

i-Care OKU

Frequently Asked Questions (FAQ):

1. What is i-Care OKU? What does it cover?

i-Care OKU is a 1-year term Takaful plan which provides death benefit, accidental death benefit, accidental medical reimbursement benefit, daily hospital allowance benefit, special care benefit and funeral expenses benefit. Please refer to the product disclosure sheet/certificate of Takaful/master certificate on detailed exclusions, terms and conditions of the plan.

2. Who is eligible to participate this plan? How to apply?

Malaysians age between 17 and 69 years old (age next birthday), with Disability (PWD)/Orang Kurang Upaya (OKU) who either have visual, hearing, speech disability, or physical disability are eligible to participate in this plan, shown in the table below. Besides, the persons will need to be a registered member of Department of Social Welfare/Jabatan Kebajikan Masyarakat (JKM) with an OKU card. This information will be captured the application process. The application of i-Care OKU is through Etiqa website.

No	Group	Disability Type
1	A	Visual disability
2		Hearing disability
3		Speech disability
4		Hearing and Speech disability
5	B	Physical disability

Maximum 2 types of disability are allowed, 1 from group (A) and/or 1 from group (B). You are required to disclose this truthfully to avoid any dispute upon claims, or termination/voidance of your certificate.

3. 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.

4. Can I participate in this plan through an agent?

This plan is only available in Etiqa website and it is not offered through any of our agents. There is no commission charged on this plan.

5. Can a foreigner participate in this plan?

This plan is only available for Malaysians.

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

This is a 1-year term Takaful plan. You may select 1 among 3 plan types available based on your affordability and need. This plan is subject to only one certificate per person.

Benefits	Plan (RM)		
	Plan 1	Plan 2	Plan 3
Death	10,000	15,000	20,000

Accidental Death (on top of Death Benefit)	10,000	15,000	20,000
Accidental Medical Reimbursement Benefit	200	300	400
Daily Hospital Allowance Benefit	35 per day	45 per day	55 per day
Special Care Benefit	200	300	400
Funeral Expenses Benefit	2,000	2,000	2,000

Note: Please refers to the product disclosure sheet/certificate of Takaful/master certificate for limitations and exclusions applicable for each benefits.

7. Can I change my plan type after the certificate has been issued to me?

Change of plan type is not allowed after the certificate has been issued to you.

8. Do I need to go through any medical examination on my application?

No medical examination is required for the application of this i-Care OKU.

9. How is the contribution determined?

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

10. 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 can be paid via credit card or debit card.

11. 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.

12. 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 with payment made, with the certificate documents and payment receipt emailed to you.

13. Can I cancel or surrender the certificate?

You may cancel the certificate with a 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 cancel the certificate after the 15 days, you may only be entitled to the PRF surplus, if there is any.

You may email us at info@etiga.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.

14. Who will receive the benefit if I become die within the cover period?

You may nominate an individual or more, to receive the benefit upon your death.

15. 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. Sign the completed nomination form, scan and send it to getonline@etiqa.com.my or send to our postal address at Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000, Kuala Lumpur.

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

16. How to claim in case of covered events happen?

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 or call Etiqa Online at 1-300-13-8888.

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

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

18. 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 or call Etiqa Online at 1-300-13-8888.

19. 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.

20. Who can I contact for further information?

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