

2022

15th ANNIVERSARY

Etiqua Updates

Etiqua's 15th Anniversary Edition
November 2022

**Celebrating 15 years of Making
the World a Better Place**



**Etiqua launches the country's first online Takaful plan
that covers persons with disabilities**



**The 20-year wait for Clean Water is finally over for
villagers in Ranau, Sabah**



**Etiqua Singapore initiatives to appreciate customers
and giving back to the community**



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Celebrating 15 Years of Making the World a Better Place

On 15 November 2007, Etiqa was born. Time flies fast, 15 years later, our promise remains the same: to provide only the best advice, and to enable everyone to enjoy fast and easy protection.



For the past 15 years, we are grateful for the chance to touch and improve lives. From the start, we have been with our customers especially in times when they needed comfort and reassurance the most. Each of us plays an important role as an agent of change in ensuring that Etiqa continues to be a force for good.

Putting people first, is not only a formula for a success but makes absolute business sense. It has resulted in us hitting a record of RM11.4B in gross written premiums and contributions in 2021, more than 3 times higher than since inception. Today, we are proud to be the **Number One Local Insurance and Takaful Operator, Number One General Takaful Operator, Number One Bancassurance/Bancatakaful player and Number One Online Insurer/Takaful Operator** in Malaysia. Meanwhile in Singapore and the Philippines, we are the **second largest Online Life Insurer and the Second largest Group Health Insurer** respectively.

Our caring DNA is reflected in the services we offer. We've continue to pioneer first in class products that push the envelope on Sustainability through the years. Together, we are the:

- First to introduce an online Takaful plan that covers persons with disabilities in Malaysia
- First Insurer and Takaful provider to cover Electric Vehicle Home Chargers in Malaysia
- First Insurance and Takaful company to provide coverage for mental illnesses in Malaysia
- Among the first to unveil an environmental, social and governance (ESG) fund, the Premier Global Sustainable Equity Fund (PGSEF) linked to our Investment Linked Policies.
- Only Insurance and Takaful company to honour flight delay claims by affected customers of KLIA & KLIA 2 due to an IT glitch which caused dozens of flights to be delayed.
- First Insurance and Takaful company in Malaysia to allow our customers to track the location of the tow truck or service providers for their auto assistance.

These are just some of the examples of how we have gone above and beyond the expectations of our customers and the industry. We are dedicated to serving our customers and community. We also pay attention to the environment through our sustainability efforts and aspirations.

None of this would have been possible without your hard work and commitment. We did this together, Etiqans!

Continued on next page...

Our Regional Footprint

From a local insurance and takaful company in Malaysia with the aspiration of becoming to a leading ASEAN insurer, Etiqa continues to thrive with its regional footprint in Singapore, the Philippines, Indonesia and most recently, Cambodia. Let's walk down memory lane and travel to our regional offices:



Etiqa Singapore



Etiqa first opened its branch in Singapore in 2009. Four years later, Etiqa Insurance PTE LTD Singapore (EIPL) was incorporated and later expanded its core business from general insurance to life insurance.

Etiqa Singapore was the only appointed insurer for the Housing Development Board (HDB) Fire Insurance Scheme in Singapore for 10 consecutive years, having protected more than 550,000 homes. From 2009 to 2019.

In 2014, Etiqa Singapore added a comprehensive suite of life insurance solutions, including protection, savings and retirement, and subsequently legacy planning and universal life solutions to our portfolio to better serve the growing customer base and the needs of the modern day consumer. Earlier this year, a round of brand refresh was conducted in with an overhaul of on product collaterals, marketing materials and corporate assets with a new look & feel.



Etiqa Philippines



From Singapore, we've expanded into the Philippines! In 2015, Etiqa acquired shares in Asian Life and General Assurance in the Philippines (ALGA) which was renamed Etiqa Life and General Assurance Philippines (ELGAP) in 2019.

Etiqa Philippines caters to protection, savings, insurance and investment needs for various segments in the Philippines.

Its wide range of products include endowment, term, education, investment-linked, and medical insurance for life, while the non-life range includes personal accident, fire, motor, aviation, fleet management and engineering policies. The products are offered and available through multiple distribution channels including brokers, agents, partners and online, as well as Bancassurance partnership with Maybank Philippines.

Continued on next page...

 **Etiqa Indonesia**



On the other hand, Etiqa Indonesia was born with the acquisition of the majority stake in PT Asuransi Asoka Mas (Asoka) in 2017 which then has since renamed as PT Asuransi Etiqa International Indonesia (EII) in 2021.

