

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

### SECTION 1 - ABOUT THE PLAN

1.	<p><b>What is Etiqa Critical Care Plus?</b></p> <p>Etiqa Critical Care Plus is an insurance plan providing critical illnesses benefits up to age 70 years old. In addition, it also provides cancer care benefit and communicable disease cash allowance.</p> <p>Please refer to the product disclosure sheet or policy on detailed exclusions, terms and conditions of the Etiqa Critical Care Plus.</p>								
2.	<p><b>What benefit does Etiqa Critical Care Plus provide?</b></p> <p>The benefits are as below, subject to exclusions, terms and conditions as stated in the policy:</p> <table border="1" data-bbox="175 680 1524 1572"> <thead> <tr> <th data-bbox="175 680 605 737">Benefits</th> <th data-bbox="605 680 1524 737">Benefit Payable</th> </tr> </thead> <tbody> <tr> <td data-bbox="175 737 605 1087"> <p><b>Critical Illness Benefit</b></p> </td> <td data-bbox="605 737 1524 1087"> <p>100% of sum insured 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 insured or maximum RM25,000 is payable for diagnosis of Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications. Each covered illness is only claimable once. The payment of these benefits will reduce the sum insured accordingly.</p> </td> </tr> <tr> <td data-bbox="175 1087 605 1257"> <p><b>Cancer Care Benefit</b></p> </td> <td data-bbox="605 1087 1524 1257"> <p>If the life insured is diagnosed with cancer and survives at least 30 days, an additional 50% of the sum insured 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> </td> </tr> <tr> <td data-bbox="175 1257 605 1572"> <p><b>Communicable Disease Cash Allowance</b></p> </td> <td data-bbox="605 1257 1524 1572"> <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 policy term, subject to once per policy in a policy year and RM3,000 per life.</p> </td> </tr> </tbody> </table>	Benefits	Benefit Payable	<p><b>Critical Illness Benefit</b></p>	<p>100% of sum insured 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 insured or maximum RM25,000 is payable for diagnosis of Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications. Each covered illness is only claimable once. The payment of these benefits will reduce the sum insured accordingly.</p>	<p><b>Cancer Care Benefit</b></p>	<p>If the life insured is diagnosed with cancer and survives at least 30 days, an additional 50% of the sum insured 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>	<p><b>Communicable Disease Cash Allowance</b></p>	<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 policy term, subject to once per policy in a policy year and RM3,000 per life.</p>
Benefits	Benefit Payable								
<p><b>Critical Illness Benefit</b></p>	<p>100% of sum insured 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 insured or maximum RM25,000 is payable for diagnosis of Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications. Each covered illness is only claimable once. The payment of these benefits will reduce the sum insured accordingly.</p>								
<p><b>Cancer Care Benefit</b></p>	<p>If the life insured is diagnosed with cancer and survives at least 30 days, an additional 50% of the sum insured 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>								
<p><b>Communicable Disease Cash Allowance</b></p>	<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 policy term, subject to once per policy in a policy year and RM3,000 per life.</p>								
3.	<p><b>Who is this product suitable for?</b></p> <p>This product is suitable for those who are looking for basic critical illness protection plan with affordable premium for own self, spouse and children.</p>								
4.	<p><b>Who is eligible to sign-up this plan?</b></p> <p>Malaysians who are also members of Kumpulan Wang Simpanan Pekerja (KWSP) can sign-up this plan. Premium will be deducted from the KWSP Account 2, subject to terms and conditions by KWSP.</p>								

