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Etiqa General Takaful Bhd (201701025031)
(Licensed under Islamic Financial Services Act 2013
and regulated by Bank Negara Malaysia)
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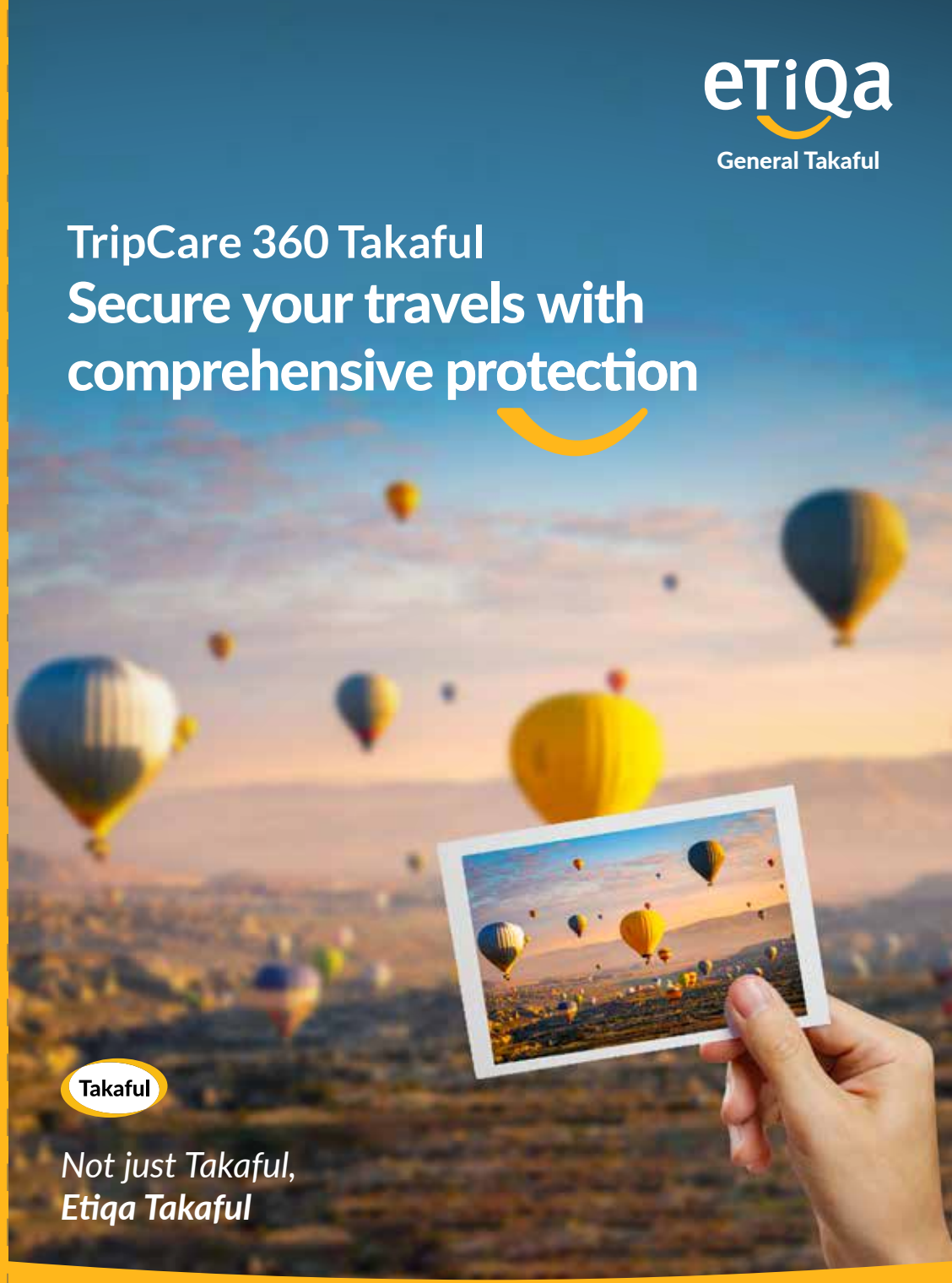
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eTiQa
General Takaful

TripCare 360 Takaful

Secure your travels with comprehensive protection



Takaful

Not just Takaful,
Etiqa Takaful

Underwritten by Etiqa General Takaful Berhad (Co. Reg. No.: 201701025031)

Travel is Coming Home with Smiles, Not Worries.

