

## ETIQA CRITICAL CARE TAKAFUL PLUS – FREQUENTLY ASKED QUESTIONS (FAQ)

### SECTION 1 - ABOUT THE PLAN

**1. What is Etiqa Critical Care Takaful Plus?**

Etiqa Critical Care Takaful Plus is a Takaful plan providing critical illnesses benefits up to age 70 years old. In addition, it also provides cancer care benefit and communicable disease cash allowance. Etiqa Critical Care Takaful Plus is a Shariah-compliant product.

Please refer to the product disclosure sheet or certificate on detailed exclusions, terms and conditions of the Etiqa Critical Care Takaful Plus.

**2. What benefit does Etiqa Critical Care Takaful Plus provide?**

The benefits are as below, subject to the exclusions, terms and conditions as stated in the certificate:

Benefits	Benefit Payable
<b>Critical Illness Benefit</b>	<p>100% of sum covered is payable upon diagnosis with any of the covered critical illnesses.</p> <p>Please refer to the Product Disclosure Sheet for the full list of covered critical illnesses.</p> <p><b>Note:</b> 10% of sum covered or maximum RM25,000 is payable for diagnosis of Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness or Diabetes Mellitus Complications. Each covered illness is only claimable once. The payment of these benefits will reduce the sum covered accordingly.</p>
<b>Cancer Care Benefit</b>	<p>If the person covered is diagnosed with cancer and survives at least 30 days, an additional 50% of the sum covered will be payable, on top of the Critical Illness Benefit.</p> <p><b>Note:</b> payment of this benefit will NOT reduce the critical illness benefit.</p>
<b>Communicable Disease Cash Allowance</b>	<p>A lump cash benefit of RM300 is payable upon diagnosis and hospitalized within Malaysia due to the communicable disease below:</p> <ol style="list-style-type: none"> <li>1) COVID-19;</li> <li>2) Dengue; or</li> <li>3) Any communicable disease that required quarantine by law.</li> </ol> <p>This benefit is claimable up to 2 times throughout the certificate term, subject to once per certificate in a certificate year and RM3,000 per person.</p>

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

This product is suitable for those who are looking for basic critical illness plan with affordable contribution for own self, spouse and children.

**4. Who is eligible to participate in this plan?**

	<p>Malaysians who are also members of Kumpulan Wang Simpanan Pekerja (KWSP) can participate in this plan. Contribution will be deducted from the KWSP Account 2, subject to terms and conditions by KWSP.</p> <p>At the same time, as the member of KWSP, you can participate in this plan together with your family members. Please refer to the <i>Section 5 - Family Package</i> for more details.</p>					
5.	<p><b>What is the eligible age to be covered under this plan?</b></p> <p>The eligible age for you to be covered are as followed:</p>					
	<table border="1"> <thead> <tr> <th>Person Covered</th> <th>Entry Age (Age Next Birthday)</th> <th>Expiry Age (Age Next Birthday)</th> </tr> </thead> <tbody> <tr> <td>KWSP Member</td> <td>17 – 65 years old</td> <td>70 years old</td> </tr> </tbody> </table>	Person Covered	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)	KWSP Member	17 – 65 years old
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KWSP Member	17 – 65 years old	70 years old				
6.	<p><b>What is age next birthday?</b></p> <p>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.</p>					
	<p><b>How do I know how much the coverage amount that I need under this plan?</b></p> <p>Please visit <a href="https://www.mycoverage.my/en/calculator/term_coverage">https://www.mycoverage.my/en/calculator/term_coverage</a> 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.</p>					
8.	<p><b>How do I participate in Etiqa Critical Care Takaful Plus?</b></p> <p>Sign-in to KWSP i-Akaun Portal -&gt; go to i-Lindung tab -&gt; select Etiqa Critical Care Takaful Plus -&gt; complete details at Etiqa portal -&gt; complete authorisation for withdrawal from KWSP Account via KWSP i-Akaun Transfer Gateway</p>					
	<p><b>How will I receive confirmation on my application? When does the cover start?</b></p> <p>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.</p> <p>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 <i>Smile</i> application from App Store or Google Play.</p> <p>However, unsuccessful contribution payment will result in voidance of your certificate from the day your application was accepted.</p>					
10.	<p><b>Will there be any medical examination on my application?</b></p> <p>No medical examination is required, you only need to fill up few health questions for us to determine your eligibility participating in Etiqa Critical Care Takaful Plus.</p>					
	<p><b>What is the minimum and maximum sum covered for this plan?</b></p> <p>The minimum sum covered of this plan is RM10,000, with every increase of RM5,000.</p> <p>The maximum sum covered of this plan is RM200,000.</p> <p><b>Note:</b> Please referred to Q41 under <i>Section 5 – Family Package</i> for family members’ eligibility.</p>					
12.	<p><b>Can I change the sum covered for Etiqa Critical Care Takaful Plus certificate?</b></p>					