	At the same time, as the member of KWSP, you can sign-up this plan together with your family members. Please refer to the <i>Section 5 - Family Package</i> for more details.					
5.	<b>What is the eligible age to be covered under this plan?</b>					
	The eligible age for you to be covered are as followed: <table border="1" data-bbox="175 394 1484 512"> <thead> <tr> <th>Life Insured</th> <th>Entry Age (Age Next Birthday)</th> <th>Expiry Age (Age Next Birthday)</th> </tr> </thead> <tbody> <tr> <td><b>KWSP Member</b></td> <td>17 – 65 years old</td> <td>70 years old</td> </tr> </tbody> </table>	Life Insured	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)	<b>KWSP Member</b>	17 – 65 years old
Life Insured	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)				
<b>KWSP Member</b>	17 – 65 years old	70 years old				
6.	<b>What is age next birthday?</b>					
	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.					
7.	<b>How do I know how much the coverage amount that I need under this plan?</b>					
	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.					
8.	<b>How do I sign-up Etiqa Critical Care Plus?</b>					
	Sign-in to KWSP i-Akaun Portal -> go to i-Lindung tab -> select Etiqa Critical Care Plus -> complete details at Etiqa portal -> complete authorisation for withdrawal from KWSP Account via KWSP i-Akaun Transfer Gateway					
9.	<b>How will I receive confirmation on my application? When does the cover start?</b>					
	The confirmation of your application is immediate. The cover will start on the day your application is accepted, subject to premium received by us. The policy documents and payment receipt will be emailed to you.  You may view your active policy coverage from the i-Lindung platform within KWSP i-Akaun (Member). Alternatively, you may also get the policy details by downloading the Etiqa <i>Smile</i> application from App Store or Google Play.  However, unsuccessful premium payment will result in voidance of your policy from the day your application was accepted.					
10.	<b>Will there be any medical examination on my application?</b>					
	No medical examination is required, you only need to fill up few health questions for Us to determine your eligibility signing up Etiqa Critical Care Plus.					
11.	<b>What is the minimum and maximum sum insured for this plan?</b>					
	The minimum sum insured of this plan is RM10,000, with every increase of RM5,000. The maximum sum insured of this plan is RM200,000. Note: Please referred to Q40 under <i>Section 5 – Family Package</i> for family member’s eligibility.					
12.	<b>Can I change the sum insured for Etiqa Critical Care Plus policy?</b>					
	You are not allowed to increase the sum insured for Etiqa Critical Care Plus. if you wish to get additional protection, you may consider signing up another Etiqa Critical Care Plus policy.					

	Reduce of sum insured is allowed, underwriting and medical checkup are not required. The revised sum insured will take effect from the next policy anniversary.														
13.	<b>Is waiting period applicable for Etiqa Critical Care Plus before I am eligible for a claim?</b>														
	Yes, waiting period for Etiqa Critical Care Plus as per table below:														
	<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
	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													
14.	<b>What are the exclusions for Etiqa Critical Care Plus?</b>														
	Please refer to the Product Disclosure Sheet (PDS) and policy for details.														
15.	<b>Can a foreigner sign-up this plan?</b>														
	No, this plan is only available to Malaysians.														
16.	<b>Can I sign-up this plan through an agent?</b>														
	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.														
17.	<b>If I already have existing Etiqa Critical Care Plus policy, can I sign-up another one?</b>														
	You can sign-up multiple Etiqa Critical Care Plus policies, up to a combined coverage amount of RM 200,000.														
18.	<b>Can I cancel my policy?</b>														
	<p>You may cancel the plan with a written instruction to us within 15 days of free look period after the policy has been received by you. We will then refund your premium to your KWSP account. If you have attained 55<sup>th</sup> birthday, the amount will be refunded 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 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.</p>														
19.	<b>Do I receive any surrender value if I surrender my policy?</b>														
	No, there is no surrender value payable under the policy.														
20.	<b>What will I receive if no claim is made throughout the policy term?</b>														
	This is a pure protection critical illness plan that does not provide any maturity benefit.														

