

e-CancerCare – Frequently Asked Questions (FAQ):

1. What is e-CancerCare? What does it cover?

e-CancerCare is a pure protection plan that covers early stage to advanced stage cancers, up to 20 years. This product does not provide any savings or investment elements. Please refer to the Product Disclosure Sheet or Sales Illustration on detailed exclusions, terms and conditions of the payable benefits.

2. Who is this product suitable for?

This product is suitable for adults who are looking for a cancer protection plan. A sum of money will be provided upon diagnosis of cancer. The life insured may use the money for medical treatment, or for the living expenses while receiving the treatment.

3. Who is eligible to sign up or purchase?

Malaysians between 18 and 55 years old (age next birthday) are eligible to purchase, subject to fulfillment of the health questions.

4. Can a foreigner enroll in this plan?

This plan is only offered to Malaysians between 18 and 55 years old (age next birthday).

5. How much does it cover and for how long?

This is a flexible plan in which you can opt for a minimum sum insured of RM20,000 or any amount higher by every RM10,000, up to RM300,000. You can opt to be covered for 5 years, 10 years, 15 years or 20 years.

6. Can I have more than one policy?

Yes, you can sign up for more than one policy. However, the total sum insured of all of your policies for this product must not be more than the limit allowed by us.

7. Can I increase or lower my sum insured?

Change of sum insured is allowed after the policy has commenced, subject to our underwriting decision. Alternatively, you may also apply for additional policies to enjoy higher sum insured, subject to the limit allowed by us and other applicable terms and conditions.

8. Will there be any medical examination?

No medical examination is required. Your application will either be accepted or rejected based on our pre-determined requirements.

9. How does the premium amount determined?

You are charged a certain amount of premium subject to your age, gender, sum insured amount and the policy term chosen at the time of application. The premium may increase in accordance to your attained age. Premium rates are non-guaranteed and we reserves the right to revise the premium rate by giving 3-month prior notice.

10. How to pay and what is the frequency to pay the premium for the policy?

You may pay the premium via credit card or debit card. You may opt to pay the premium monthly, or annually. You may continue using the credit card/debit card or switch to your bank saving account to pay for the renewal premium.

11. What happens 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 and you will not be entitled for the benefits shall the covered event (early stage cancer, major cancer or advanced stage cancer) occurs.

12. How can I sign up? Can I go through an agent?

You can go through our website to sign up for the plan. This is an online product and not sold by our agents. There is no commission charged on this plan.

13. How will I receive confirmation on my application? When does the cover start?

The confirmation of your application is immediate through the website. The cover will start on the day your application is accepted with payment made, with a policy document and payment receipt emailed to you.

14. Can I cancel or surrender the policy?

You may cancel your policy with a written instruction to us within 15 days after the policy has been received by you. We will then refund the premium received to you. However, if you surrender the policy after the 15 days, you will not be getting any surrender value.

15. How to file a claim in case of covered events happen (diagnosis of Early Stage Cancer, Major Cancer or Advanced Stage Cancer)?

We can be contacted via email at info@etiqa.com.my or call Etiqa Online at 1-300-13-8888.

16. What will I receive at the end of the policy term if no claim is made during the policy term?

This is a pure protection insurance plan that does not provide maturity benefit.

17. What if I lose or do not receive my policy documents? Or if I need to update my personal information or contact details?

You may email us at info@etiqa.com.my or call Etiqa Online at 1-300-13-8888.

18. 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 the policy, 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.

19. Do I enjoy a tax relief on the premium paid?

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

20. How do I change my credit/debit card used for premium deduction?

You may walk in to any of our branches and fill up a Request For Change form, and the Premium Payment through Visa/Master Card form.

21. Who can I contact for further information?

You may email us at info@etiqa.com.my, call Etiqa Online 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.