Presently, Etiqa Indonesia offers travel, property, vehicle, and personal accident protections for individuals, as well as protections for marine cargo transportation, asset & liability, commercial vehicle, and group medical for corporations.

 **Etiqa Cambodia**



After receiving the green light from Cambodia's Ministry of Economy and Finance (MEF), Etiqa expanded into the Kingdom of Cambodia in 2020.

We made our debut in the Cambodian market with the launch of a brand video titled "Smiles in Cambodia" the following year.

Etiqa Cambodia bring smiles to the Kingdom with Fire Insurance (retail & commercial), personal accident, and a savings plan – Etiqa Premier Savers online and via 21 Maybank branches located across Cambodia. Additional products such as endowment, term, education, and investment-linked, medical, motor, travel, marine and engineering insurance are also in the pipeline.

Etiqans, these extraordinary milestones taught us values, at work and in life. We've embraced the courage to accepting challenge, the importance of continuous learning and the beauty of putting the interests of our customers and communities first, and providing protection & wellness offerings to as many people as possible.

We are definitely moving from strength to strength, but there are still a lot of work that needs to be done to move us further. Let's reach greater heights and celebrate more anniversaries to come. May the achievements we have today keep us grounded and make us remember where it all began.

Happy 15th Anniversary, Etiqa!

Etiqua launches the country's first online Takaful plan that covers persons with disabilities



On 8 November 2022, Etiqa Family Takaful Berhad launched i-Care OKU, the first online Takaful plan that provides 1-year coverage for persons with disabilities (PwD). Covering those with visual, hearing, speech and/or physical disabilities, i-Care OKU has also been designed to make application easy, with no medical check-ups required. i-Care OKU is available online via the Etiqa website. The website has been designed with accessibility in mind, offering Auditory Web Accessibility in order to provide equal access and equal opportunity to persons with disabilities, enabling them to apply for takaful coverage independently.

The event to launch i-Care OKU was graced by the Honourable YB Senator Datuk Ras Adiba Mohd Radzi, Member of the Upper House, and Founder of OKU Sentral. In attendance were also, YBhg. Dato' Majid Mohamad, Chairman of Etiqa Family Takaful Berhad and Etiqa General Takaful Berhad, Kamaludin Ahmad, Group CEO of Etiqa Insurance & Takaful, Zafri Ab Halim, CEO of Etiqa Family Takaful Berhad, representatives from the OKU Development Department from the Malaysia Social Welfare Department, the Malaysian Association for the Blind and the Malaysian Federation of the Deaf.

As a Family Takaful plan that has been designed especially for PwD, the contribution is affordable starting from as low as RM0.33 a day for coverage of up to RM40,000. Other benefits include Special Care Benefit whereby the certificate holder will receive cash upon diagnosis of Dengue, COVID-19, or any communicable disease requiring quarantine by Law in Malaysia, and there is also daily hospital allowance, death coverage, as well as medical reimbursement benefits.

Continued on next page...

What's News?



Zafri Ab Halim, CEO of Etiqa Family Takaful Berhad added, "Etiqa Family Takaful Berhad believes in Making the World a Better Place, which is why we are always looking for ways to reach out to the community in order to uplift those in need, socially and economically, leaving no one behind. With i-Care OKU, we have designed a plan that is more inclusive and within the reach of PwD in Malaysia."

Aligned with the Value-Based Intermediation (VBI) guideline to look into social welfare, i-Care OKU by Etiqa is proof of our concern in improving the standards of living of the PwD community in Malaysia."

With i-Care OKU, applicants will not be required to submit a medical report, instead they need to be holders of an OKU card issued by Department of Social Welfare. Moreover, applicants with more than one disability are also eligible to apply for the plan, as i-Care OKU allows PwD with maximum of 2 disabilities to participate. However, their disabilities should be a combination of physical disability and either one of hearing, visual, or speech disabilities.



The Honourable Senator Datuk Ras Adiba Radzi, Member of the Upper House/Founder of OKU Sentral said, "I would like to commend Etiqa for launching i-Care OKU, a Takaful plan that offers coverage for Persons with Disabilities (PwD).

PwDs often face challenges with securing insurance or takaful plans that they deserve, and I sincerely hope that more insurance providers and takaful operators in the country will follow suit."



i-Care OKU by Etiqa is available online via the Etiqa website starting today. For further information, customers may email info@etiqa.com.my, call Etiqa Online at 1-300-13-8888, or visit our website at www.etiqa.com.my.