21.	<p><b>Are the premiums paid for Etiqa Critical Care Plus eligible for Income Tax Relief?</b></p> <p>Yes, 100% of the premium 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>
<b>SECTION 2- PREMIUMS AND CHARGES</b>	
22.	<p><b>How much premium do I need to pay?</b></p> <p>Please refer to the PDS or Policy Information Page for the premium required for this plan. Your age (age next birthday), gender, individual/family package and sum insured selected at the time of application determine the premium that you need to pay.</p> <p>The premium will increase on the 1st day of the next policy year, in accordance to your attained age.</p>
23.	<p><b>How do I pay the premium?</b></p> <p>Premium will be paid via your KWSP Account 2 auto deduction, subject to terms and conditions by KSWP. 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 premiums 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 premium paying method is opted, no reversion to KWSP Account 2 is allowed. Please refer to KWSP website for detailed terms and conditions.</p>
24.	<p><b>How frequent do I need to pay the premium?</b></p> <p>The premium is to be paid yearly, and you are required to pay the premium throughout the policy term.</p>
25.	<p><b>What happen if I stop paying the premium?</b></p> <p>There is a grace period of 31 days from the premium due date given to you to pay the premium. You are still covered within the grace period. If the premium due is not paid within the grace period, your policy may lapse thereafter and you will not be entitled for the benefits should any of the covered event occurs.</p>
26.	<p><b>What are the charges under Etiqa Critical Care Plus?</b></p> <p>Policy related expenses such management expenses including RM10 stamp duty, have been incorporated in your total premium.</p>
<b>SECTION 3 – POLICY SERVICING</b>	
27.	<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 Oneline at 1-300-13-8888.</p>
28.	<p><b>What should I do if I lose or do not receive my policy 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 Oneline at 1-300-13-8888.</p>
29.	<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 Oneline 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>

**SECTION 4 - CLAIMS**

30.	<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 policy owner is also the life insured, the benefit is payable to you should you diagnosed with a covered critical illness.</p> <p>In the event that policy owner and life insured are different, all the benefit will be payable to the policy owner should the life insured diagnosed with critical illness.</p>
31.	<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>
32.	<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>

**SECTION 5 – FAMILY PACKAGE**

33.	<p><b>What is Etiqa Critical Care Plus family package?</b></p> <p>Etiqa Critical Care Plus family package allows you to obtain critical illness protection for your family members in a single insurance package. However, each family member still has the flexibility to select his/her own sum insured with individual certificate issued to each family member, with the condition that the sum insured is not more than the KWSP member. As a KWSP member, you will be the principal life insured as well as the policy owner for all the policies that you apply under the family package.</p>
34.	<p><b>Who can be included in the family package?</b></p> <p>The Etiqa Critical Care 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>
35.	<p><b>Who is eligible to sign up?</b></p> <p>Malaysians with age range as below are eligible to participate, subject to the fulfilment of health questions.</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>
36.	<p><b>What is the coverage term for me and family member(s) under the Etiqa Term Plus family package?</b></p> <p>KWSP member: up to age 70 years old          Spouse: up to life insured age 70, or KWSP member age 70 years old, whichever is earlier.          Children: up to life insured age 25, or KWSP member age 70 years old, whichever is earlier.</p>
37.	<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.</p> <p><b>Note:</b> maximum 1 spouse and 10 children are allowed in one family package.</p>
38.	<p><b>Do my family members need to undergo any medical or health assessments to sign-up Etiqa Critical Care 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.</p> <p>For juvenile/child application, no medical examination or health questions is required. Guaranteed acceptance for juvenile/child.</p>
39.	<p><b>If I already have an individual Etiqa Critical Care Plus policy 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>
40.	<p><b>What is the sum insured allowed for my family members?</b></p> <p>Spouse – minimum RM10,000, increase by every RM5,000. Maximum sum insured is RM200,000</p> <p>Child(ren) – prefix at 20% of the KWSP member’s sum insured.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>Spouse’s sum insured can either be equal to or lower than KWSP member’s sum insured.</li> <li>Should there be any change in KWSP member’s sum insured, spouse and children sum insured will be adjusted accordingly.</li> </ol>
41.	<p><b>Is the sum insured shared by all family members?</b></p> <p>It is not shared. Each family member will have their own individual sum insured according to the sum insured chosen. Any claim from a family member will not affect the sum insured of the other family member(s).</p>
42.	<p><b>How much do I need to pay for a family package?</b></p> <p>It depends on the number of family members signed up for the family package. The premium for each of your family member’s policy is based on the respective sum insured, gender and age next birthday at the commencement date. You are required to pay the total premium under the family package throughout the policy term.</p>
43.	<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 consider 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 Plus plan. If your child is married, then he/she may consider applying for his/her own family package.</p>
44.	<p><b>After signing up for 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 a new family plan with the additional family member. Removal of family member(s) is allowed on the subsequent premium due date following the request.</p>
45.	<p><b>What will happen to the policies of my family member(s) if my policy is terminated due to full sum insured claim under critical illness benefit?</b></p>

