

## COMPREHENSIVE PERSONAL ACCIDENT POLICY

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Application Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Application Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You (the Insured Person) and Us (Etiqa Insurance Berhad).

### SPECIAL ADDITIONAL PROVISIONS

**a) FUNERAL AND CREMATION EXPENSES**

A lump sum of RM3,000 is payable for funeral, cremation and burial expenses in the event of accidental death of the Insured Person covered by the Policy.

**b) EXPOSURE**

If following an accident the Insured Person is unavoidably exposed to the natural elements and as a direct result of such exposure suffers an Injury as specified under the Scale of Benefits, such Injury shall be considered as constituting a claim but only under Death (**Result A**) or Total Permanent Disablement (**Result B**) of this Policy.

**c) DISAPPEARANCE**

If the Insured Person disappears, while this insurance coverage is in force and:

- i) their body is not found within one (1) year after their disappearance; and
- ii) sufficient evidence is produced to Our satisfaction that leads inevitably to the conclusion that he sustained accidental bodily injury and that such injury caused his death;

We shall pay the Death Benefit under this Policy. The payment is only made provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum paid to Us if the Insured Person is subsequently found to be living.

**d) STRIKE, RIOT AND CIVIL COMMOTION**

This Policy is extended to cover the Insured Person as within defined directly or indirectly caused by Strike, Riot or Civil Commotion not amounting to the proportion of a popular rising except in so far as the Insured Person himself is actively participating when this extension becomes null and void.

**e) MOTORCYCLING**

This Policy is extended to cover the Insured Person as within defined resulting from engaging in motorcycling, provided always that this extension does not apply to any Accidents arising out of motorcycle racing, pace-making, reliability trial or speed testing.

**f) MURDER, ASSAULT OR KIDNAPPING**

This Policy is extended to cover the Insured Person as within defined resulting from murder, assault or kidnapping, provided always that this extension does not apply if the Event is due to provocation by the Insured Person.

**g) HIJACKING**

This Policy is extended to cover the Insured Person as within defined resulting from the unlawful seizure or wrongful exercise or control of any aircraft in which the Insured Person is a passenger, provided always that this extension does not apply if the Event results from Exclusion 17 of this Policy.

**h) AMATEUR SPORTS ACTIVITIES**

This Policy is extended to cover the Insured Person as within defined resulting from engaging in indoor or outdoor sports as an amateur, provided always that this extension does not apply to any accidents arising out of Exclusion 2 of this Policy.

**i) ACCIDENTAL DROWNING OR SUFFOCATION**

This Policy is extended to cover the Insured Person as within defined resulting from accidental drowning or accidental suffocation through smoke, poisonous fumes or gas.

**j) SNAKE BITES, HARMFUL INSECTS OR FOOD POISONING**

This Policy is extended to cover the Insured Person as within defined resulting from snake bites, harmful insects or accidental food poisoning.

**k) REPATRIATION EXPENSES**

A reimbursement of up to RM3,000 will be payable for transportation of the Insured Person's mortal remains from the place of death due to covered accident outside the normal place of domicile or residence.

**l) AMBULANCE FEES**

A reimbursement of up to RM300 will be payable in the Event of an accident and the Insured Person requires immediate transportation to the hospital.

**m) REIMBURSEMENT OF MEDICAL REPORT FEE**

A reimbursement of up to RM50 is payable in respect of any one (1) accident.

**n) UNSCHEDULED FLIGHT**

This Policy is extended to include the risk of bodily injury as within defined caused or arising whilst the Insured Person is in or entering or descending from a properly licensed aircraft, provided always that this extension shall not apply if the Insured Person is the pilot or part of

the aircrew.

**o) ADDITIONAL COVERAGE**

- i) Accident or injury due to intoxication by alcohol and drugs (drugs must be prescribed by a registered medical practitioner) and electrocution.
- ii) Natural disasters such as earthquake, windstorm, volcanic eruption, flood, lighting, tidal wave, hurricane, cyclone and typhoon.
- iii) Insured Person engaging in hunting, scuba diving, mountaineering (not involving the use of ropes), winter sports, provided that such activities are carried out as a hobby for pleasure and woodworking activities that are non-occupational.