A 24-hour Live Chat is also available on our website for any enquiries.

Etiqua Singapore hosted a Movie Night to appreciate its customers



Guests arriving at the cinema

Etiqua Singapore believes that customers are at the core of our business and we are grateful for the support of all of our policyholders. To show appreciation for their support, Etiqua Singapore organised two movie nights on the 4 & 11 November 2022 respectively for our customers.

Besides a movie treat, there were fun fringe activities such as a GIF photo booth for them to take and print pictures at and a calligraphy booth, where customers receive an event themed tote and have it customised with their name or initials as a memorabilia for them to remember the night by. Both events were well received by customers with a huge turnout and we look forward to their continued support for us.



The calligraphy booth, where customers receive an event themed tote and have it customised with their name or initials as a memorabilia for them to remember

Etiqua Singapore's move to cultivate a Healthy Lifestyle



The cooking demonstration to educate on the importance of nutrition and health to some of the participants that were present physically

On November 2022, Etiqa Singapore organised an on-site webinar and cooking demonstration to raise awareness on the importance of nutrition and health to beneficiaries at Monfort Care—a Singapore-based network of programmes committed to improving the lives of individuals, families and the community facing transitional challenges.

The event received a high turnout of 300 participants for the talk including participants streaming in from home and other partner centres. The well-received event helped participants to debunk myths of the 3 highs – high cholesterol, high blood pressure and high blood sugar.

Participants were also treated to a live cooking demonstration which showcased preparation of meals using simple ingredients that have excellent nutrition – a fragrant spice sardine brown bee hoon and fruit-infused water. On-site guests also got the opportunity to sample the healthy and delicious dishes prepared during the demonstration.

The event left smiles on everyone's faces as beneficiaries walked away with their hearts full and a care pack filled with specially curated healthy ingredients to encourage them to prepare nutritious and delicious everyday meals.

The 20-year wait for Clean Water is finally over for villagers in Ranau, Sabah



The launch was officiated by Aldo Kok, Regional Chief Executive Officer, Sabah Region, Etiqua, Zawahir Abdullah, President of Islamic Aid Malaysia, and witnessed by villagers on 26 November 2022

More than 1,000 villagers of Kampung Kigiok-Solong, Ranau Sabah, are able to enjoy clean water to meet their daily needs now that Etiqua's Clean Water project has been completed.

Funded by Etiqua and implemented in collaboration with Islamic Aid Malaysia (IAM), the undertaking to provide clean water for Kampung Kigiok-Solong is part of Etiqua's corporate responsibility (CR) commitment towards healthy living, under its Etiqua Cares flagship programme.

For the past 20 years, the villagers of Kampung Kigiok-Solong have been severely impacted by the lack of water supply. Water pressure for the village is constantly low, and the problem is amplified during the dry season when there is no water at all. The existing piping system is old and damaged, with the growing number of villagers, disrupt their activities such as cooking, bathing and washing clothes.

To resolve the village's water woes, Etiqua installed two 2000-gallon cylindrical tanks with electric pumps and a membrane filtering system to ensure that the water that reaches the homes have been treated. 9KM worth of pipes have also been laid to connect water from the catchment area to the homes. Standpipes have been placed near the pump house to enable villagers to take water directly from the tanks. The project was successfully completed within 2 months together with villagers and volunteers from IAM.



Aldo Kok, Regional CEO of Sabah Region, accompanied by Zawahir Abdullah, President of IAM, testing out the standpipes at the pumphouse

Aldo said, “Etiqa is pleased to work with IAM on this special project. We hope that with the water treatment system provided, villagers no longer having to worry about being exposed to polluted water. We also hope the project can facilitate them to enjoy a sustainable supply of clean water for their daily activities throughout the year. We hope that the water system will be well taken care of so that the villagers will be able to enjoy clean water for many years to come.

In line with our vision of ‘*Making the World a Better Place*’, Etiqa’s Clean Water Project is testament of our commitment to serving the society by improving lives and uplifting the community socially and economically, with a focus on the underprivileged community across the country,” he added.



Membrane filtering system used to ensure that the water that reaches the homes of the villagers have been treated

Tanggungjawab Sosial Korporat Etiqa

Bantu ringankan beban penduduk Kampung Kigiok-Solong Ranau

KEMELUT penduduk Kampung Kigiok-Solong Ranau selesai dan kini boleh menarik nafas lega dengan pelaksanaan Projek Bekalan Air Bersih Etiqa.