There are plenty of reasons to be happy, especially when traveling.
Etiqa's **TripCare 360 Takaful** will keep you smiling with our Fast & Easy offerings:

Cashless Medical Care
Gurarantee Letter provided for accident or illness during overseas trip with just one phone call to our 24/7 hotline so you can be admitted to hospital **without payment** (Medical care benefits not applicable for pre-existing illnesses).

Lost of Baggage
Baggage claims paid on **covered amount,** of up to RM1,000.

Travel Delay
Get paid **RM100** for a 2-hour flight delay, even without submitting a claim.

COVID-19 Add-On Coverage
Enjoy extra peace of mind to cover you for **the unexpected due to** COVID-19.

Eligibility

Individuals/Adults must be between 18 to 70 years old, senior citizens must be between 71 to 80 years old and children must be between 45 days old to 18 years old or below 23 years old, If studying full time.

Quick Facts about our 24-hour Travel and Medical Assistance Services

1. Claims Careline: **1 300 88 1007**
2. Emergency Travel Helpline: **+603-2785 6565**
3. Operates 24 hours a day, 7 days a week, and 365 days a year.
4. Over 400,000 service providers worldwide and supports 40 languages.
5. Travel Assistance includes:
   - Loss of baggage, passport or documents
   - Pre-Travel Advice, weather information, flight schedules, reservation, and ticketing
   - Interpreter or translation referral
6. Medical Assistance includes:
   - 24-hour medical referral, information & advice
   - Hotel/car rental bookings, treatment appointment with local doctor and dispatch of essential medication
   - Arrangement and upfront payment for compassionate visit

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for further details on travel and medical assistance.

Plans & Benefits

Benefits (per accident/ incident, per trip)	**Maximum Sum Covered Per Person (RM)**			
	Domestic	**International**		
		Silver	**Gold**	**Platinum**
Aggregate Limit of Liability is a maximum of RM5,000,000 per certificate. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each covered person shall be proportionately reduced so that the total of all benefits paid does not exceed this limit.				
Section A - Personal accident				
Accidental death or permanent disability				
a. Per adult	50,000	100,000	300,000	500,000
b. Per child	10,000	40,000	100,000	100,000
c. Per senior citizen	50,000	100,000	300,000	500,000
d. Maximum per family*	150,000	300,000	900,000	1,500,000
Section B - Medical expenses in excess of RM100	**Due to accident only**	**Due to accident or illness**		
Medical related expenses a. Cashless Medical Care - Guarantee Letters provided so you can be admitted to a hospital without payment b. Medical Reimbursment - Reimburses out-patient medical care expenses below RM3,000	50,000	100,000	300,000	500,000
Maximum per family*	125,000	250,000	750,000	1,500,000
Follow-up treatment expenses Reimburses costs to follow up medical treatments (including the cost of private ambulance or professional home nursing) within 3 months after returning from your trip	5,000	5,000	10,000	30,000
Maximum per family*	12,500	12,500	25,000	75,000
Alternative treatment expenses Reimburses costs of traditional medicine, osteopath, physiotherapists, and/or chiropractor treatments, recommended by a Medical Practioner, within 3 months after returning from your trip	Not Covered	Not Covered	Not Covered	1,000
Maximum per family*				2,500

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Child care/guard and return of child (ren) Reimburses travel and lodging expenses for one family member to care for your child (ren) or to take them home whilst you are hospitalised during your trip,provided no adult family member is present in the trip	Not Covered	5,000		
Hospital allowance Pays a daily allowance for hospital confinement of up to a maximum of 20 days	150 per day	150 per day	250 per day	350 per day
Maximum per family*	7,500	7,500	12,500	17,500
Section C - Travel inconveniences				
Trip Cancellation or Curtailment Reimburses costs incurred for a trip that is cancelled before you could travel or proportion of the prepaid costs (including hotel and repatriation costs) for a shortened trip due to specific causes defined in your policy	Not Covered	Not Covered	20,000	50,000
Maximum per family*			50,000	125,000
Travel delay Pays for flight delays as follows: a. First 2 hours b. Every 6 hours thereafter	100 n/a	100 250 (up to 1,000)	100 250 (up to 2,000)	100 250 (up to 5,000)
Maximum per family*	250	2,500	5,000	12,500
Baggage delay Pays for the delay of your checked-in baggage (at least 6 hours of delay) a. Upon arrival at your domestic or overseas destination	500	500	800	1,000
Maximum per family*	1,250	1,250	2,000	2,500
b. Upon your return to your Home (domestic plan) or to Malaysia (international plan)	Not Covered	100	150	200
Maximum per family*	Not Covered	250	375	500
Hijacking inconvenience Pays for every 24 consecutive hours of a hijack	Not Covered	Not Covered	250 (up to 500)	250 (up to 1,000)
Maximum per family*			1,250	2,500