**EXCLUSIONS**

This insurance shall not apply to any Event consequent upon or caused by or contributed by or arising from:

1. the Insured Person committing or attempting to commit any unlawful act;
2. the Insured Person engaging in professional sports, speed contest, racing of any kind (other than on foot), mountaineering requiring the use of ropes or the use of wood-working machinery driven by mechanical power whilst at work;
3. the Insured Person engaging in training or performing of any form of martial arts;
4. the Insured Person whilst travelling in an aircraft as a member of air crew or for the purpose of any trade or technical operations or in any other aerial activities except whilst travelling as a passenger over established air routes in a fully licensed aircraft operated by recognised airline;
5. the Insured Person engaging in or taking part in government regular Police, arm forces, naval, military operations, air force service or operations or participation in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorists or other elements;
6. the Insured Person engaging in diving, mining, logging, underground works, explosive making or handling or custodians or blasters, gas manufacturing or whilst on duty as a ship crew or fisherman or oil-rig crew;
7. committing or attempting to commit suicide (whether sane or insane), intentional self-inflicted injury, insanity or any attempt threat;
8. a complication of pregnancy, childbirth, miscarriage (except accidental miscarriage) or abortion;
9. provoked murder or assault;
10. the Insured Person being affected (temporarily or otherwise) by drug or narcotics unless taken as prescribed by qualified registered medical practitioner or alcohol unless it can be established to Our satisfaction that alcohol was not a factor contributing to the happening of the Event;
11. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome (AIDS) and/or AIDS Related Complex (ARC) and/or any mutant derivative or variations howsoever this syndrome has been acquired or may be named;
12. traceable to sickness, disease, parasite, bacteria or viral infection even if contracted by accident;
13. anthrax, blood-poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicaemia and/or tetanus;
14. any pre-existing physical defect or infirmity;
15. any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by asbestos in whatever form or quantity;
16. death or disablement directly or indirectly caused by or contributed by or arising from:
  - i) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
  - ii) Any accident loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.  
Any "act of nuclear, chemical, biological terrorism" (as defined below) regardless of any other cause or Event contributing or in any other sequence to the loss.  
For the purpose of this exclusion:  
**"Nuclear, chemical, biological terrorism"** shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, in fear.  
**"Chemical" agent** shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.  
**"Biological" agent** shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxins(s) including genetically modified organisms and chemically synthesizes toxins(s) which cause illness and/or death in humans, animals or plants.
17.
  - i) war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not);
  - ii) civil war, mutiny, civil commotion assuming the proportions, of or amounting to a popular rising, military uprising, insurrection, rebellion, revolution, conspiracy, military or usurped power;
  - iii) martial law or state of siege or any of the Events or causes which determine the proclamation or maintenance of martial law or state of siege;
  - iv) any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence;  
For this purpose **an act of terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

## CONDITIONS

### 1. AGE LIMIT

The Insured Person shall not be less than sixteen (16) years of age or more than sixty-five (65) years of age at time of application. The Policy can be renewed up to age seventy (70). The cover granted by this Policy will cease in respect of the Insured Person at the end of the Period of Insurance during which the Insured Person attains the age of seventy (70) years.

### 2. OBSERVANCE OF CONDITIONS

The due observance and fulfillment of the terms, conditions and Endorsements of this Policy by the Insured Person or by any claimant under this Policy in so far as they relate to anything to be done or complied with by the Insured Person or by any claimant under this Policy and the truth of the statement and answers in the said application shall be conditions precedent to any liability of Us to make any payment under this Policy.

### 3. CHANGES

The Insured Person shall give immediate written notice to Us of any change of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the Insured Person has become affected, and shall pay any additional premium that may be required by Us.

All notices required to be given by the Insured Person to Us must be in writing addressed to Us and no alteration in the terms of this Policy nor any Endorsement thereon, will be held valid unless the same is signed or initialed by Our authorized representative.

The Insured Person shall give notice to Us of any insurances or takaful effected against accident and/or incapacity.

### 4. RENEWAL PROCEDURE

Before renewing this Policy, the Insured Person shall give written notice to Us of any material fact affecting this insurance which has come to the Insured Person's notice during the preceding Period of Insurance including notice of any disease, physical or mental defect or infirmity affecting the Insured Person or any other policies effected on or by the Insured Person.

### 5. NOTICE OF TRUST OR ASSIGNMENT

We shall not be bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy.

### 6. SEDENTARY WORK / OFF-DUTY COVER

If You are employed under any of the excluded occupations stated in General Exclusion 5, You shall still be covered under this Policy provided that:

- a) You are employed to do sedentary/desk-bound duties only;
- b) You are off-duty and or safely return to mainland at the time of the Accident and the Bodily Injury does not arise in the course of Your employment or any activity related to Your employment.

