

FAQ - Special Benefits for Customers Due to Covid-19

Section 1 - Deferment of Payments

1) What is the 3-month premium deferment?

Eligible customers are allowed to defer having to pay their Premium for a period of 3 months, whilst continuing to enjoy protection 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 costs will be applied, and the policy 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 payments for plans such as Life, Medical & Investment-linked Insurance that are underwritten by Etiqa Life Insurance Berhad (for individual customers only, group customers are excluded).
- 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 that is unpaid) at the point of deferment submission.

4) What documentations 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 Life Insurance Berhad 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 payments to resume on 15th July.

7) Can I claim this deferment more than once?

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

8) 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 FB & IG social media pages.

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 (group customers are excluded).
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums that is unpaid) at the point of diagnosis and claim submission.

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

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.

4) When will this Cash Relief offer end?

Currently it's planned to end on 30th June 2020. However, Etiqa Life Insurance Berhad 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 policy with Etiqa Life Insurance 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 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 FB & IG social media pages.

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

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

Section 3 - Covid-19 Hospitalization 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 has made a special exception to cover this for all customers who own a Medical plan or Hospital Income 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.
- You must have a medical plan or Hospital Income plan with us.
- Your plan must be in-force, active and non-delinquent (i.e. no outstanding premiums that is 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 Life Insurance Berhad 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 Life Insurance Berhad reserves the right to change, extend or withdraw this offer at anytime without notice.

5) Will I enjoy this 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 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 is pleased to share that we have waived the waiting period so that you can be entitled for hospitalization coverage due to Covid-19.

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 FB & IG 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 plan.

** 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).*