospital Income/Cash Benefit plan with us.
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of claim submission.

## 3) What is the coverage amount?

The coverage amount follows your current terms of your plan. The only variation is that whilst you would not normally be covered for pandemics such as Covid-19, Etiqa has made an exception to provide coverage for a limited period.

## 4) When will this special exception end?

Currently it's planned to end on 31st Dec 2020. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice.

## 5) Will I enjoy this special medical benefits if I am hospitalised in a Government Hospital?

Etiqa is pleased to share that customers who own a Medical plan or Hospital Income/Cash Benefit plan will enjoy the benefits provided by the plan for hospitalisation due to Covid-19 at Government Hospitals.

## 6) What if I get hospitalized during the waiting period?

Unfortunately, you will not be covered as the waiting period of our plans still apply.

## 7) How do I claim for this special benefit?

You can pay for the bill upon discharge from the government hospital and submit a reimbursement claim to Etiqa via Livechat at [www.eti.qa/livechat](https://www.eti.qa/livechat) or email at [info@etiqa.com.my](mailto:info@etiqa.com.my). All you have to do is share the claim form (available via <https://etiqa.com.my/v2/claims/medical>), medical diagnosis report, the hospital bill & the hospital receipt (receipt to be marked with "For Etiqa only").

## 8) Once I claim this special benefit, will it reduce the benefit coverage amount of my plan?

This benefit to cover Covid-19 will utilize the allocations of your existing Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad plan.

*\* Note for all FAQ's above:*

- *Subject to Etiqa's approval.*
- *Whilst exceptions have been made to our terms to allow for Covid-19 coverage, all other plan terms & conditions remain.*
- *Etiqa reserves the right to change, extend or withdraw our offer of exceptions at anytime without notice to support the dynamic nature of stakeholder directions during this period (such as the Government, BNM, Industry bodies, Health authorities & the Community at large).*