



FAQ - Special Benefits for Customers Due to Covid-19

Section 1 - Deferment of Payments

1) What is the 3-month Premium/Contribution deferment?

Eligible customers are allowed to defer having to pay their Premium/Contribution for a period of 3 months, whilst continuing to enjoy coverage during this 3-month period

2) What are the other terms and conditions of the 3-month deferment?

Etiqa is pleased to share that during this 3-month period, no administrative charges, late payment fees or interest/profit costs will be applied, and the plan and coverage will remain intact

3) What are the terms and conditions to be eligible for the deferment?

- You are able to demonstrate you are suffering from financial difficulty due to Covid-19
- Your payments are structured as Regular Premium/Contribution payments for plans such as Life/Family, Medical & Investment-linked Insurance/Takaful that are underwritten by Etiqa Life Insurance Berhad (individual customers only) or Etiqa Family Takaful Berhad (for both individual & group customers)
- You must submit an official request and receive approval from Etiqa within the offer period of 1st April to 31st December 2020
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of deferment submission

4) What documentation do I need to submit to demonstrate that I am suffering from financial difficulty due to Covid-19?

You can demonstrate proof of financial difficulty due to Covid-19 with documents such as:

- A medical report confirming diagnosis of Covid-19
- Employer letter of termination or salary reduction
- Letter of business closure
- Financial statements demonstrating income loss



For example: You may have been hospitalised for 14 days due to Covid-19 but have already exceeded the number of medical leave days provided by your employer, and thus will be taking no-pay leave during the 14 days. A medical report from the hospital together with your employer's letter of salary reduction would be the relevant documentation required

5) When will this offer end?

The offer period is from 1st April to 31st December 2020. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice

6) I am confused, I can defer payments by 3 months, but the offer period is from 1st April to 31st December (9 months)?

The offer allows for a deferment of 3 months, only upon request and approval within the 1st April to 31st December 2020 offer period. For example:

Step 1: Request for deferment submitted on 14th April (which is within the 9 month offer period of 1st April to 31st December)

Step 2: Deferment request approved and commences for a period of 3 months from 15th April to 14th July

Step 3: Premium/Contribution payments to resume on 15th July

7) Can I claim this deferment more than once?

Only a one time deferment is allowable per plan. However, Etiqa is pleased to share that if you have multiple plans, you may submit official requests for deferments for all eligible plans

8) My Premiums/Contributions are currently paid using automatic salary deduction/direct debit. Am I able to request for a deferment of automatic payments?

Etiqa is pleased to share that deferment is allowable for automatic payment of premiums/contributions for eligible plans. However, you will first need to contact Etiqa to request for the deferment. Only upon approval should you then reach out to your employer/bank to temporarily suspend or cancel your instructions for automatic payment.

9) How do I apply for this Deferment?

During MCO period

All you have to do is reach out to us on Livechat at www.eti.qa/livechat; available 24 hours a day, 7 days a week

Post MCO period

We are unable to share this with you at this stage, as the Government has yet to announce the guiding principles of operations post MCO. However, once we get clarity from the Government, we will provide updates of our contact points post MCO via our Facebook & Instagram social media pages



10) Aside from a deferment, are there other alternatives I can consider?

Aside from a deferment, Etiqa is pleased to offer other alternatives to help you through this period of financial difficulty. You may choose to make changes to your plan in areas such as your coverage amount, tenure, payment structure or payment frequency (only if available & applicable for your plan)



Section 2 - RM5,000 Cash Relief

1) How do you qualify for this RM5,000 Cash Relief?

Customers will qualify for this Cash Relief upon diagnosis of Covid-19

2) What are the terms and conditions to be eligible for this?

- You must be an individual customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad (group customers are excluded)
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of diagnosis and claim submission

3) Is this available only for customers who own a Medical plan?

The good news is that this relief is available for any and all individual customers (group customers are excluded), irrespective of what kind of plan you have with Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad

4) When will this Cash Relief offer end?