Projek ini merupakan Program Tanggungjawab Sosial Korporat Etiqa yang dilaksanakan dengan kerjasama Islamic Aid Malaysia (IAM) bertujuan untuk menamatkan kemelut bekalan air bersih serta membantu meringankan beban penduduk setempat.

Sejak lebih 20 tahun yang lalu, penduduk Kg Kigiok-Solong bergantung kepada sumber bekalan air bukit daripada anak sungai berhampiran.

Kemelut masalah kekurangan bekalan air berikutan peningkatan drastik jumlah penduduk terutamanya kerana pembinaan sekolah berasrama penuh berhampiran kampung itu beberapa tahun lalu.

Masalah ini ditambah dengan keadaan paip yang lama telah uzur dan sering bocor sentiasa menimbulkan masalah kekurangan air kepada penduduk khususnya di musim kemarau apabila tekanan air yang turun dari anak sungai berdekatan terlalu rendah untuk disalurkan ke rumah-rumah penduduk kampung.

Proses penampahbaikan ini melibatkan pemasangan paip baru sejauh hampir 9 kilometer, termasuk pembinaan tangki air graviti yang dilengkapi sistem penapis air membran atau Membrane Water Filter System bagi memastikan kualiti air yang disimpan sentiasa dirawat dan tidak tercemar. Stand pipe juga turut dibina berhampiran rumah pam bagi memberi kemudahan kepada penduduk kampung untuk mengambil air secara terus dari tangki simpanan.

Perasmian Projek Bekalan Air Bersih Etiqa ini telah disempurnakan oleh Ketua Pegawai Eksekutif Wilayah Sabah Etiqa Insuran dan Takaful, Aldo Kok dan disaksikan dengan Presiden Islamic Aid Malaysia (IAM), Zawahir Abdullah.

Agak menarik, dalam majlis ini turut diadakan majlis penyerahan bantuan sebanyak 250 bakul makanan



RASMI ... Perasmian Projek Bekalan Air Bersih Etiqa disempurnakan oleh Aldo Kok dan disaksikan oleh Zawahir Abdullah.



SERAH ... Penyerahan simbolik mock Program Air Gravit Etiqa 2023 disampaikan Aldo Kok kepada Ketua Kg. Kigiok, Ahidi Kasaman.

kepada penerima dari sekitar kawasan Kg. Kigiok-Solong Ranau dan kanak-kanak lingkungan 6 tahun ke 11 tahun dirai melalui Program Back To School tahun 2023 iaitu penyerahan sebanyak 100 beg beserta alat tulis.

Turut hadir bersama Director of Agency Malaysia East Etiqa Insuran dan Takaful, Adrian Desmond Zainal Khong, wakil Islamic Aid Malaysia (IAM) Sabah, Ustaz Roslan Awang, Pengerusi JPKK Kg Kigiok, Jasni Bin Litah, Ketua Kg Kigiok, Ahidi Kasaman dan masyarakat setempat.



KEMUDAHAN ... Aldo Kok bersama Zawahir membuka paip air tangki dan melihat sendiri air yang telah disampirkan melalui proses Membrane Water Filter System.



BANTUAN ... Penyerahan simbolik bantuan kepada masyarakat berupa pek makanan dan wang tunai disampaikan oleh Adrian Desmond Zainal Khong bersama Aldo Kok.



SUMBANGAN ... Simbolik penyerahan sebanyak 100 beg beserta alat tulis kepada anak-anak Kg Kigiok-Solong Ranau disempurnakan oleh Aldo Kok.



KENANGAN ... Gambar kenangan masyarakat Kg Kigiok-Solong Ranau bersama Aldo Kok dengan Zawahir Abdullah.



dailyexpress

YOUR LOCAL VOICE | SUNDAY, NOVEMBER 27, 2022

Local | 5

Clean water for 1,000 Ranau folks, finally

RANAU: More than 1,000 villagers in Kg Kigiok-Solong can now enjoy clean water daily due to Etiqua's Clean Water project.

Funded by Etiqua and implemented in collaboration with Islamic Aid Malaysia (IAM), the undertaking is part of Etiqua's corporate responsibility (CR) commitment towards healthy living, under its Etiqua Cares flagship programme.

For the past 20 years, the villagers here have been severely impacted by the lack of water supply. Water pressure for the village is constantly low, and the problem is amplified during the dry season when there is no water at all.

The existing piping system is old and damaged, with the growing number of villagers disrupting their activities such as cooking, bathing and washing clothes.

