

Extension of Special benefits for Customers due to Covid-19

Dear Valued Customer,

Year 2020 has just concluded. Whilst it was certainly a challenging year, Etiqa was privileged to be able to ease the burden you may have been facing with the following special benefits in 2020*:

- 3-Month Deferment of premium/contribution payments (for customers with plans which have tenures of more than 12 months & Regular payment structures)
- RM5,000 Cash Relief upon diagnosis of Covid-19 (for Etiqa Life Insurance Berhad/Etiqa Family Takaful Berhad individual customers)
- Coverage for Hospitalisation due to Covid-19 (for Medical & Hospital Income/Cash Benefit customers)
- A maximum RM300 subsidy for Covid-19 tests (for Medical, Hospital Income/Cash Benefit & Critical Illness plan customers)

As we enter 2021, many of us would have been looking forward to a positive recovery. Unfortunately, the confirmed cases of Covid-19 within the Malaysian community continue to spike.

Given this, Etiqa is pleased to announce that the special benefits highlighted above will be extended into 2021. Please do look through the attached “Frequently Asked Questions” notice for detailed terms & ways to benefit from the offerings.

“We want to make the World a Better Place” is not just a tagline, it is Etiqa’s organisational culture and brand promise. We believe that if all Malaysians rally together during this crisis, Malaysia will emerge stronger.

Thank you, continue to practise social distancing, stay safe & be healthy.

#EtiqaMalaysia #myetiqa #KitaJagaKita #Covid19

** subject to Terms & Conditions & Etiqa’s approval*

FAQ - Special Benefits in 2021 for Customers due to Covid-19

Section 1 - Deferment of Payments

1) What is the 3-month Premium/Contribution deferment?

Eligible customers are allowed to defer having to pay their Premium/Contribution for a period of 3 months, whilst continuing to enjoy coverage during this 3-month period.

2) What are the other terms and conditions of the 3-month deferment?

Etiqa is pleased to share that during this 3-month period, no administrative charges, late payment fees or interest/profit costs will be applied, and the plan and coverage will remain intact.

3) What are the terms and conditions to be eligible for the deferment?

- You are able to demonstrate you are suffering from financial difficulty due to Covid-19.
- Your payments are structured as Regular Premium/Contribution payments for plans such as Life/Family, Medical & Investment-linked Insurance/Takaful that are underwritten by Etiqa Life Insurance Berhad (individual customers only) or Etiqa Family Takaful Berhad (for both individual & group customers).
- You must submit an official request and receive approval from Etiqa within the offer period of 1st January to 30th June 2021.
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of deferment submission.

4) What documentation do I need to submit to demonstrate that I am suffering from financial difficulty due to Covid-19?

You can demonstrate proof of financial difficulty due to Covid-19 with documents such as:

- A medical report confirming diagnosis of Covid-19
- Employer letter of termination or salary reduction
- Letter of business closure
- Financial statements demonstrating income loss

For example: You may have been hospitalised for 14 days due to Covid-19 but have already exceeded the number of medical leave days provided by your employer, and thus will be taking no-pay leave during the 14 days. A medical report from the hospital together with your employer's letter of salary reduction would be the relevant documentation required.

5) When will this offer end?

The offer period is from 1st January to 30th June 2021. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice.

6) I am confused, I can defer payments by 3 months, but the offer period is from 1st January to 30th June 2021 (6 months)?

The offer allows for a deferment of 3 months, only upon request and approval within the 1st January to 30th June 2021 offer period. For example:

Step 1 : Request for deferment submitted on 14th April (which is within the 6 month offer period of 1st January to 30th June 2021)

Step 2 : Deferment request approved and commences for a period of 3 months from 15th April to 14th July

Step 3 : Premium/Contribution payments to resume on 15th July

7) Can I claim this deferment more than once?

Only a one time deferment within 2021 is allowable per plan. However, Etiqa is pleased to share that if you have multiple plans, you may submit official requests for deferments for all eligible plans.

8) My Premiums/Contributions are currently paid using automatic salary deduction/direct debit. Am I able to request for a deferment of automatic payments?

Etiqa is pleased to share that deferment is allowable for automatic payment of premiums/contributions for eligible plans. However, you will first need to contact Etiqa to request for the deferment. Only upon approval should you then reach out to your employer/bank to temporarily suspend or cancel your instructions for automatic payment.

9) How do I apply for this Deferment?

All you have to do is reach out to us on Livechat at www.eti.qa/livechat or email at info@etiqa.com.my; and share the required documentation to demonstrate proof of financial difficulty due to Covid-19 together with your plan details.

10) Aside from a deferment, are there other alternatives I can consider?

Aside from a deferment, Etiqa is pleased to offer other alternatives to help you through this period of financial difficulty. You may choose to make changes to your plan in areas such as your coverage amount, tenure, payment structure or payment frequency (only if available & applicable for your plan).

Section 2 - RM5,000 Cash Relief

1) How do you qualify for this RM5,000 Cash Relief?

Customers will qualify for this Cash Relief upon diagnosis of Covid-19.

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

- You must be an individual customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad (group customers are excluded).
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of diagnosis and claim submission.
- You did not receive the RM5,000 Cash Relief payout in 2020.

3) Is this available only for customers who own a Medical plan?

The good news is that this relief is available for any and all individual customers (group customers are excluded), irrespective of what kind of plan you have with Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad.

4) When will this Cash Relief offer end?

Currently it's planned to end on 31st March 2021. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice.