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Missed travel connection Pays for a misconnection of your carrier or vessel and no alternative transportation is made available to you within 6 hours	Not Covered	400	500	600
Maximum per family*		1,000	1,250	1,500
Section D - Losses or damages to baggage, personal effects, personal money and/or travel documents**				
Baggage and/or personal effects a. Loss or damage to your baggage b. Loss or damage to your personal effects - limited to RM500 per article including those that comes in pairs or a set c. Loss or damage to electronic items - limited to laptop, tablet and handphone	1,000 (200) (400) (400)	1,000 (200) (400) (400)	3,000 (800) (1,200) (1,000)	5,000 (1,000) (2,000) (2,000)
Maximum per family*	2,500	2,500	7,500	12,500
Personal money Reimburses loss of your money (including postal money orders and travellers' cheque) due to theft	Not Covered	Not Covered	500	1,000
Maximum per family*			1,250	2,500
Travel documents Pays for loss passports or visas due to theft	Not Covered	Not Covered	1,000	1,500
Maximum per family*			2,500	3,750
Home care Pays for loss or damage to your home contents due to fire or burglary whilst you are on your trip	500	1,000		
Maximum per family*	1,250	2,500		

Note: **Benefits in Section D are subject to an excess amount of RM100 and will be deducted from your claims payment.

Benefits (per accident/ incident, per trip)	**Maximum Sum Covered Per Person (RM)**			
	Domestic	**International**		
		Silver	**Gold**	**Platinum**
Section E - Personal liability Covers you against legal liability towards a third party or damage to their property due to your negligence	200,000	200,000	1,000,000	2,000,000
Maximum per family*	500,000	500,000	2,500,000	5,000,000
Section F - Emergency services (benefit are paid under Section A or B)	**Due to accident only**	**Due to accident or illness**		
Emergency medical evacuation and repatriation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital and if necessary, for you to be repatriated back home to continue medical treatment	500,000	500,000	1,000,000	1,500,000
Compassionate care Reimburses travel and lodging expenses for one family member to care for you whilst you are hospitalised during the trip or to assist with funeral arrangements in the event of death, provided no adult family member is present in the trip	Not Covered	5,000		
Repatriation, burial & cremation of mortal remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	500,000	500,000	1,000,000	1,500,000
Maximum per family*				

Benefits (per accident/ incident, per trip)	**Maximum Sum Covered Per Person (RM)**			
	Domestic	**International**		
		Silver	**Gold**	**Platinum**
Section G - Adventurous Activities				
Covers for death, permanent disability and medical expenses caused by an accident from participation in an adventurous activity during your trip	Not Covered	Optional	Optional	Optional
Section H - Additional Coverage for COVID-19 (for International Trip only)				
Trip cancellation due to COVID-19	Not Covered	Up to 5,000		
Maximum per family*		12,500		
Trip disruption due to COVID-19	Not Covered	Up to 5,000		
Maximum per family*		12,500		
Medical expenses overseas due to COVID-19	Not Covered	Up to 300,000		
Maximum per family*		750,000		
Emergency medical evacuation and repatriation due to COVID-19	Not Covered	Up to 100,000		
Maximum per family*		250,000		
Repatriation, burial and cremation of mortal remains due to COVID-19	Not Covered	Up to 100,000		
Maximum per family*		250,000		

Note:

1. For Section H, if the covered person aged 61 to 70 years old, the benefit amount of medical expenses overseas, emergency medical evacuation and repatriation, burial and cremation of mortal remains due to COVID -19 are 50% of the limit shown in the table above.

2. Maximum per family refers a maximum limit payable for family under "Family Plan" (2.5x of individual limit).

3. This list is non-exhaustive. Please refer to the Product Disclosure Sheet or Takaful Certificate for more details on terms and conditions.