	<p>You are not allowed to increase the sum covered for Etiqa Critical Care Takaful Plus. If you wish to get additional protection, you may consider participating in another Etiqa Critical Care Takaful Plus certificate.</p> <p>Reduce of sum covered is allowed, underwriting and medical examination are not required. The revised sum covered will take effect from the next certificate anniversary.</p>														
13.	<p><b>Do I get to enjoy surplus for this plan?</b></p> <p>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 participants.</p>														
14.	<p><b>Is waiting period applicable for Etiqa Critical Care Takaful Plus before I am eligible for a claim?</b></p> <p>Yes, waiting period for Etiqa Critical Care Takaful Plus as per table below:</p> <table border="1"> <thead> <tr> <th>Benefits</th> <th>Critical Illness Conditions</th> <th>Waiting Period</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Critical Illness Benefit</td> <td>Cancer, coronary heart disease requiring surgery, heart attack and other serious coronary artery disease</td> <td>60 days</td> </tr> <tr> <td>All others covered illnesses</td> <td>30 days</td> </tr> <tr> <td>Cancer Care Benefit</td> <td>Cancer</td> <td>60 days</td> </tr> <tr> <td>Communicable Disease Cash Allowance</td> <td>Dengue, COVID-19, and other communicable disease that required quarantine by law.</td> <td>60 days</td> </tr> </tbody> </table>	Benefits	Critical Illness Conditions	Waiting Period	Critical Illness Benefit	Cancer, coronary heart disease requiring surgery, heart attack and other serious coronary artery disease	60 days	All others covered illnesses	30 days	Cancer Care Benefit	Cancer	60 days	Communicable Disease Cash Allowance	Dengue, COVID-19, and other communicable disease that required quarantine by law.	60 days
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15.	<p><b>What are the exclusions for Etiqa Critical Care Takaful Plus?</b></p> <p>Please refer to the Product Disclosure Sheet (PDS) and certificate for details.</p>														
16.	<p><b>Can a foreigner participate in this plan?</b></p> <p>No, this plan is only available to Malaysians.</p>														
17.	<p><b>Can I participate in this plan through an agent?</b></p> <p>This plan is not offered through an agent, you can only enroll this plan through- KWSP i-Akaun portal. There is no commission charged on this plan.</p>														
18.	<p><b>If I have already existing participated in Etiqa Critical Care Takaful Plus certificate, can I participate in another one?</b></p> <p>You can participate in multiple Etiqa Critical Care Takaful Plus certificates up to a combined coverage amount of RM 200,000.</p>														
19.	<p><b>Can I cancel my certificate?</b></p> <p>You may cancel the plan with a written instruction to us within 15 days of free look period after the certificate 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.</p> <p>You may access to KWSP portal to view your cancellation transaction. If you have attained 55<sup>th</sup> birthday, your cancellation transaction may not be available at the KWSP portal immediately. However, you may email us</p>														