Currently it's planned to end on 30th June 2020. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice

5) Can I claim more than once if I have more than 1 plan with Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad?

No. This relief is a one-time offer per individual

6) How much can I claim if I bought 4 individual plans for the 4 members of my family?

The cash relief is RM5,000 per diagnosed individual. In the unfortunate event of more insured/covered members being diagnosed, those members will all receive RM5,000 each

7) How do I claim this Relief?

During MCO period

All you have to do is reach out to us on Livechat at www.eti.qa/livechat; and share any official documentation from the hospital of your Covid-19 diagnosis together with your IC & bank account details. We'd be happy to process the RM5,000 claims payout to you



Post MCO period

We are unable to share this with you at this stage, as the Government has yet to announce the guiding principles of operations post MCO. However, once we get clarity from the Government, we will provide updates of our contact points post MCO via our Facebook & Instagram social media pages

8) Once I claim this relief, will it reduce the benefit coverage amount of my plan?

This cash relief is a special/extra benefit we provide to our Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad individual customers (group customers are excluded). Thus, the existing benefits of your plan will be unaffected and remain unchanged



Section 3 - Covid-19 Hospitalisation Coverage

1) If I get hospitalized due to Covid-19, will I be covered?

As part of the contract of the plan, this would not normally be covered. However, Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad has made a special exception to cover this for all customers who own a Medical plan or Hospital Income/Cash Benefit plan with us

2) What are the terms and conditions to be eligible for this?

- You must be an individual or Group customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad
- You must have a medical plan or Hospital Income/Cash Benefit plan with us
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of claim submission

3) What is the coverage amount?

The coverage amount follows your current terms of your plan. The only variation is that whilst you would not normally be covered for pandemics such as Covid-19, Etiqa has made an exception to provide coverage for a limited period

4) When will this special exception end?

Currently it's planned to end on 30th June 2020. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice

5) Will I enjoy these special medical benefits if I am hospitalised in a Government Hospital?

Etiqa is pleased to share that customers who own a Medical plan or Hospital Income/Cash Benefit plan will enjoy the benefits provided by the plan for hospitalisation due to Covid-19 at Government Hospitals

6) What if I get hospitalized during the waiting period?

Etiqa Life Insurance Berhad has waived the waiting period so that you can be entitled for hospitalization coverage due to Covid-19. However, the waiting period for Etiqa Family Takaful Berhad will still apply

7) How do I claim for this special benefit?

During MCO period

You can pay for the bill upon discharge from the government hospital and submit a reimbursement claim to Etiqa via Livechat at www.eti.qa/livechat. All you have to do is share the claim form (available via <https://etiqa.com.my/v2/claims/medical>), medical diagnosis report, the hospital bill & the hospital receipt (receipt to be marked with "For Etiqa only").



Post MCO period

We are unable to share this with you at this stage, as the Government has yet to announce the guiding principles of operations post MCO. However, once we get clarity from the Government, we will provide updates of our contact points post MCO via our Facebook & Instagram social media pages

8) Once I claim this special benefit, will it reduce the benefit coverage amount of my plan?

This benefit to cover Covid-19 will utilize the allocations of your existing Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad plan



Section 4 - RM300 subsidy for Covid-19 tests

1) What is this RM300 subsidy for the Covid-19 test all about?

Eligible Etiqa customers are allowed to claim a maximum RM300 reimbursement after the completion of their Covid-19 test

2) What are the terms and conditions to be eligible for this RM300 subsidy?

- You must be an individual or Group customer of Etiqa Life Insurance Berhad or Etiqa Family Takaful Berhad
- You must have a Medical or Health plan with us
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums/contributions that are unpaid) at the point of the test & claim submission
- You have come into direct contact with a person who has been confirmed to have contracted Covid-19, or deemed as a “Person under Investigation” under the Ministry of Health Annex 1 guideline
- You must have been referred to do a Covid-19 test by doctors who are registered under the Ministry of Health
- Your test must be conducted at recognized private labs listed on the official website of Ministry of Health

3) What Etiqa “Medical“ or “Health” plans would be eligible for the RM300 subsidy?

