



i-DoubleSecure – Frequently Asked Questions (FAQ):

1. What is i-DoubleSecure? What does it cover?

i-DoubleSecure is a term takaful plan. This plan pays the amount of sum covered in the event of natural or accidental death or Total and Permanent Disability (TPD) of the person covered, where sum payable for accidental causes will be doubled. Please refer to the Product Disclosure Sheet or Marketing Illustration on detailed exclusions, terms and conditions of the death and TPD benefits.

2. Who is this product suitable for?

This product is suitable for adults who are looking for a basic and simple protection plan, for the purpose of maintaining the family life style upon death or TPD. Unlike those savings plans with cash payout or maturity benefit, i-DoubleSecure provides a higher cover with an affordable contribution rate.

3. Who is eligible to participate?

Malaysians between 18 and 55 years old (age next birthday) are eligible to participate, subject to fulfillment of our minimum level of health criteria.

4. Can a foreigner enroll in this plan?

This plan is only offered to Malaysians.

5. How much does it cover and for how long?

There are 3 levels of sum covered to choose from: RM50,000, RM100,000, RM200,000, depending on the individual's needs, with the options of 10, 15 or 20 years of cover.

6. Can I have more than one certificate?

Yes, you can sign up for more than one certificate. However, the total sum covered of all of your certificates for this product must not be more than the limit allowed by us.

7. Can I increase or lower my sum covered?

Change of sum covered is not allowed after the certificate has commenced. However, you may apply for additional certificates to enjoy higher sum covered, subject to the limit of total sum covered allowed by us and other applicable terms and conditions.

8. Will there be any medical examination?

No medical examination is required. Your application will either be accepted or rejected based on our pre-determined requirements.



9. How does the contribution amount determined?

You are charged a certain amount for every RM1,000 sum covered subject to your age and the term of cover chosen at the time of application. The contribution amount will remain the same throughout the certificate term.

10. What are the fees and charges that I need to pay?

A Wakalah fee is paid to us to cover the costs of distributing and managing the plan. The Wakalah fee is a deduction of RM 60 per annum per certificate from contributions, and 25% of the total contribution received in the first certificate year and 6% thereafter.

11. Do I get to enjoy underwriting surplus?

We will determine the underwriting surplus or deficit on a yearly basis. 50% of the surplus will be paid to us for managing and operating the Participant's Risk Fund (PRF) and the other 50% will be shared among participants whose certificates are in-force and do not make any claim to takaful benefits within the financial year.

The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated fund 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. The accumulation within 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 RM500.

If the sum payable to a claimant is less than RM10, the amount will be paid to a charitable fund on behalf of a participant, and utilised as Amal Jariah.

12. How to pay and what is the frequency to pay the contribution for the certificate?

You may pay the contribution via credit card. You may opt to pay the contribution monthly, or annually.

13. What happens 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 will lapse and you will not be entitled for the benefits shall the covered event (death or TPD) occurs.

14. How can I sign up or participate? Can I go through an agent?

You can go through our website to sign up for the plan. This is an online product and not sold by our agents, there is no commission charged on this plan.



15. How will I receive confirmation on my application? When does the cover start?

The confirmation of your application is immediate through the website. The cover will start on the day your application is accepted with payment made, with a certificate document and payment receipt emailed to you.

16. Can I cancel or surrender the certificate?

You may cancel the certificate with written instruction to us within 15 days after the certificate has been received by you. We will then refund the contribution received to you. However, if you surrender (cancel the certificate after the 15 days) within 12 months from the certificate commencement date, you are not entitled for any refund.

If you surrender the certificate after 12 months from the commencement date, you are entitled for the surrender value from the PRF and the accumulated surplus (if any).

17. Who will receive the certificate benefit if I, naturally or accidentally, become TPD or die within the cover period?

You may nominate an individual or more, to receive the certificate benefit upon your death, at the time of application, or by notifying us in writing after the certificate has been issued. The nominee or nominees can be either an executor or a beneficiary under a conditional Hibah. However, the certificate benefit is payable to you if TPD occurs.

18. How to file a claim in case of covered events happen (Death or TPD)?

We can be contacted via email at info@etiga.com.my or call Etiga Online at 1-300-13-8888.

19. What will I receive at the end of the certificate term if no claim is made during the certificate term?

This is a term takaful plan that does not provide maturity benefit. However, the accumulated distributable surplus, if any, will be paid to you at the end of the certificate term.

20. What if I lose or do not receive my certificate documents? Or if I need to update my personal information or contact details?

You may email us at info@etiga.com.my or call Etiga Online at 1-300-13-8888.

21. What if I misstate or do not disclose any of the required information?

Misstatement or non-disclosure of material information will result in voidance of the certificate, or your claim not being paid. To help us make the right decision in accepting your application, you are required to disclose all relevant information, including medical condition and age, correctly.



22. How do I change my credit/debit card used for contribution deduction?

You may walk in to any of our branches and fill up a Request For Change form, and the Premium Payment through Visa/Master Card form.

23. Is the contribution paid subject to GST?

No.

24. Do I enjoy a tax relief on the contribution paid?

You may use the family takaful contribution paid for tax relief, as per current Malaysian tax regulation and subject to the Inland Revenue Board's approval.

25. Who can I contact for further information?

You may email us at info@etiga.com.my, call Etiqa 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.