	at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> , 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.
20.	<p><b>Do I receive any surrender value if I surrender my certificate?</b></p> <p>No, there is no surrender value payable under the certificate, you may be entitled to the PRF surplus, if any.</p>
21.	<p><b>What will I receive if no claim is made throughout the certificate term?</b></p> <p>This is a pure protection critical illness plan that does not provide any maturity benefit.</p>
22.	<p><b>Are the contributions paid for Etiqa Critical Care Takaful Plus eligible for Income Tax Relief?</b></p> <p>Yes, 100% of the contribution paid for this plan may qualify you for personal income tax relief under Medical Insurance/Family Takaful category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.</p>

## Section 2 – CONTRIBUTIONS AND CHARGES

23.	<p><b>How much contribution do I need to pay?</b></p> <p>Please refer to the PDS or Takaful Schedule for the contribution required for this plan. Your age (age next birthday), gender, individual/family package and sum covered selected at the time of application determine the contribution that you need to pay.</p> <p>The contribution will increase on the 1st day of the next certificate year, in accordance to your attained age.</p>
24.	<p><b>How do I pay the contribution?</b></p> <p>Contribution will be paid via your KWSP Account 2 auto deduction, subject to terms and conditions by KWSP. However, if the KWSP member is age 55 and above, and has insufficient fund in the KWSP Account 2, they can opt to pay the contributions by:</p> <ol style="list-style-type: none"> <li>1) online banking;</li> <li>2) credit/debit card; or</li> <li>3) banking account auto debit service (MBB and BSN)</li> </ol> <p>Once the above contribution paying method is opted, no revision to KWSP Account 2 is allowed. Please refer to KWSP website for detailed terms and conditions.</p>
25.	<p><b>How frequent do I need to pay the contribution?</b></p> <p>The contribution is to be paid yearly, and you are required to pay the contribution throughout the certificate term.</p>
26.	<p><b>What happen if I stop paying the contribution?</b></p> <p>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 may lapse thereafter and you will not be entitled for the benefits should any of the covered event occurs.</p>
27.	<p><b>What are the charges under Etiqa Critical Care Takaful Plus?</b></p> <p>Upfront Wakalah fee of 25% per certificate will be taken from your yearly contribution to cover the costs of distributing and managing the plan. The remaining will be allocated into the Participants' Risk Fund.</p>

## SECTION 3 – CERTIFICATE SERVICING

28.	<p><b>Who can I contact if I want to update my personal information or contact details?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.</p>
29.	<p><b>What should I do if I lose or do not receive my certificate documents of this plan?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.</p>
30.	<p><b>Who can I contact for further information?</b></p> <p>You may email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>, call Etiqa Online at 1-300-13-8888, or visit our website at <a href="http://www.etiqa.com.my">www.etiqa.com.my</a> for further information. A 24-hour Live Chat is also available on our website for enquiry.</p>
<b>SECTION 4 - CLAIMS</b>	
31.	<p><b>Who will receive the benefit if I am diagnosed with any 1 of the critical illnesses within the cover period?</b></p> <p>Where the participant is also the person covered, the benefit is payable to you should you diagnosed with a covered critical illness.</p> <p>In the event that participant and person covered are different, all the benefit will be payable to the participant should the person covered diagnosed with critical illness.</p>
32.	<p><b>How to claim in case of covered events happen (Diagnosis of CI)?</b></p> <p>For more information on how to make a claim and the additional documents required, please visit <a href="https://www.etiqa.com.my/v2/claims/life-family">https://www.etiqa.com.my/v2/claims/life-family</a>. We can be contacted via email at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a> or call Etiqa Online at 1-300-13-8888.</p>
33.	<p><b>How long will it takes to process a claim?</b></p> <p>Upon receiving the complete documents, the claim payment will be processed within 7 working days.</p>
<b>SECTION 5 – FAMILY PACKAGE</b>	
34.	<p><b>What is Etiqa Critical Care Takaful Plus family package?</b></p> <p>Etiqa Critical Care Takaful Plus family package allows you to obtain critical illness protection for your family members in a single Takaful package. However, each family member still has the flexibility to select his/her own sum covered with individual certificate issued to each family member, with the condition that the sum covered cannot be more than the principal person covered. As the KWSP member, you will be the principal person covered as well as the participant for all the certificates that you apply under the family package.</p>
35.	<p><b>Who can be included in the family package?</b></p> <p>The Etiqa Critical Care Takaful Plus family package must consist of at least 2 persons in any of the following combinations:</p> <ul style="list-style-type: none"> <li>• KWSP member and spouse</li> <li>• KWSP member and child(ren)</li> <li>• KWSP member, spouse and child(ren)</li> </ul>
36.	<p><b>Who is eligible to sign up or participate?</b></p> <p>Malaysians with age range as below are eligible to participate, subject to the fulfilment of health questions.</p>