Section G - Additional Cover for Adventurous Activities

The following is a list of adventurous activities that will be covered in the event of death, permanent disability, medical for an additional contribution:

a) Abseiling;

b) Bungee jumping;

c) Sky diving;

d) Hang-gliding;

e) Helicopter rides for sightseeing;

f) Hot air ballooning;

g) Ultra-Marathons;

h) Motorcycle convoy;*

i) Water sports - Jet skiing, rowing, yatching, parasailing, surfing, windsurfing (boardsailing);

j) Mountaineering at mountains below the height of 3,000 metres above sea level necessitating the use of ropes and other climbing equipment;

k) Rock climbing necessitating the use of ropes and other climbing equipments;

l) Skiing or snowboarding all within official approved areas of a ski resort;

m) Canoeing or white water rafting with a qualified guide and up to Grade 3 (of International Scale of River Difficulty); and

n) Underwater activities involving artificial breathing apparatus for diving up to a maximum of depth of 30 metres with a qualified diving instructor and with recognised diving certification.

Note:

1. *Motorcycle convoy is excluded for a trip or journey within Area 1 (Domestic).
2. Provided always that the above activities are done on a mateur basis and for leisure purpose with a licensed operator during the journey.

Contributions

Plan	INDIVIDUAL (RM)									
	Adult (18 to 70 years)									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	16.50	25.00	33.50	45.00	41.00	54.50	73.50	54.00	72.00	97.00
6-10	25.00	36.50	48.50	65.50	59.50	79.50	107.00	78.50	105.00	141.50
11-18	35.50	57.00	76.00	102.50	93.00	124.00	167.50	123.00	164.00	221.50
19-30	41.00	67.50	90.00	122.00	110.50	147.00	198.50	146.00	194.50	263.00
Each Additional Week	Not Covered	17.50	23.50	32.00	29.00	38.50	52.00	38.00	51.00	69.00
Annual	Not Covered	188.00	228.50	272.50	306.50	373.00	444.50	405.00	493.00	587.50
Adventurous Activities	Not Covered	18.50	18.50	18.50	55.50	55.50	55.50	93.00	93.00	93.00

Plan	INDIVIDUAL (RM)									
	Senior Citizen (71 to 80 years)									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	53.50	81.50	108.50	146.50	132.50	177.00	239.00	175.50	234.00	316.00
6-10	80.50	118.50	158.00	213.50	193.50	258.00	348.00	255.50	341.00	460.00
11-18	115.00	185.50	247.00	333.50	302.50	403.00	544.00	400.00	533.00	719.50
19-30	133.50	220.00	293.50	396.00	358.50	478.50	645.50	474.50	632.50	854.00
Each Additional Week	Not Covered	57.50	77.00	103.50	94.00	125.50	169.00	124.50	165.50	223.50
Annual	Not Covered	610.50	743.00	885.50	995.50	1,211.50	1,444.00	1,316.50	1,602.00	1,910.00
Adventurous Activities	Not Covered									

Note:

1. All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. Additional RM10 stamp duty will be applicable for each certificate.
2. For **Umrah,** please select Area 3 (Worldwide excluding Malaysia, Nepal, USA and Canada) as your coverage area.

Plan	INDIVIDUAL & SPOUSE (RM)									
	Adult (18 to 70 years)									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	31.50	48.00	63.50	86.00	78.00	104.00	140.50	103.00	137.50	185.50
6-10	47.50	69.50	93.00	125.50	113.50	151.50	204.50	150.50	200.50	270.50
11-18	67.50	109.00	145.50	196.00	177.50	237.00	320.00	235.00	313.50	423.00
19-30	78.50	129.50	172.50	232.50	211.00	281.00	379.50	279.00	371.50	502.00
Each Additional Week	Not Covered	34.00	45.00	61.00	55.00	73.50	99.50	73.00	97.50	131.50
Annual	Not Covered	359.00	436.50	520.50	585.00	712.00	848.50	774.00	941.50	1,122.50
Adventurous Activities	Not Covered	35.50	35.50	35.50	106.50	106.50	106.50	177.50	177.50	177.50

