

## **e-CancerCare FAQe-CancerCare Takaful – Frequently Asked Questions (FAQ):**

**1. What is e-CancerCare Takaful Plan? What does it cover?**

e-CancerCare Takaful plan 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 Marketing 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 person covered may use the money for medical treatment, or for the living expenses while receiving the treatment.

**3. Who is eligible to sign up or participate?**

Malaysians between 18 and 55 years old (age next birthday) are eligible to participate, 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 Takaful plan in which you can opt for a minimum sum covered 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 certificate?**

Yes, you can participate in more than one certificate. However, the total sum covered of all of your certificates for this product must not be more than the limit allowed by us.

**7. Can I increase or lower my sum covered?**

Change of sum covered is allowed after the certificate has commenced, subject to our underwriting decision. Alternatively, you may also participate in additional certificates to enjoy higher sum covered, 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 contribution amount determined?**

You are charged a certain amount of contribution based on your age, gender, sum covered amount and the certificate term chosen at the time of application. The contribution may increase in accordance to your attained age. Contribution rates are non-guaranteed and we reserve the right to revise the contribution rate by giving 3-month prior notice.

**10. How to pay and what is the frequency to pay the contribution for the certificate?**

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

**11. Do I get to enjoy underwriting surplus?**

We will determine the underwriting surplus or deficit on a yearly basis. 50% of the surplus will be paid to us for managing and operating the Participant's Risk Fund (PRF) and the other 50% will be shared among participants whose certificates are in force and do not make any claim to takaful benefits within the financial year.

The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated fund will be shared amongst the participants with in force certificates, and the remaining 15% to be paid to us, based on the contract of Mudarabah. The accumulation within the segregated fund is paid together with the benefits, on expiry of the certificate, or should the participant requests at any time prior to expiry of the certificate, provided that the amount requested is at least RM500.

**12. What happens if I stop paying the contribution?**

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

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

You can go through our website to participate the Takaful plan. This is an online Takaful product and not offer through any of our agents. There is no commission charged on this plan.

**14. 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 certificate document and payment receipt emailed to you.

**15. Can I cancel or surrender the certificate?**

You may cancel your certificate with a written instruction to us within 15 days after the certificate has been received by you. We will then refund the contribution received to you.

However, if you surrender the certificate after the 15 days, you are only entitled for the PRF surplus, if any.

**16. 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](mailto:info@etiqa.com.my) or call Etiqa Online at 1-300-13-8888.

**17. What will I receive at the end of the certificate term if no claim is made during the certificate term?**

This is a pure protection takaful plan that does not provide maturity benefit. However, the accumulated distributable surplus, if any, will be paid to you at the end of the certificate term.

**18. What if I lose or do not receive my certificate documents? 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 Online at 1-300-13-8888.

**19. 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 certificate, 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.

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

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

**21. How do I change my credit/debit card used for contribution deduction?**

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

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

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