	<p>Age ranges are defined as follows:</p> <ul style="list-style-type: none"> <li>• KWSP member: 17 years old to 65 years old (age next birthday)</li> <li>• Spouse: 17 years old to 65 years old (age next birthday)</li> <li>• Children: 14 days old to 16 years old (age next birthday)</li> </ul>
<b>37.</b>	<p><b>What is the coverage term for me and family member(s) under the Etiqa Critical Care Takaful Plus family package?</b></p> <p>KWSP member: up to age 70 years old          Spouse: up to person covered age 70, or KWSP member age 70 years old, whichever is earlier.          Children: up to person covered age 25, or KWSP member age 70 years old, whichever is earlier.</p>
<b>38.</b>	<p><b>How many family members can be included in the family plan?</b></p> <p>The total allowable number of family members in a family package is up to 12 (only 1 spouse is allowed), e.g. KWSP member with 10 children, or KWSP member and spouse with 10 children.  <i>Note: maximum 1 spouse and 10 children is allowed in one family package.</i></p>
<b>39.</b>	<p><b>Do my family members need to undergo any medical or health assessments to participate in Etiqa Critical Care Takaful Plus?</b></p> <p>For spouse application, no medical examination is required, but your spouse will need to fill up few simple health questions for us to determine his/her eligibility.          For juvenile/child application, no medical examination or health questions is required. Guaranteed acceptance for juvenile/child.</p>
<b>40.</b>	<p><b>If I have already participated in an individual Etiqa Critical Care Takaful Plus certificate for myself, can I convert it to a family package?</b></p> <p>No, conversion is not available for this plan. Should you want to extend the coverage to your family members, up to a maximum of 11 members (1 spouse &amp; 10 children), you are required to sign up a new plan together with your family members.</p>
<b>41.</b>	<p><b>What is the eligible sum covered for my family members?</b></p> <p>Spouse – minimum RM10,000, increase by every RM5,000. Maximum sum covered is RM200,000          Child(ren) – prefix at 20% of the principal person covered’s sum covered.  <i>Note:</i></p> <ol style="list-style-type: none"> <li>1. Spouse’s sum covered can either be equal to or lower than KWSP member’s sum covered.</li> <li>2. Should there be any change in KWSP member’s sum covered, spouse and children sum covered will be adjusted accordingly.</li> </ol>
<b>42.</b>	<p><b>Is the sum covered shared by all family members?</b></p> <p>It is not shared. Each family member will have their own individual sum covered according to the sum covered chosen. Any claim from a family member will not affect the sum covered of the other family member(s).</p>
<b>43.</b>	<p><b>How much do I need to pay for a family package?</b></p>

