

## **Etiqa Critical Care Takaful – Frequently Asked Questions (FAQ):**

### **1. What is Etiqa Critical Care Takaful Plan? What does it cover?**

Etiqa Critical Care Takaful is a Takaful plan that covers 39 critical illnesses. A sum of money will be paid upon person covered diagnosed with 1 of the covered 39 critical illnesses. The person covered may use the money for medical treatment, or for the living expenses while receiving treatment. Please refer to the product disclosure sheet/certificate of Takaful/master certificate on detailed exclusions, terms and conditions of the critical illness benefits.

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

This product is suitable for individuals who are looking for a critical illness 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 participate in this plan? How to participate?**

This plan is available for Malaysians who are also the members of Kumpulan Wang Simpanan Pekerja (KWSP), between 17 and 60 years old (age next birthday), subject to fulfillment of the health questions and terms and conditions by KWSP. Please refer to KWSP website for detailed terms and conditions.

The application of Etiqa Critical Care 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 in more than one Etiqa Critical Care Takaful plan?**

This is a 1-year term Takaful critical illness plan. You can opt for a minimum coverage or sum covered of RM5,000, with every increase of RM5,000, up to RM50,000. Multiple certificates are allowed, subject to the total maximum coverage of RM50,000 per person.

**9. What is this re-participation and what is the benefit? Is there any terms and condition 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 Critical Care 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. If your age next birthday is 50 and below when you apply for re-participation, you are not required to fill up any health questions.

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, but you will need to fill up few simple health questions for Us to determine your eligibility.

**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 frequency do I need to pay the contribution for the plan?**

You only need to pay the annual contribution once for the 1-year coverage. Contribution will be paid via your KWSP account 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 Etiqua+ application from App Store or Google Play.

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

**16. Is there any waiting period that I may not be fully covered under the certificate of Takaful?**

The certificate of Takaful shall not cover any critical illness diagnosed within 30 days from the issue date of certificate of Takaful; while for illnesses like cancer, coronary heart disease requiring surgery, heart attack and other serious coronary artery disease, there is a waiting period of 60 days from the issue date of certificate of Takaful.

Besides, the person covered need to survive at least 30 days from the date of diagnosis in order to be eligible for claim.

**17. 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@etiqua.com.my](mailto:info@etiqua.com.my), or call Etiqua Online at 1-300-13-8888 for the enquiry of your transaction. A 24-hour Live Chat is also available on our website for your enquiry.

**18. Who will receive the benefit if I diagnosed with any 1 of the covered critical illnesses within the cover period?**

The benefit is payable to you should you diagnosed with a covered critical illness.

**19. How to claim in case of covered events happen (Diagnosis of CI)?**

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 Oneline 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 Takaful critical illness 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 Oneline at 1-300-13-8888.

**22. What if I misstate or do not disclose any of the required information?**

Misstatement or non-disclosure of material information will result in voidance of your certificate of Takaful, or your claim not being paid. To prevent these unwanted events, you are required to disclose all relevant information, including medical condition and age, correctly.

**23. Do I enjoy a tax relief on the contribution paid?**

You may use the critical illness contribution paid for tax relief, as per current Malaysian tax regulation and subject to the Inland Revenue Board's approval.

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

You may email us at [info@etiqa.com.my](mailto:info@etiqa.com.my), call Etiqa Oneline 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.