	<p>As the policy owner and also the principal life insured, upon termination of your policy due to the insurance benefit claim, the policy of your family members within the same family package will also be terminated subsequently at the end of the prevailing policy year.</p> <p><b>Scenario 1:</b></p> <p>Ali sign-up Etiqa Critical Care Plus family package for himself, his spouse (Sofia) and child (Anis), with each coverage amount of RM100k for himself and Alia, RM20,000 for Anis. Unfortunately, Ali diagnosed with cancer 2 years later. Policy commencement date – 1/1/2024</p> <p>Cancer claim payment was made in June 2026, Ali’s policy is terminated.</p> <p><b>Note</b> – <i>The policies of Sofia and Anis will still in force and provide protection until the end of that policy year, which is on 31/12/2026, and will be terminated thereafter.</i></p> <p><i>However, if Sofia and Anis be KWSP members, they may sign up an individual Etiqa Critical Care Plus plan on their own.</i></p>
<p>46.</p>	<p><b>What will happen to the policies of my family member(s) if I pass away during the policy term?</b></p> <p>Should death happen to you as the KWSP member and also the policy owner, your policy will be terminated immediately and no benefit is payable (there’s no death benefit in Etiqa Critical Care Plus plan). Upon termination of the KWSP member’s policy, the policy of your family member(s) within the same family package will also be terminated subsequently at the end of the prevailing policy year.</p> <p><b>Scenario 1:</b></p> <p>Ali sign-up Etiqa Critical Care Plus family package for himself, his spouse (Sofia), with coverage amount of RM100k each. Unfortunately, Ali passes away in an accident 6 years later. Policy commencement date – 1/1/2024</p> <p>Ali passes away in June 2030, Ali’s policy is terminated.</p> <p><b>Note</b> – <i>The policy of Sofia will still in force with coverage provided until the end of that policy year, which is on 31/12/2030, and will be terminated thereafter.</i></p> <p><i>However, should Sofia be a KWSP member, she may sign up an individual Etiqa Critical Care Plus plan on her own.</i></p>
<p>47.</p>	<p><b>What will happen to the other policies in my family package if my policy has expired?</b></p> <p>Upon termination of the KWSP member’s policy due to policy expiry, coverage of your family members within the same family package will also be terminated together.</p> <p><b>Scenario 1:</b></p> <p>Ali, age 50, sign-up Etiqa Critical Care Plus for himself, and his spouse (Sofia, age 45), with coverage amount of RM100k each. Policy inception date – 1/1/2024</p> <p>Ali’s policy expired on 31/12/2044</p> <p><b>Note</b> – <i>Sofia’s policy shall expire at her age of 70, or at Ali’s age 70, whichever comes earlier. Ali’s policy expires and terminated at his age 70, as a result, Sofia’s policy will also be terminated.</i></p> <p><i>However, should Sofia be a KWSP member, she may sign up an individual Etiqa Critical Care Plus plan on her own.</i></p>