

ETIQA TERM PLUS – FREQUENTLY ASKED QUESTIONS (FAQ)

SECTION 1 - ABOUT THE PLAN

1. What is Etiqa Term Plus

Etiqa Term Plus is an insurance plan providing death, and Total and Permanent Disability (TPD) benefits up to age 70 years old. An additional sum insured is payable if death or TPD is due to an accident.

Please refer to the product disclosure sheet or policy on detailed exclusions, terms and conditions of Etiqa Term Plus.

2. What benefit does Etiqa Term Plus provide?

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

Benefits	Benefit Payable
Death Benefit	100% of sum insured is payable upon death of the life insured.
TPD Benefit	100% of sum insured is payable upon TPD of the life insured. <i>Note: payment of this benefit will reduce the death benefit.</i>
Accidental Benefit	<p><u>Accidental Death:</u></p> <p>1) Additional 100% of sum insured is payable, on top of death benefit, if death of the life insured is due to an accident; or</p> <p>2) Additional 200% of sum insured is payable on top of death benefit, if death of the life insured is due to an accident in overseas.</p> <p><u>Accidental TPD:</u></p> <p>Additional 100% of sum insured is payable, on top of TPD benefit, if TPD of the life insured is due to an accident.</p>

3. Who is this product suitable for?

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

4. Who is eligible to sign-up this plan?

Malaysians who are also members of Kumpulan Wang Simpanan Pekerja (KWSP) can sign-up this plan. Premium will be deducted from the KWSP account, subject to terms and conditions by KWSP.

At the same time, as the member of KWSP, you can sign-up this plan together with your family members. Please refer to the *Section 6 - Family Package* for more details.

5. What is the eligible age to be covered under this plan?

The eligible age for you to be covered are as followed:

Life insured	Entry Age (Age Next Birthday)	Expiry Age (Age Next Birthday)
KWSP Member	17 – 65 years old	70 years old

6. What is age next birthday?

	<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>
7.	<p>How do I know how much the coverage amount that I need under this plan?</p>
	<p>Please visit 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.</p>
8.	<p>How do I sign-up Etiqa Term Plus?</p>
	<p>Sign-in to KWSP i-Akaun Portal -> go to i-Lindung tab -> select Etiqa Term Plus -> complete details at Etiqa portal -> complete authorisation for withdrawal from KWSP Account via KWSP i-Akaun Transfer Gateway</p>
9.	<p>How will I receive confirmation on my application? When does the cover start?</p>
	<p>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.</p> <p>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+ application from App Store or Google Play.</p> <p>However, unsuccessful premium payment will result in voidance of your policy from the day your application was accepted.</p>
10.	<p>Will there be any medical examination on my application?</p>
	<p>Etiqa Term Plus is a guaranteed acceptance product, you do not need to answer any health questions or go through any medical examination.</p>
11.	<p>What is the minimum and maximum sum insured for this plan?</p>
	<p>The minimum sum insured of this plan is RM10,000, with every increase of RM5,000.</p> <p>The maximum sum insured of this plan is RM200,000.</p> <p>Note: Please referred to Q43 under <i>Section 6 – Family Package</i> for family members’ eligibility.</p>
12.	<p>Can I change the sum insured for Etiqa Term Plus policy?</p>
	<p>You are not allowed to increase the sum insured for Etiqa Term Plus. if you wish to get additional protection, you may consider signing up another Etiqa Term Plus policy.</p> <p>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.</p>
13.	<p>Is waiting period applicable for Etiqa Term Plus before I am eligible for a claim?</p>
	<p>Yes, for suicide, non-accidental death or TPD that happen within 1 year from the policy issue date, we will refund the total premiums that you have paid to us.</p>
14.	<p>What are the exclusions for Etiqa Term Plus?</p>
	<p>Please refer to the Product Disclosure Sheet (PDS) and policy for details.</p>
15.	<p>Can a foreigner participate in this plan?</p>
	<p>No, this plan is only available to Malaysians.</p>