To resolve the village's water woes, Etiqua installed two 2000-gallon cylindrical tanks with electric pumps and a membrane filtering system to ensure that only treated water reaches their homes.

Nine kilometres of pipes have also been laid to connect water from the catchment area to their homes. Standpipes have been placed near the pump house to enable villagers to take their supplies directly from the tanks.

The project was successfully completed within two months with the help of villagers and volunteers from IAM.

The launch was officiated by Regional

Chief Executive Officer, Sabah Region, Etiqua, Aldo Eok and President of Islamic Aid Malaysia, Zawahir Abdullah, while witnessed by villagers.

Aldo said, "Etiqua is pleased to work with IAM on this special project. We hope that with the water treatment system provided, villagers no longer have to worry about being exposed to polluted water."

"We also hope the project can facilitate them to enjoy a sustainable supply of clean water for their daily activities throughout the year. We hope that the system will be well taken care of so that the villagers will be able to enjoy clean water for many years to come."

"In line with our vision of 'Making the World a Better Place', Etiqua's Clean Water Project is testament of our commitment to serving the society by improving lives and uplifting the community socially and economically, with a focus on the underprivileged community across the country," he added.

Zawahir said, "IAM plays a key role in bringing individuals and corporations wishing to extend humanitarian and welfare efforts in assisting those in need, together."

"We are pleased to have the opportunity to work with Etiqua to implement a meaningful and useful project for the residents here. This is proof of Etiqua's concern in improving the standard of living of the



Zawahir, Aldo and villagers with the tank and pump house donated by Etiqua in the background.

communities in Malaysia.

"I am proud to say that the people here are united and have a high level of co-operation to make this project a success. I look forward to a continuous supply of clean water for the people of this village," he said.

In the officiating ceremony held in Mini Dewan Kesoga Kigiok, Etiqua and IAM also distributed donations in the form of food items and cash to the villagers here.



Lebih 1,000 penduduk Ranau terima bekalan air bersih

Clarence Dol

RANAU: Lebih 1,000 penduduk kampung Kg Kigiok-Solong kini dapat menikmati bekalan air bersih untuk menampung keperluan harian mereka selepas projek Air Bersih Etiqa siap dan dilancarkan di sini, pada Sabtu.

Dibiayai oleh Etiqa dan dilaksanakan dengan kerjasama Islamic Aid Malaysia (IAM), usaha untuk menyediakan bekalan air bersih bagi Kg Kigiok-Solong adalah sebahagian daripada tanggungjawab sosial korporat (CSR) Etiqa ke arah kehidupan sihat, di bawah program utama Etiqa Cares.

Sejak 20 tahun lalu, penduduk di sini terjejas teruk akibat kekurangan bekalan air. Tekanan air untuk kampung sentiasa rendah, dan masalah ini bertambah buruk semasa musim kemarau apabila tiada air sama sekali.

Sistem paip sedia ada sudah lama dan rosak, dengan semakin ramai penduduk kampung mengalami gangguan dalam aktiviti harian mereka seperti memasak, mandi dan membasuh pakaian.

Bagi menyelesaikan masalah air di kampung itu, Etiqa memasang dua tangki silinder 2,000 gelen dengan pam elektrik dan sistem penapisan membran untuk memastikan air yang sampai ke setiap rumah telah dirawat.

Paip sepanjang sembilan kilometer juga telah dipasang untuk menyambungkan air dari kawasan tadahan ke setiap rumah. Paip menegak telah diletakkan berhampiran rumah pam bagi membolehkan penduduk kampung mengambil air terus dari tangki.

Projek ini berjaya disiapkan dalam tempoh dua bulan bersama penduduk kampung dan sukarelawan IAM.

Majlis pelancaran disempurnakan oleh Ketua Pegawai Eksekutif Etiqa Wilayah



ZAWAHIR, Aldo dan sebahagian daripada penduduk kampung bergambar bersama di hadapan tangki dan rumah pam sumbangan Etiqa itu.

Sabah, Aldo Kok, serta Presiden IAM, Zawahir Abdullah sambil disaksikan penduduk kampung.

Aldo berkata, "Etiqa berbesar hati dapat bekerjasama dengan IAM dalam projek khas ini. Kami berharap dengan sistem rawatan air yang disediakan, penduduk kampung tidak perlu risau lagi terdedah kepada air tercemar. Kami juga berharap projek itu dapat memudahkan mereka menikmati bekalan air bersih yang mampan untuk aktiviti harian mereka sepanjang tahun. Kami berharap sistem air ini akan dijaga dengan baik agar penduduk kampung dapat menikmati air bersih selama bertahun-tahun akan datang.