### 7. CONDITION PRECEDENT TO LIABILITY

If the application or declaration of the Insured Person is untrue in any respect or if any material fact affecting that risk be incorrectly stated therein or omitted therefrom or if this insurance or any renewal thereof shall have been obtained throughout any misstatement, misrepresentation or suppression of if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Policy shall be void.

### 8. LIABILITY OF THE COMPANY

We will not be liable in respect of any injury or death occurring before the actual receipt of the premium by Us or its duly authorized representatives unless credit has been allowed by specified agreement for such payment of premium to be made at a later date.

### 9. OVERSEAS TRAVEL AND MEDICAL TREATMENT

We shall not pay any Benefit whilst the Insured Person is outside of Malaysia:

- a) If the event which may give rise to claim occurs on business or vacation for a period exceeding three (3) consecutive months in any one annual Period of Insurance.
- b) To seek medical treatment (even though such treatment shall be upon the requirement of attending Medical Practitioner) if such treatment is available locally.

### 10. CLAIMS CONDITIONS

#### a) Notification of Accident

All claims must be made by You or through You or Your legal representatives, to Us within thirty (30) days of any Death or Injury which may result in a claim under this Policy.

#### b) Documentation

All medical reports, Policies, information and evidence required by Us to support a claim, must be provided at Your expense or at the expense of any claimant in the event of death of the Insured Person. The Insured Person may have to undergo further medical examinations as required by Us at Our expense. In the event of a claim due to death of an Insured Person, We shall require sight of the death certificate and may require a post-mortem report at Your expense.

Claims are not deemed complete and eligible Benefits are not payable unless all medical reports, Policies, information and evidence required by Us have been submitted to Us. In the case of a claim for a Benefit related to medical reimbursement, only the actual costs incurred, which are medically necessary, shall be considered for reimbursement subject to the presentation of original receipt(s).

#### c) Claim Settlement

- i) We will pay any Benefit due under this Policy to You or in the event of Your death, to Your estate in accordance with the Financial Services Act 2013.
- ii) the payment of claims under this Policy is dependent upon observance of its terms and conditions by You, and so far as they apply, by the Insured Person or any other claimant.
- iii) if an accident happens which gives rise to a claim in respect of which We make a payment under Death or Total Permanent Disability as specified in this Policy Contract, the Policy Contract shall thereafter cease.

### 11. INTEREST & CURRENCY

All payments under the Insurance Policy shall be made in the legal currency of Malaysia.

### 12. ARBITRATION

If any difference arises as to the amount of Our liability under this Policy, such difference shall independently of all other questions be referred to the decision of an arbitrator to be appointed in writing by both parties or if they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the parties within (3) three calendar months after having

required to do so in writing by the other party and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference, and an award by arbitration shall be a condition precedent to any right of action against Us as regards any dispute regarding the amount of Our liability under this Policy. In no case whatever shall We be liable for any claim after the expiration of twelve (12) months from the happening of the Event unless the claim is the subject of pending court action or arbitration.

### **13. CANCELLATION**

#### **a) Cancellation by the Company**

We shall at any time by giving seven (7) days notice to the Insured Person by Registered Letter at the Insured Person's address last known to Us be at the liberty to determine and cancel this Policy, provided that We shall in that Event on demand return to the Insured Person a proportionate part of the premium corresponding to the unexpired period of insurance.

#### **b) Cancellation by the Insured Person**

This Policy may be cancelled at any time by the Insured Person on seven (7) days notice to Us and in such Event the Insured Person shall be entitled to a return of the premium at Our Short Period Rates for the time the Policy has been in-force during the current Period of Insurance.

#### **c) Position of Claims Upon Termination**

Such termination shall be without prejudice to any claims with a date of event prior to the effective date of cancellation.

#### **d) Effective Time of Termination**

This Policy or insurance in respect of any individual Insured Person hereunder, shall terminate at 12:01 A.M Malaysian Time on the relevant date specified above.

### **14. CASH BEFORE COVER**

It is fundamental and absolute special condition of this Policy that the full premium due must be paid and received by Us before the insurance cover under the Policy, Endorsement or Renewal as the case may be, can commence based on the payment mode You have selected as specified below. If this condition is not complied with then this Policy is automatically null and void.

Subject otherwise to the terms and conditions of this Policy.