5) Can I claim more than once if I have more than 1 plan with Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad?

No. This relief is a one-time offer per individual.

6) How much can I claim if I bought 4 individual plans for the 4 members of my family?

The cash relief is RM5,000 per diagnosed individual. In the unfortunate event of more insured/covered members being diagnosed, those members will all receive RM5,000 each.

7) How do I claim this Relief?

All you have to do is reach out to us on Livechat at www.eti.qa/livechat or email at info@etiqa.com.my; and share any official documentation of your Covid-19 diagnosis together with your IC & bank account details. We'd be happy to process the RM5,000 claims payout to you.

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

This cash relief is a special/extra benefit we provide to our Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad individual customers (group customers are excluded). Thus, the existing benefits of your plan will be unaffected and remain unchanged.

Section 3 - Covid-19 Hospitalization 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 30th June 2021. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice.

5) Will I enjoy this special medical benefit 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 hospital and submit a reimbursement claim to Etiqa via Livechat at www.eti.qa/livechat or email at 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 plan.

Section 4 - Subsidy for Covid-19 tests

1) What is this subsidy for Covid-19 test all about?

Etiqa has collaborated with Industry bodies & companies in the Insurance & Takaful sector to establish a total pool of RM8 Million to cater for Covid-19 testing. This pool allows eligible Etiqa customers to claim a maximum RM300 reimbursement (via www.MyCTF.my) after the completion of their Covid-19 test.

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

- You are a Malaysian or Malaysian resident (excludes individuals under the Foreign Worker Hospitalisation scheme).
- You must be an individual or Group customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad (for Group customers, only employees are eligible whilst employees' dependents are ineligible; for 3rd party plans, only the covered person is eligible).
- You must have a Medical or Health plan with us.
- Your plan must have a tenure of at least 12 months or more.
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of the test & claim submission.
- You are deemed as a "Person under Investigation" or "Asymptomatic Individual" under the Ministry of Health guideline; or will need an emergency/semi-emergency surgery; or will be admitted for non-emergency/non semi-emergency surgeries.
- Your test is performed at any authorized lab or medical facility registered with the Ministry of Health.

3) What Etiqa "Medical" or "Health" plans would be eligible for the subsidy?

All Etiqa plans which cover for Medical Expenses, Hospitalisation & Surgical, Hospital Income/Cash benefit and Critical Illness/Dread disease would be eligible.

4) Will I still be able to claim the subsidy if my test results confirm that I don't have Covid-19?

Etiqa is pleased to share that the subsidy is applicable for both customers with positive & negative confirmation of a Covid-19 diagnosis.

5) I did the test via a home-kit? Will I still be able to claim the subsidy?

You will be able to claim for the subsidy for selected home-based tests (such as Doctor2U & DoctorOnCall) only if you meet the eligibility requirements, was referred by a registered doctor & conducted the test at recognized laboratories approved by Ministry of Health.

6) Can I go to any hospital or recognised laboratory to be tested without seeing a doctor first and still claim for the subsidy?

For Person Under Investigation or hospital admission, you need to see a registered doctor to get tested. For asymptomatic patients, you need to go to an authorised lab or medical facility recognised by Ministry of Health.

7) When will this offer end?

Currently it's planned to end on 30th June 2021. However, please note that Etiqa has collaborated with Industry bodies & companies in the Insurance & Takaful sector to establish a total pool of RM8 Million to cater for this subsidy. Thus, this offer is on a first-come-first-served basis, and will be concluded upon utilisation of the RM8 Million pool.

8) Can I claim for this subsidy more than once if I have more than 1 plan with Etiqa?

Only a one-time claim is allowable per Etiqa individual, irrespective of the number of plans you may have with Etiqa.

9) How much can I claim if I bought 4 individual plans for the 4 members of my family?

The subsidy offer is on a per individual basis. If the other members of your family meet the eligibility criteria, then each of them will also be eligible for the offer.

10) Can I claim for this subsidy more than once if I am eligible under Etiqa and also another Insurance/Takaful company?

Only a one-time claim is allowable per individual, irrespective of the number of plans you may have with Etiqa and other Insurance/Takaful operators.

11) Eligible customers are allowed to claim a maximum reimbursement of RM300. What are the conditions for me to be able to claim the maximum reimbursement?

The complete eligibility & rate of reimbursement has been detailed at www.MyCTF.my.

12) How do I claim for this subsidy?

You can pay for the test and subsequently submit a reimbursement claim by visiting www.MyCTF.my, completing the online form & uploading the required supporting documentation.

13) What documentation is required to support my claim?

The full list of documentation that is required has been detailed at www.MyCTF.my.

14) Can I request for my claim to be reimbursed to a bank account that is not in my name?

Unfortunately, the bank account name must match the name of the plan owner in order for the claim to be paid out.

15) How long will it take for my claims to be processed?

If your claim is successful, you can expect to receive the reimbursement of cash into your nominated bank account within 14 working days from the date of complete documentation submission at www.MyCTF.my.

16) Once I claim for this subsidy, will it reduce the benefit coverage amount of my plan?

This offer is a special/extra benefit we provide to our Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad Medical or Health customers. Thus, the existing benefits of your plan will be unaffected and remain unchanged.

17) If I am diagnosed with Covid-19 and require further hospitalisation & treatment, would it be covered?

As part of the contract of Etiqa plans, hospitalisation & treatment for a pandemic like Covid-19 would not normally be covered. However, Etiqa has made a special exception to cover this for all customers who own an Etiqa Medical plan with us.

** 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).*