"Selaras dengan visi kami 'Menjadikan Dunia Tempat yang Lebih Baik', Projek Air Bersih Etiqa adalah bukti komitmen kami untuk berkhidmat kepada masyarakat dengan memperbaiki kehidupan dan menaikkan taraf masyarakat dari segi sosial dan ekonomi, dengan tumpuan kepada komuniti yang kurang bernasib baik di

seluruh negara," tambahnya.

Sementara itu, Zawahir berkata, "IAM memainkan peranan penting dalam membawa bersama individu dan syarikat yang ingin menghulurkan usaha kemanusiaan dan kebajikan dalam membantu mereka yang memerlukan.

"Kami berbesar hati berpeluang bekerjasama dengan Etiqa bagi melaksanakan projek yang bermakna dan berguna kepada penduduk di sini. Ini adalah bukti keprihatinan Etiqa dalam meningkatkan taraf hidup masyarakat di Malaysia.

"Saya berbangga untuk menyatakan bahawa penduduk di sini bersatu padu dan mempunyai tahap kerjasama yang tinggi untuk menjayakan projek ini. Saya mengharapkan bekalan air bersih ini berterusan bagi penduduk kampung ini," katanya.

Dalam majlis perasmian yang diadakan di Mini Dewan Kesoga Kigiok itu, Etiqa dan IAM turut mengagihkan sumbangan berupa barangan makanan dan wang tunai kepada penduduk kampung.

7 November 2022, Sinar Harian

Etiqua lancar plan takaful dalam talian untuk OKU

Etiqua lancar plan takaful dalam talian untuk OKU



Ras Adiba (dua kiri) melakukan gimik pelancaran sempena Majlis Pelancaran i-Care OKU Dalam Talian di Dataran Maybank, Kuala Lumpur pada Selasa.

KUALA LUMPUR - Etiqa Family Takaful Bhd melancarkan i-Care OKU, plan takaful dalam talian pertama yang menyediakan perlindungan setahun untuk orang kurang upaya (OKU).

Ketua Pegawai Eksekutif, Zafri Ab Halim berkata, melindungi mereka yang cacat penglihatan, pendengaran, pertuturan atau fizikal, i-Care OKU juga direka khas untuk memudahkan permohonan dibuat dan tanpa pemeriksaan kesihatan diperlukan.

"Dengan i-Care OKU, pemohon tidak perlu mengemukakan laporan perubatan. Sebaliknya, mereka perlu menjadi pemegang kad OKU yang dikeluarkan oleh Jabatan Kebajikan Masyarakat.

"Sumbangan untuk plan ini ada-

lah berpatutan bermula daripada se-
rendah 33 sen sehari untuk per-
lindungan sehingga RM40,000 dan
mereka perlu memperbaharui plan
itu setiap tahun," katanya pada si-
dang akhbar selepas pelancaran i-
Care OKU pada Selasa.

Program itu dilancarkan oleh Ahli
Dewan Negara dan pengasas OKU
Sentral, Senator Datuk Ras Adiba
Radzi.

Zafri berkata, manfaat lain ter-
masuklah elaun hospital harian se-
hingga RM55 sehari selepas di-
masukkan ke hospital, manfaat
kematian yang akan menampung
perbelanjaan pengebumian dan fae-
dah pembayaran balik perubatan
sehingga RM400 untuk rawatan per-
ubatan akibat kemalangan.

Selain itu, pemegang sijil takaful

akan menerima wang tunai jika di-
diagnosis denggi, Covid-19 atau se-
barang penyakit berjangkit yang me-
merlukan kuarantin mengikut
undang-undang di Malaysia.

Ras Adiba berkata, plan me-
lindungi beberapa kategori OKU itu
diharap dapat dicontohi oleh syarikat
insurans lain dalam memberi ke-
mudahan kepada golongan OKU.

"Mungkin tidak semua mampu
untuk ambil insurans tetapi saya
sarankan sahabat-sahabat di luar
sana untuk mendapatkan khidmat
nasihat daripada pihak Etiqa kerana
yuran yang dikenakan bagi plan ini
tidak mahal dan bayaran sekali se-
tahun sahaja," katanya.

i-Care OKU by Etiqa boleh dibeli
secara dalam talian menerusi laman
web Etiqa. - *Bernama*

9 November 2022, The Sun

First online takaful plan for PwD launched

First online takaful plan for PwD launched

KUALA LUMPUR: Etiqa Family Takaful Bhd has launched i-Care OKU, the first online takaful plan that provides one-year coverage for persons with disabilities (PwD).