	<p>It depends on the number of family members you sign up for the family package. The contribution for each family member's certificate is based on the respective sum covered, gender and age next birthday at the commencement date. You are required to pay the total contribution of the family package throughout the certificate term.</p>
44.	<p><b>What if my child is 17 years old and above? Can he / she be included under my family package?</b></p> <p>A child at 17 years old (age next birthday) and above is considered as an adult and cannot be included under your family package.</p> <p>However, if he / she is a KWSP member, he/she may apply an individual Etiqa Critical Care Takaful Plus plan. If your child is married, then he/she may consider applying for his/her own family package.</p>
45.	<p><b>After participating in the family package, can I add or remove family members?</b></p> <p>Adding new member is not allowed. You will need to sign up or participate in a new family plan with the additional family member.</p> <p>Removal of family member(s) is allowed on the subsequent contribution due date following the request.</p>
46.	<p><b>What will happen to the certificates of my family member(s) if my certificate is terminated due to full sum covered claim under critical illness benefit?</b></p> <p>As the participant and also the principal person covered, upon termination of your certificate due to Takaful benefit claim, the certificate of your family member(s) within the same family package will also be terminated subsequently at the end of the prevailing certificate year.</p> <p><b>Scenario 1:</b></p> <p>Ali participates in Etiqa Critical Care Takaful Plus family package for himself, his spouse (Sofia) and child (Anis), with each coverage amount of RM100k for himself and Alia, and RM20,000 for Anis. Unfortunately, Ali was diagnosed with cancer 2 years later.</p> <p>Certificate commencement date – 1/1/2024</p> <p>Cancer claim payment was made in June 2026, Ali's certificate is terminated.</p> <p><b>Note</b> – <i>The certificates of Sofia and Anis will still in force with coverage provided until the end of that certificate year, which is on 31/12/2026, and will be terminated thereafter.</i></p> <p><i>However, should Sofia and Anis be also KWSP members, they are able to participate in Etiqa Critical Care Takaful Plus on their own.</i></p>
47.	<p><b>What will happen to the certificates of my family member(s) if I pass away during the certificate term?</b></p> <p>Should death happen to you as the KWSP member and also the participant, your certificate will be terminated immediately and no benefit is payable (there's no death benefit in Etiqa Critical Care Takaful Plus plan). Upon termination of the KWSP member's certificate, the certificate of your family members within the same family package will also be terminated subsequently at the end of the prevailing certificate year.</p> <p><b>Scenario 1:</b></p> <p>Ali participates in Etiqa Critical Care Takaful Plus family package for himself, and his spouse (Sofia), with each coverage amount of RM100k each. Unfortunately, Ali pass away in an accident 6 years later.</p> <p>Certificate commencement date – 1/1/2024</p> <p>Ali passes away in June 2030, Ali's certificate is terminated.</p>

	<p><b>Note</b> – The certificate of Sofia’s will still in force with coverage provide until the end of that certificate year, which is on 31/12/2030, and will be terminated thereafter.</p> <p>However, should Sofia be also a KWSP member, she is able to participate in Etiqa Critical Care Takaful Plus on her own.</p>
<p>48.</p>	<p><b>What will happen to the certificates of my family member(s) if my certificate has expired?</b></p> <p>Upon termination of the KWSP member’s certificate due to certificate expiry, coverage of your family members within the same family package will also be terminated.</p> <p><b>Scenario 1:</b></p> <p>Ali, age 50, participates in Etiqa Critical Care Takaful Plus for himself, and his spouse (Sofia, age 43), with coverage amount of RM100k each.</p> <p>Certificate commencement date – 1/1/2024</p> <p>Ali’s certificate expired on 31/12/2044</p> <p><b>Note</b> – Sofia’s certificate shall expire at her age 70, or at Ali’s age 70, whichever comes earlier. Ali’s certificate expires and terminated at his age 70, as a result, Sofia’s certificate will also be terminated.</p> <p>However, should Sofia be also a KWSP member, she is able to participate in Etiqa Critical Care Takaful Plus on her own.</p>