All Etiqa plans which cover for Medical Expenses, Hospitalisation & Surgical, Hospital Income/Cash benefit and Critical Illness/Dread disease would be eligible

4) Will I still be able to claim the RM300 subsidy if my test results confirm that I don't have Covid-19?

Etiqa is pleased to share that the RM300 subsidy is applicable for both customers with positive & negative confirmation of a Covid-19 diagnosis

5) I was referred to do a Covid-19 test by a doctor registered under the Ministry of Health, but I did the test via a home-kit/drive-through test? Will I still be able to claim the RM300 subsidy?

Unfortunately, the test must be conducted at recognized private labs listed on the official website of Ministry of Health to be eligible to claim for the RM300 subsidy



6) I was referred by a registered doctor to do a Covid-19 test for an elective surgery. Will I still be able to claim the RM300 subsidy?

Unfortunately, you will not be eligible to claim for the RM300 subsidy as it is an elective surgery. In addition, you will also not be able to claim reimbursement from Etiqa for the test as it is not covered under the current terms of Etiqa Medical/Hospitalisation plans

7) I came into direct contact with someone who was diagnosed with Covid-19. I did not feel the need to see a doctor, so I went straight to a lab listed under the Ministry of Health to do a Covid-19 test. Will I still be able to claim the RM300 subsidy?

Unfortunately, you must be referred by a doctor registered with Ministry of Health to be eligible to claim for the RM300 subsidy

8) When will this offer end?

The offer has been made available from 27th March 2020 and will remain available until further notice. However, please note that Etiqa has collaborated with Industry bodies & companies in the Insurance & Takaful sector to establish a total pool of RM8 Million to cater for this RM300 subsidy. Thus, this offer is on a first-come-first-served basis, and will be concluded upon utilisation of the RM8 Million pool

9) Can I claim for this RM300 subsidy more than once if I have more than 1 plan with Etiqa?

Only a one-time claim is allowable per Etiqa individual, irrespective of the number of plans you may have with Etiqa

10) How much can I claim if I bought 4 individual plans for the 4 members of my family?

The RM300 subsidy offer is on a per individual basis. If the other members of your family meet the eligibility criteria, then each of them will also be eligible for the offer

11) Can I claim for this RM300 subsidy more than once if I am eligible under Etiqa and also another Insurance/Takaful company?

Only a one-time claim is allowable per individual, irrespective of the number of plans you may have with Etiqa and other Insurance/Takaful operators

12) How do I claim for this RM300 subsidy?

You can pay for the test and subsequently submit a reimbursement claim. Details of the contact point & ways to submit your claim is available on the websites of LIAM (www.liam.org.my), PIAM (www.piam.org.my) and MTA (www.malysiantakaful.com.my).



13) Once I claim for this RM300 subsidy, will it reduce the benefit coverage amount of my plan?

This offer is a special/extra benefit we provide to our Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad Medical or Health customers. Thus, the existing benefits of your plan will be unaffected and remain unchanged

14) If I am diagnosed with Covid-19 and require further hospitalisation & treatment, would it be covered?

As part of the contract of Etiqa plans, hospitalisation & treatment for a pandemic like Covid-19 would not normally be covered. However, Etiqa has made a special exception to cover this for all customers who own an Etiqa Medical plan with us

*** Note for all FAQ's above:**

- ***Subject to Etiqa's approval***
- ***Whilst exceptions have been made to our terms to allow for Covid-19 coverage, all other plan terms & conditions remain***
- ***Etiqa reserves the right to change, extend or withdraw our offer of exceptions at anytime without notice to support the dynamic nature of stakeholder directions during this period (such as the Government, BNM, Industry bodies, Health authorities & the Community at large)***