Chief executive officer Zafri Ab Halim said i-Care OKU, which covers those with visual, hearing, speech and/or other physical disabilities, has been designed to make application easy with no medical check-ups required.

"With i-Care OKU, applicants will not be required to submit a medical report. Instead, they need to be holders of an OKU card issued by the Social Welfare Department.

"The contribution is also affordable starting from as low as 33 sen a day for coverage of up to RM40,000, and they need to renew the plan on a yearly basis," he said after the launch of i-Care OKU by member of the Upper House and OKU Sentral founder Senator Datuk Ras Adiba Radzi yesterday.

Zafri said other benefits include daily hospital allowance of up to RM55 per day upon hospitalisation, death benefit that covers funeral expenses, and medical reimbursement benefit of up to RM400 for medical treatment due to accidents.

Under the special care benefit, the certificate holder will receive cash upon diagnosis of dengue, Covid-19 or any communicable disease that requires quarantine order in Malaysia.

Moreover, applicants with more than one disability are also eligible to apply for the plan, as i-Care OKU allows PwD with maximum of two disabilities to participate, he said.

However, their disabilities should be a combination of a physical disability and either a hearing, visual, or speech disability.

Meanwhile, Ras Adiba said while there are an estimated 4.9 million PwD in the country, only 619,273 have registered with the Social

Welfare Department.

"Among the biggest difficulties for the PwD is to obtain insurance, especially for ward admission and surgery, unlike the able-bodied.

"Thankfully, the product launch is an effort in that direction. For years, my activist friends and I have done our level best to get insurance companies to open their minds and give a little consideration to us (PwD)."

Ras Adiba said it is hoped that other insurance companies will emulate Etiqa, which is providing coverage for different categories of disabilities under its plan, by offering convenience or benefits to the PwD group.

"Maybe not everyone can afford to obtain insurance, but I advise those with disabilities to seek advice from Etiqa, as the contribution for the plan is not expensive and payment is made only once a year," she added.

i-Care OKU by Etiqa is available for purchase online via the Etiqa website. - *Bernama*

8 November 2022, Bernama



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SPORTS

Etiqua launches online takaful plan for persons with disabilities



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KUALA LUMPUR, Nov 8 (Bernama) – Etiqa Family Takaful Bhd has launched i-Care OKU, the first online takaful plan that provides one-year coverage for persons with disabilities (PwD).

Chief executive officer Zafri Ab Halim said i-Care OKU, which covers those with visual, hearing, speech and/or other physical disabilities, has been designed to make application easy with no medical check-ups required

“With i-Care OKU, applicants will not be required to submit a medical report. Instead, they need to be holders of an OKU card issued by the Department of Social Welfare.

“The contribution is also affordable starting from as low as RM0.33 a day for coverage of up to RM40,000 and they need to renew the plan on a yearly basis,” he told a press conference after the launch of i-Care OKU by Member of the Upper House and OKU Sentral founder Senator Datuk Ras Adiba Radzi today.

Zafri said other benefits include daily hospital allowance of up to RM55 per day upon hospitalisation, death benefit that covers funeral expenses, and medical reimbursement benefit of up to RM400 for medical treatment due to accidents.

Under the special care benefit, the certificate holder will receive cash upon diagnosis of dengue, COVID-19 or any communicable disease that requires quarantine law in Malaysia.

Moreover, he said, applicants with more than one disability are also eligible to apply for the plan, as i-Care OKU allows PwD with maximum of two disabilities to participate.

However, their disabilities should be a combination of a physical disability and either a hearing, visual, or speech disability.

Meanwhile, Ras Adiba said while there are an estimated 4.9 million PwD in the country, only 619,273 have registered with the Social Welfare Department.

“Among the biggest difficulties for the PwD is to obtain insurance especially for ward admission and surgery, unlike the able-bodied.

“Thankfully, the product launched today is an effort in that direction. For years, my activist friends and I have done our level best to get insurance companies to open their minds and give a little consideration to us (PwD),” she said.

Ras Adiba said it is hoped that other insurance companies will emulate Etiqa, which is providing coverage for different categories of disabilities under its plan, by offering convenience or benefits to the PwD group.

“Maybe not everyone can afford to obtain insurance, but I advise those with disabilities to seek advice from Etiqa, as the contribution for the plan is not expensive and payment is made only once a year,” she added.

i-Care OKU by Etiqa is available for purchase online via the Etiqa website starting today.