16.	<p>Can I sign-up this plan through an agent?</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>
17.	<p>If I already have an existing Etiqa Term Plus policy, can I sign-up another one?</p> <p>You can sign-up multiple Etiqa Term Plus policies up to a combined coverage amount of RM 200,000.</p>
18.	<p>Can I cancel my policy?</p> <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 55th birthday, we will credit the refunded premium to your bank account.</p> <p>You may access to KWSP portal to view your cancellation transaction. If you have attained 55th birthday, your cancellation transaction may not be available at the KWSP portal immediately. However, you may email us at info@etiqa.com.my, or call Etiqa Online at 1-300-13-8888 for the enquiry of your transaction. A 24-hour Live Chat is also available on our website for enquiry.</p>
19.	<p>Do I receive any surrender value if I surrender my policy?</p> <p>No, there is no surrender value payable under the policy.</p>
20.	<p>What will I receive if no claim is made throughout the policy term?</p> <p>This is a pure protection term plan that does not provide any maturity benefit.</p>
21.	<p>Are the premiums paid for Etiqa Term Plus eligible for Income Tax Relief?</p> <p>Yes, 100% of the premium paid for this plan may qualify you for personal income tax relief under Life Insurance/Family Takaful category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.</p>
<p>SECTION 2 – PREMIUMS AND CHARGES</p>	
22.	<p>How much premium do I need to pay?</p> <p>Please refer to the PDS or Policy Information Sheet 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>How do I pay the premium?</p> <p>Premium will be paid via your KWSP account 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, they can opt to pay the premiums by:</p> <ol style="list-style-type: none"> 1) online banking; 2) credit/debit card; or 3) banking account auto debit service (MBB and BSN) <p>Once the above premium paying method is opted, no reversion to KWSP account is allowed. Please refer to KWSP website for detailed terms and conditions.</p>
24.	<p>How frequent do I need to pay the premium?</p>

	The premium is to be paid yearly, and you are required to pay the premium throughout the policy term.
25.	What happen if I stop paying the premium?
	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.
26.	What are the charges under Etiqa Term Plus?
	Policy related expenses such management expenses including RM10 stamp duty, have been incorporated in your total premium.

SECTION 3 – POLICY SERVICING

27.	Who can I contact if I want to update my personal information or contact details?
	You may email us at info@etiqa.com.my or call Etiqa Oneline at 1-300-13-8888.
28.	What should I do if I lose or do not receive my policy documents of this plan?
	You may email us at info@etiqa.com.my or call Etiqa Oneline at 1-300-13-8888.
29.	Who can I contact for further information?
	You may email us at info@etiqa.com.my , call Etiqa Oneline at 1-300-13-8888, or visit our website at www.etiqa.com.my for further information. A 24-hour Live Chat is also available on our website for enquiry.

SECTION 4 - NOMINATION

30.	Why is it important to make a nomination?
	Nomination is important to ensure that your loved ones will receive the protection as intended by you and that policy benefits can be paid out by Etiqa without any delay. It is important for you to notify your nominee regarding the certificate benefits and nomination.
31.	Who can I nominate for my policy?
	1) The nominee has to be an individual. Nomination of an organization is not allowed. 2) If your nominee is below the age of 18 at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e. legal guardian, subject to the relevant legal evidence/supporting documents.
32.	How can I do nomination?
	Fill up a nomination form provided in www.etiqa.com.my . Sign the completed nomination form, scan and send it to getonline@etiqa.com.my or send to our postal address at Etiqa Life Insurance Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000, Kuala Lumpur. A 24-hour Live Chat is also available on our website for enquiry.
33.	Who will receive the benefit if I become TPD or die within the cover period?
	Where the policy owner is also the life insured, you may nominate an individual or more, to receive the benefit upon your death. However, the benefit is payable to you if TPD occurs. In the event that policy owner and life insured are different, all the benefit will be payable to the policy owner should death or TPD happened to the life insured.