Plan	FAMILY (RM)									
	Adult (18 to 70 years) and Child(ren)									
	Domestic	International								
		Silver			Gold			Platinum		
No. of Days	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	39.50	60.50	80.50	108.50	100.00	133.50	180.00	133.50	178.00	240.50
6-10	59.50	86.50	115.50	155.50	143.50	191.00	258.00	191.50	255.00	344.50
11-18	85.00	137.50	183.00	247.00	227.50	303.00	409.00	303.50	405.00	546.50
19-30	98.50	172.50	230.00	310.50	285.50	381.00	514.00	381.50	508.50	686.50
Each Additional Week	Not Covered	44.50	59.50	80.00	74.00	98.50	133.00	98.50	131.50	177.50
Annual	Not Covered	445.50	542.00	646.50	738.00	897.50	1,070.00	985.50	1,199.00	1,429.00
Adventurous Activities	Not Covered	46.50	46.50	46.50	139.50	139.50	139.50	232.50	232.50	232.50

Section H - Contribution Rates for COVID-19 Cover

Plan	INDIVIDUAL (RM)		
	Adult (18 to 70 years)		
	International		
No. of Days	Area 2	Area 3	Area 4
1-5	17.50	20.50	28.00
6-10	26.00	34.00	47.00
11-18	38.50	53.50	74.50
19-30	56.00	81.50	113.00
Each Additional Week	12.50	19.50	27.00

Plan	INDIVIDUAL & SPOUSE (RM)		
	Adult (18 to 70 years)		
	International		
No. of Days	Area 2	Area 3	Area 4
1-5	31.50	37.00	50.50
6-10	47.00	61.00	84.50
11-18	69.50	96.50	134.00
19-30	101.00	146.50	203.50
Each Additional Week	22.50	35.00	48.50

Plan	FAMILY (RM)		
	Consists of Adult (18 to 70 years) and Child(ren) who are unmarried, unemployed and between 45 days old to 18 years OR not more than 23 years old if studying full-time in a recognized tertiary institution)		
	International		
No. of Days	Area 2	Area 3	Area 4
1-5	44.00	51.50	70.00
6-10	65.00	85.00	117.50
11-18	96.50	134.00	186.50
19-30	140.00	204.00	282.50
Each Additional Week	31.50	49.00	67.50

Area 1: Domestic	Within Malaysia.
Area 2: Selected Asian countries	Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.
Area 3: Worldwide with Exclusions	Worldwide excluding Malaysia, Nepal, USA and Canada.
Area 4: Worldwide	Worldwide including Nepal, USA and Canada (excluding Malaysia).

FAQ

1. What is this product about?

This product provides benefits on the occurrence of specific events to the covered person that may arise during domestic or international travel, for business or leisure. Benefits include death or permanent disability due to accident, medical expenses arising due to accident or illness, various inconvenience, losses or damages to baggage and/or personal effects, personal liability, emergency services and optional cover on adventurous activities. Our adventurous activities benefits (optional) extends your coverage if you choose to participate in the activities, with the proper conduct, guidance and supervision by a licensed operator.

2. I am a Non-Malaysian (foreigner). Am I entitled to sign up TripCare 360 Takaful?

Yes, with the condition that all departures is from Malaysia and you are returning to Malaysia after your trip.

3. I am a Malaysian, but I am departing from another country (Singapore, Indonesia, Thailand etc.). Can I sign up this travel takaful plan?

No, you can't. Your origin country of departure must be from Malaysia.

4. How do I buy for my travel takaful plan?

You can sign up your travel takaful in any of the following method:
a) Sign up online on our website; or
b) Locate and contact an agent to buy; or
c) Visit our nearest branch in your area.

You can sign up your takaful plan 6 hours on the same day before departure. You are encouraged to sign up at least 7 days before departure in order to enjoy the trip cancellation benefit.

5. Can I participate Tripcare 360 Takaful for my family and how much contribution do I have to pay?

Yes, you may participate TripCare 360 Takaful for your family, i.e. spouse and children who are travelling together with you.

The contribution varies depending on your choice of plan, destination and duration of cover selected. Contribution is inclusive of Service Tax (ST) of 6% and is applicable for domestic trips only.

6. What are the modes of payment?

You may choose to pay cash, cheque or via credit card.
Note: The cheque must be cleared before the effective date of certificate.

7. What does the cover commence for each trip?

Domestic (Area 1)

Coverage commences from the effective date of takaful at 12:01 am Malaysian time and ceases on whichever of the following occurs first:
a) Immediate upon arrival at your home of residence in Malaysia; or
b) The expiry of the period of takaful at 23:59 pm Malaysian time, on the date specified under the certificate.