– BERNAMA

7 November 2022, Berita Harian



LIVE



NASIONAL

Etiqua lancar pelan Takaful dalam talian lindungi OKU

Oleh Azhar Shahrulnizam
November 8, 2022 @ 3:04pm
bhnews@bh.com.my



KUALA LUMPUR: Etiqa Family Takaful Berhad (Etiqa) melancarkan pelan Takaful dalam talian yang pertama seumpamanya dalam menyediakan perlindungan setahun bagi orang kurang upaya (OKU).

i-Care OKU melindungi individu cacat penglihatan, pendengaran, pertuturan serta fizikal. Pelan itu juga direka bagi memudahkan permohonan dibuat tanpa memerlukan pemeriksaan kesihatan.

Pemohon tidak perlu mengemukakan laporan perubahan, sebaliknya hanya perlu berdaftar sebagai pemegang kad OKU yang dikeluarkan Jabatan Kebajikan Masyarakat (JKM).

i-Care OKU membolehkan OKU dengan maksimum dua ketidakupayaan untuk menyertainya.

Bagaimanapun ketidakupayaan mereka perlu terdiri daripada gabungan kecacatan fizikal seperti masalah pendengaran, penglihatan ataupun pertuturan.

Ahli Dewan Negara, Datuk Ras Adiba Radzi, berkata insurans adalah antara perkara yang memang diperlukan oleh komuniti OKU.

"i-Care OKU ini adalah satu insurans dikhaskan untuk komuniti OKU. Sebelum ini, orang bukan OKU mudah untuk mendapatkan insurans tetapi untuk kami sebaliknya, terutama insurans bagi membiayai pembedahan dan juga penempatan di hospital.

"Setiap daripada kita akan menjadi OKU satu hari nanti. Mata akan menjadi semakin kabur, pendengaran akan berkurangan. Saya sendiri menjadi OKU di pertengahan hidup saya. Kami tak mahu simpati, kami mahu dilihat setaraf, sama seperti orang lain. Produk hari ini adalah permulaan," katanya ketika merasmikan i-Care OKU di Dataran Maybank, Bangsar.

Yang turut hadir Pengerusi Etiqa, Datuk Majid Mohamad dan Ketua Pegawai Eksekutif Kumpulan Etiqa Insurance, Kamaludin Ahmad.

Sebagai pelan Takaful Keluarga yang direka khas untuk golongan OKU, sumbangan pelan itu bermula daripada 33 sen sehari untuk perlindungan sehingga RM40,000.

Pemegang sijil hanya perlu membayar sekali sahaja dalam masa setahun.

Pemegang sijil Takaful turut menerima wang tunai jika didiagnosis denggi, COVID-19 dan sebarang penyakit berjangkit yang memerlukan kuarantin mengikut undang-undang di Malaysia.

Elaun hospital harian, perlindungan kematian serta faedah pembayaran balik perubatan akan diberikan.

i-Care OKU daripada Etiqa boleh dibeli secara dalam talian menerusi laman web Etiqa bermula hari ini.

Untuk maklumat lanjut pengguna boleh berhubung di talian 1-300-13-8888.



Ras Adiba (dua dari kiri) bersama Ketua Pegawai Eksekutif Etiqa Family Takaful Berhad, Zafril Ab Halim (dua dari kanan) serta Pengerusi Etiqa Family Takaful Berhad, Datuk Majid Mohamad (tiga dari kiri) melancarkan Takaful dalam talian pertama di Malaysia yang melindungi OKU di Dataran Maybank, Bangsar. - Foto NSTP/Owee Ah Chun

8 November 2022, Business Today

The screenshot shows a news article from Business Today. The headline is "Etiqa Launches i-Care OKU, An Online Takaful Plan For Persons With Disabilities". The sub-headline reads "1st Online Takaful Plan in Malaysia that covers people with special needs". The article is by Cynthia Ignatius, dated November 8, 2022. A photograph shows a group of people, including CEO Zafri Ab Halim, launching a green globe with the Etiqa logo. The article text describes the launch of i-Care OKU, a one-year takaful plan for persons with disabilities (PwD) that requires no medical check-ups. It mentions that the contribution is affordable, starting from RM0.33 per day. The article also notes that applicants will not need to submit a medical report, only an OKU card issued by the Department of Social Welfare. The CEO, Zafri Ab Halim, is quoted as saying that the plan is designed to be easy to apply for and that it is an effort to encourage insurance companies to be more inclusive.

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