### **15. SANCTION LIMITATION CLAUSE**

This insurance Policy shall not provide cover and We shall not be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose Us to any Sanction, prohibition or restriction under the Comprehensive Iran Sanctions, Accountability and Divestment Act (CISAD) or United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom.

### **16. RIGHT TO TERMINATE DUE TO ANTI-MONEY LAUNDERING AND COUNTER FINANCING OF TERRORISM**

If We discover, or have justified suspicion, that the Policy is exploited for money laundering activities or to finance terrorism, We reserve the right to terminate the Policy immediately. We shall deal with all premiums paid and all Benefits or sums payable in respect of the Policy in any manner which we deem appropriate, including but not limited to handling it over to the relevant authorities.

### **17. NOMINATION**

If You are the Insured Person, You may nominate a person(s) to receive the policy moneys payable under this Policy.

- i) For Muslim, the Nominee(s) has to distribute the Benefit(s) as specified under the Financial Services Act 2013 according to Islamic Law and/or any other applicable laws.
- ii) For Non-Muslim, the Nominee(s) will act as executor(s) to distribute the Benefit(s) as specified under the Financial Services Act 2013 and/or any other applicable laws.

If You wish for Your Nominee(s) to receive the policy moneys for his/her own benefit and not as an executor to distribute the policy moneys in accordance with the law, then You should assign this Policy to Your Nominee(s).

For Non-Muslim, an assignment is not necessary if the Nominee(s) is Your spouse, child or parent (if there is no spouse or child living at the time of nomination), as a trust is created in their names. You should appoint a trustee for the policy moneys and in the event of failure to do so, the competent Nominee or where the Nominee is incompetent to contract, the parent of the incompetent Nominee other than You and where there is no surviving parent, the public trustee or a trust company nominated by You, shall be the trustee.

At the time of claim, if any of the Nominee(s) has predeceased You (subject to no subsequent changes to the nomination during Your lifetime), the percentage (%) of the deceased Nominee(s) will be distributed equally among the surviving Nominee(s), who will then act as executor(s) to distribute the proceeds.

SCALE OF BENEFITS		
EVENT	Accidental bodily injury suffered by the Insured Person resulting solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process shall within twelve (12) calendar months result in death, loss or disablement.	
RESULT	DESCRIPTION	BENEFIT
<b>A</b>	Death	Amount stated in the <b>Schedule</b>
<b>B</b>	Total and Permanent Loss or Disablement	A percentage (%) of the amount as stated in the <b>Schedule</b>
<b>1</b>	Total and permanent disablement from following any employment or occupation	100%
<b>2</b>	Total and permanent loss of all sight in one or both eyes	100%
<b>3</b>	Total loss by physical severance or total and permanent loss of use of:	
	a. One or both hands at wrist	100%
	b. Arm at shoulder	100%
	c. Arm between shoulder and elbow	100%
	d. Arm at or below elbow	100%
	e. Leg at hip	100%
	f. Leg between knee and hip	100%
	g. Leg at or below knee	100%
<b>4</b>	Total and permanent loss of:	
	a. Sight in one eye except perception of light	50%
	b. Lens of one eye	50%
<b>5</b>	Total loss by physical severance or total and permanent loss of use of:	
	a. Thumb and 4 fingers of one hand	50%
	b. 4 fingers of one hand	40%
	c. Thumb	- 2 phalanges - 1 phalanx
		25% 10%
	d. Index finger	- 3 phalanges - 2 phalanges - 1 phalanx
		15% 8% 4%
	e. Middle finger	- 3 phalanges - 2 phalanges - 1 phalanx
		10% 4% 2%
	f. Ring finger	- 3 phalanges - 2 phalanges - 1 phalanx
		8% 4% 2%
	g. Little finger	- 3 phalanges - 2 phalanges - 1 phalanx
		6% 4% 2%
	h. Metacarpals	- first or second (additional) - third, fourth or fifth (additional)
		3% 2%
	i. All toes of one foot	18%
	j. Great toe	- 2 phalanges - 1 phalanx
		6% 3%
	k. Any other toe	3%
<b>6</b>	Total and permanent loss of:	
	a. Hearing in both ears	75%
	b. Hearing in one ear	15%
<b>7</b>	Total and permanent loss of speech	50%
<b>Note:</b>		
1. Where the injury is not specified, We reserves the right to adopt a percentage of disablement which in its opinion is not inconsistent with the provision of the above scale.		
2. The aggregate of all percentage payable in respect of any one accident shall not exceed 100%.		
3. Benefit shall be payable only when the claim shall have been proven to Our satisfaction.		
4. "Total and permanent loss" includes total and permanent loss of use.		
Benefit shall not be payable:		
1. In respect of <b>Results A and B</b> for more than the Death Benefit in the aggregate during any Period of Insurance.		
2. For <b>Results A and B(1), B(2) and B(3)</b> caused by the same Event except as regards <b>Result A</b> if Benefit has been paid or is payable for <b>Result B(4), B(5), B(6) and B(7)</b> in respect of the same Event the amount payable shall be limited to the sum by which <b>Benefit A</b> exceeds such Benefit.		
3. For any specific Result where greater Benefit is payable for a Result which includes such specific Result.		
4. For any of the Result until the total amount has been agreed.		