International (Area 2, 3, & 4)

Coverage commences 6 hours prior to the booked departure time for a direct journey to the place of embarkation in Malaysia and ceases on whichever of the following occurs first:
a) 6 hours after booked arrival time at the final destination in Malaysia;
b) Immediate upon arrival at your home residence in Malaysia; or
c) The expiry of the period of takaful specified in the certificate.

Coverage shall be extended at our sole discretion for up to 30 days from the expiry of the period of takaful without payment of any additional contribution if you are hospitalised and/or quarantined overseas as recommended by a doctor or as a result of any circumstances beyond your control which is deemed reasonable by us prohibiting your return to Malaysia prior to the takaful expiry.

8. What is the maximum period of coverage for single/per trip and annual trip?

The duration under "Per Trip" shall not exceed:
a) International Trip
i. Per trip plan : 180 consecutive days
ii. Annual trip plan : 90 consecutive days

b) Domestic Trip
i. Per trip plan : 30 consecutive days

Note: One way trip is not allowed.

9. How do I cancel my certificate and get a refund of the contributions paid?

No refund of contributions will be allowed once the TripCare 360 Takaful certificate is issued.

10. How do I make claim?

All claims must be notified to us as soon as possible within 24 hours, but not later than 30 days after the loss or damage. You can submit your claims online at **www.etiqa.com.my** or via email to **travelclaimscare@etiqa.com.my**. Please refer to the Takaful Certificate for more information on Claim Notification, Procedure and Settlement.

11. Who do I contact for an emergency assistance or if I need to be admitted to a hospital while overseas?

Please call our 24-Hour, 7 days Travel Assistance Helpline at **+603-2785 6565**

12. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expenses if I require treatment while on my trip?

No. This certificate will not cover expenses incurred directly or indirectly caused by or arising from any pre-existing conditions whereby you have prior knowledge of before commencement of the certificate or which existed or developed symptoms within the 12 months prior to the commencement of each journey or trip.

13. Can I pay extra to cover "pre-existing medical" condition?

No, TripCare 360 Takaful does not have this option.

14. Can I continue my medical treatment for any injury sustained during my overseas trip, after my return home?

Yes. You may seek reimbursement for medical expenses necessarily incurred when you return to Malaysia for follow-up treatment up to a maximum of 3 months from the date of your return for continuing medical treatment thereafter, subject your plan's benefit limits.

15. Can I seek reimbursement for non-refundable expenses which I had paid if I have to cancel my trip due to a serious illness?

Certificate will pay if your trip is cancelled due to serious injury or sickness which required hospitalisation or compulsory quarantine and unfit to travel as certified by a Medical Practitioner. For this section to be payable, the takaful must be contracted no later than 7 days before the commencement date of your journey.

16. Are there any charges for Travel and Medical Assistance Services that I need to pay? The Travel and Medical Assistance Services charge is already included as a part of the contribution. However, for any other services/charges required that are not within the scope as stated in the certificate, you would need to bear the cost of such charges and they will inform you on the charges and payment arrangement prior to execution of the service required.

17. What are the general exclusions under this certificate?

General Exclusions

a) Pre-existing conditions;

b) Self-inflicted injury, attempted suicide, mental disorder;

c) Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;

d) Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;

e) Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that covered person has sign-up;

f) Travelling to countries or regions which are subject to war, conflict, or quarantine for contagious disease or sanctioned countries: Cuba, Iran, Iraq, North Korea, Palestine, Syria or Ukraine;

g) Participation in illegal activities such as provoked assault;

h) Actions taken by governmental authorities; and

i) Travelling for hajj pilgrimage.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions.

Important Notes

1. This brochure is intended for reference only and shall not constitute as a contract.

2. Etiqa General Takaful Berhad is licensed under the Islamic Financial Service Act 2013 and regulated by Bank Negara Malaysia.

3. You must disclose all material facts such as medical condition and your age correctly. Please note that it is your duty to take reasonable care not to make a misrepresentation in answering the questions and in making the disclosure.

4. The contribution due must be paid in full and received by us before the effective date of takaful or renewal of the certificate. If this condition is not complied with then the certificate shall not be effective and shall become void.

5. Please ensure that you bring along your Takaful Certificate or Certificate of Insurance document during your trip.

6. This brochure contains only a brief description of the product. For detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.