SECTION 5 - CLAIMS

34.	<p>How to claim in case of covered events happen (Death or TPD)?</p> <p>For more information on how to make a claim and the additional documents required, please visit https://www.etiqa.com.my/v2/claims/life-family. We can be contacted via email at info@etiqa.com.my or call Etiqa Oneline at 1-300-13-8888.</p>
35.	<p>How long will it takes to process a claim?</p> <p>Upon receiving the complete documents, the claim payment will be processed within 7 working days.</p>
SECTION 6 – FAMILY PACKAGE	
36.	<p>What is Etiqa Term Plus family package?</p> <p>Etiqa Term Plus family package allows you to obtain insurance 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 where individual policy will be issued to each family member, with the condition that the sum insured cannot be more than the principal life insured. As the 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>
37.	<p>Who can be included in the family package?</p> <p>The Etiqa Term Plus family package must consist of at least 2 persons in any of the following combinations:</p> <ul style="list-style-type: none"> • KWSP member and spouse • KWSP member and child(ren) • KWSP member, spouse and child(ren)
38.	<p>Who is eligible to sign up?</p> <p>Malaysians with age range as below are eligible to sign-up. Age ranges are defined as follows:</p> <ul style="list-style-type: none"> • KWSP member: 17 years old to 65 years old (age next birthday) • Spouse: 17 years old to 65 years old (age next birthday) • Children: 14 days old to 16 years old (age next birthday)
39.	<p>What is the coverage term for me and family member(s) under the Etiqa Term Plus family package?</p> <p>KWSP member: up to age 70. Spouse: up to life insured age 70, or KWSP member’s age 70, whichever is earlier. Child(ren): up to life insured age 25, or KWSP member’s age 70, whichever is earlier.</p>
40.	<p>How many family members can be included in the family plan?</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 are allowed in one family package.</i></p>
41.	<p>Do my family members need to undergo any medical or health assessment to sign up Etiqa Term Plus?</p> <p>Etiqa Term Plus is a guaranteed acceptance product, your family members do not need to answer any health questions or go through any medical examination.</p>
42.	<p>If I have already sign-up an individual Etiqa Term Plus policy for myself, can I convert it to a family package?</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 & 10 children), you are required to sign up a new plan together with your family members, subject to the maximum sum insured of RM200,000 per person.
43.	What is the eligible sum insured for my spouse and children for this plan?
	<p>The minimum eligible sum insured of this plan is RM10,000, with every increase of RM5,000.</p> <p>The maximum eligible sum insured of this plan is RM200,000.</p> <p>Note:</p> <ol style="list-style-type: none"> Family member(s)'s sum insured can either be equal to or lower than KWSP member's sum insured. Should there be any change in KWSP member's sum insured leads to a lower sum insured than his/her family member(s), as a result, the sum insured of the family member(s) will be adjusted accordingly
44.	Is the sum insured shared by all family members?
	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 other family member(s).
45.	How much do I need to pay for a family package?
	It depends on the number of family members you sign 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 of the family package throughout the policy term.
46.	What if my child is 17 years old and above? Can he / she be included under my family package?
	<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 Term Plus plan. If your child is married, then he/she may consider applying for his/her own family package.</p>
47.	After signing up for the family package, can I add or remove family members?
	<p>Adding new member is not allowed. You will need to sign up a new family plan with the additional family member.</p> <p>Removal of family member(s) is allowed on the subsequent premium due date following the request.</p>
48.	What will happen to the policies of my family member(s) if I pass away or claim for TPD benefit during the policy term?
	<p>As the policy owner and also the principal life insured, upon termination of your policy due to death or TPD claim, 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>Scenario 1:</p> <p>Ali sign-up Etiqa Term Plus family package for himself, his spouse (Sofia) and child (Anis), with each coverage amount of RM100k each. Unfortunately, Ali passes away in an accident 6 years later.</p> <p>Policy commencement date – 1/1/2024</p> <p>Ali passes away with death claim payment made in June 2030, Ali's policy is terminated.</p> <p>Note – The policy of Sofia and Anis 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.</p> <p>However, should Sofia and Anis be also KWSP members, they are able to sign up Etiqa Term Plus on their own.</p>

<p>49.</p>	<p>What will happen to the other policies in my family package if my policy has expired?</p>
	<p>Upon termination of the KWSP member’s policy due to policy expiry, coverage of your family member(s) within the same family package will also be terminated together.</p> <p>Scenario 1: Ali, age 50, signs up Etiqa Term Plus for himself, and his spouse (Sofia, age 43), with coverage amount of RM100k each. Policy commencement date – 1/1/2024 Ali’s policy expired on 31/12/2044</p> <p>Note – <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. However, should Sofia be also a KWSP member, she is able to sign up Etiqa Term Plus on her own.</i></p>