## POLICY INFORMATION STATEMENT

1. In case of any changes to Your address, please inform Us immediately.

2. If You have any enquiries other than claims, please contact Us at:

Etiqa Insurance Berhad (9557-T)  
Level 19, Tower C, Dataran Maybank  
No. 1, Jalan Maarof  
59000 Kuala Lumpur, Malaysia  
Telephone Number: +603 2297 3888  
Facsimile Number: +603 2297 3800  
Etiqa Oneline: 1300 13 8888  
E-mail: info@etiqa.com.my  
Homepage: www.etiqa.com.my

3. In the event of claims under the Policy, please call Our Claims Assist at 1300 88 1007.

## COMPLAINT PROCEDURES

If You feel that Our service to You needs improvement, please let Us have Your feedback by contacting Us by post at:

Complaint Management Unit  
Etiqa Insurance Berhad (9557-T)  
Level 20, Tower B, Dataran Maybank  
No. 1, Jalan Maarof  
59000 Kuala Lumpur, Malaysia;

Or by telephone on 1300 13 8888 or +603 2780 4500 (Overseas)  
Facsimile Number: +603 2785 3093  
E-mail: cmu@etiqa.com.my

We assure You that Your feedback will be looked into.

The Ombudsman for Financial Services (OFS) and Bank Negara Malaysia's Customer Services Bureau (CSB) provide alternative avenues for members of the public to seek redress against unfair market practices.

### **PROCEDURE FOR COMPLAINT TO OFS**

The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Insured Person, in the event that the Claimant or Insured Person is dissatisfied with the decision of Etiqa Insurance Berhad to a dispute, or Etiqa Insurance Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:

Email: enquiry@ofs.org.my  
or  
Facsimile Number: +603-2272 1577  
or  
Postal address:

Chief Executive Officer  
Ombudsman for Financial Services  
(Formerly known as Financial Mediation Bureau)  
Level 14, Main Block  
Menara Takaful Malaysia  
No.4, Jalan Sultan Sulaiman  
50000, Kuala Lumpur

Alternatively, the Claimant or Insured Person may file the dispute in person at the OFS office.

The OFS must be contacted within six (6) months from the date of the final decision from Etiqa Insurance Berhad to the dispute of the Claimant or Insured Person.

For further details on the OFS, please obtain the information pamphlets from Etiqa Insurance Berhad or visit the OFS website at [www.ofs.org.my](http://www.ofs.org.my).

Engagement of the OFS is subject to the terms of reference pursuant to Section 126 of the Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Insured Person right to take legal action against Etiqa Insurance Berhad should they be dissatisfied with the outcome by the OFS.

### **PROCEDURE FOR COMPLAINT TO CSB**

Any Insured Person or Claimant who is not satisfied with the conduct of the Insurance Company may write to CSB, giving details of the complaint, the name of the Insurance Company and the Policy number or the claim number.

Copies of the correspondence (if any) between the Insured Person or the Claimant and the Insurance Company may be sent to facilitate tracing the case file kept by the Insurance Company.

The contact details are as follows:

Director, Jabatan LINK dan Pejabat Wilayah  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur, Malaysia  
Telephone Number: 1300 88 5465  
Facsimile Number: +603 2174 1515  
E-mail: bnmtelelink@bnm.gov.my

Etiqa Insurance Berhad (9557T) (Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur  
T +603 2297 3888 F +603 2297 3800 E info@etiqa.com.my [www.etiqa.com.my](http://www.etiqa.com.my)

Etiqa Oneline 1300 13 8888

Ahli Kumpulan

