

## **Etiqa Term Secure Takaful – Frequently Asked Questions (FAQ):**

**1. What is Etiqa Term Secure Takaful? What does it cover?**

Etiqa Term Secure Takaful is a term Takaful plan which covers death and Total and Permanent Disability (TPD) for 1 year. Please refer to the product disclosure sheet/ certificate of Takaful/ master certificate on detailed exclusions, terms and conditions of the death and TPD benefits.

**2. Who is this product suitable for?**

This product is suitable for those who are looking for basic protection plan with affordable contribution.

**3. 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](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.

**4. Who is eligible to purchase this plan? How to apply?**

This plan is available for Malaysians who are also the members of Kumpulan Wang Simpanan Pekerja (KWSP) between 17 and 70 years old (age next birthday), subject to terms and conditions by KWSP.

The application of Etiqa Term Secure Takaful is through KWSP i-Akaun (Member).

**5. Can I purchase this plan through an agent?**

This plan is not offered through an agent. There is no commission charged on this plan.

**6. Can a foreigner participate in this plan?**

This plan is only available for Malaysians.

**7. 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.

**8. How much does it cover and for how long? Can I participate more than one Etiqa Term Secure Takaful plan?**

This is a 1-year term Takaful plan. You can opt for a minimum coverage or sum covered of RM5,000, with every increase of RM5,000, up to RM100,000. Multiple participation is allowed, subject to the total maximum coverage or sum covered of RM100,000 per person.

**9. What is re-participation and what is the benefit? Is there any terms and conditions for the re-participation?**

Re-participation allows you to participate this plan with waiver of certain terms and conditions under the plan, provided your existing Etiqa Term Secure Takaful plan has reached the expiry date without any claim made.

You may apply for the re-participation within 30 days from the expiry date, subject to terms and conditions.

Please refer to the product disclosure sheet/certificate of Takaful/ master certificate on the detailed terms and conditions of re-participation.

**10. Can I change my sum covered?**

Change of sum covered is not allowed once coverage starts.

**11. Will there be any medical examination on my application?**

No medical examination is required for the application of Etiqa Term Secure Takaful plan.

**12. How is the contribution determined?**

Your age (age next birthday), gender and sum covered selected at the time of application determine the contribution that you need to pay.

**13. How to pay and how frequent do I need to pay the contribution for this plan?**

You only need to pay the annual contribution once for the 1-year coverage. Contribution will be paid via your KWSP Account 2 auto deduction, subject to terms and conditions by KSWP. Please refer to KWSP website for detailed terms and conditions.

**14. Do I get to enjoy surplus?**

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 persons covered.

**15. 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 from the i-Lindung platform within KWSP i-Akaun (Member). Alternatively, you may also get the certificate details by downloading the Etiqa *Smile* application from App Store or Google Play.

However, unsuccessful contribution will result in voidance of your certificate of Takaful from the day your application was accepted.

**16. Can I cancel or surrender the plan?**

You may cancel the plan with a written instruction to us within 15 days of free look period after the certificate of Takaful has been received by you. We will then refund your contribution to your KWSP account. If you have attained 55<sup>th</sup> birthday, we will credit the refunded contribution to your bank account.

However, if you cancel the plan after the 15 days, you may be entitled to the PRF surplus, plus the surrender value as below, provided you did not make any claim for the certificate of Takaful.

$$(80\% \times \text{Annual Contribution}) \frac{\text{No. of days remaining to the next anniversary/expiry date}}{\text{No. of days in the commencement year}}$$

You may access to KWSP portal to view your cancellation or surrender transaction. If you have attained 55<sup>th</sup> birthday, your cancellation or surrender transaction may not be available at the KWSP portal immediately. However, you may email us at [info@etiqa.com.my](mailto:info@etiqa.com.my), or call Etiqa Online at 1-300-13-8888 for the enquiry of your transaction. A 24-hour Live Chat is also available on our website for enquiry.

**17. Who will receive the benefit if I become TPD or die within the cover period?**

You may nominate an individual or more, to receive the benefit upon your death. However, the benefit is payable to you if TPD occurs.

**18. How to make a nomination? Is it compulsory for me to make the nomination?**

Fill up a nomination form provided in [www.etiqa.com.my](http://www.etiqa.com.my). Sign the completed nomination form, scan and send it to [getonline@etiqa.com.my](mailto:getonline@etiqa.com.my) or send to our postal address at Etiqa 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.

Nomination is not compulsory. However, we encourage you to make a nomination to speed up the claim payment to your nominee(s).

**19. How to claim in case of covered events happen (Death or TPD)?**

For more information on how to make a claim and the additional documents required, please visit <https://www.etiqa.com.my/v2/claims/life-family>. We can be contacted via email at [info@etiqa.com.my](mailto:info@etiqa.com.my) or call Etiqa Online at 1-300-13-8888.

**20. What will I receive if no claim is made throughout the 1-year term of the certificate of Takaful?**

This is a term Takaful plan that does not provide maturity benefit.

**21. What if I lose or do not receive my certificate documents of this plan? Or if I need to update my personal information or contact details?**

You may email us at [info@etiqa.com.my](mailto:info@etiqa.com.my) or call Etiqa Online at 1-300-13-8888.

**22. 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.

**23. Who can I contact for further information?**

You may email us at [info@etiqa.com.my](mailto:info@etiqa.com.my), call Etiqa Online at 1-300-13-8888, or visit our website at [www.etiqa.com.my](http://www.etiqa.com.my) for further information. A 24-hour Live Chat is also available on our website for enquiry.