

Frequently Asked Questions

Long Term Fire Takaful (LTFT)

1. What is Etiqa Long Term Fire Takaful (LTFT)?

Etiqa Long Term Fire Takaful is a product that provides you with coverage for your structure/building (private residence) against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes. Flood cover is also included under the basic fire certificate.

2. What are the coverage/benefits provided?

The coverages/benefits are summarised below:

Benefit Type
Fire
Lightning
Explosion caused by gas used for domestic purposes
Flood

3. Are there extra benefits that I can enjoy with additional contributions?

You may enjoy the following benefits with additional contributions:

Benefit Type
Bursting or overflowing of water tanks apparatus or pipes
Storm & tempest
Earthquake and volcanic eruption
Subsidence and landslip
Damage by falling trees or branches and objects

The duration of coverage for extra benefit(s) is for one year. You will need to renew the coverage of the extra benefit(s) every year. For more information, please contact the Etiqa Government Business Unit.

Note: Please refer to your takaful certificate for further details on the above benefits. All request on extra benefits coverage request is subject to underwriter approval.

4. How much contribution do I have to pay?

The takaful contribution that you have to pay is based on your sum covered and the extra benefits required.

All contributions (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you have received as proof of contribution payment.

5. Does this plan cover the home contents of my house as well?

No. It covers the structure/building of the house only.

6. What are the major exclusions of this certificate?

This certificate does not cover certain losses, such as:

Major Exclusion
Bursting or overflowing of water tanks apparatus or pipes
Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance
Earthquake and volcanic eruption
Subsidence and landslip
Burning of property by order of any public authority
War, civil war or similar risks
Any act of terrorism
Radioactivity contamination, nuclear radiation or similar risks

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions.

7. Do I need to pay for service tax?

Yes. 8% from the total contribution.

8. Where can I get the details of this product?

By visiting the Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) website or Etiqa official website where you will find the Takaful Certificate Wording and Product Disclosure Sheets (PDS) for this product.

9. Can I cancel my certificate?

You may cancel your certificate by giving a written notice to the Lembaga Pembiayaan Sektor Awam (LPPSA). Upon confirmation by the Lembaga Pembiayaan Sektor Awam (LPPSA), you are entitled to a refund of your contribution based on the current unexpired period of takaful.

10. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence/communication reaches you in a timely manner.

11. What do I need to do if I want to increase the sum covered of my property?

You can contact us via our hotline at 1-300-13-8888 or visit any Etiqa branch near you to increase the sum covered of your property.

Please be informed that additional contribution may be incurred when you increase the sum covered of your property. Any request to increase the sum covered of your property will also be subject to underwriter approval.

You must make sure that your property is adequately covered at all times, taking into account the renovations and enhancements made to your property. The sum covered should cover the cost of rebuilding and replacement of your property in the event of loss or damage.

12. Are there any other Etiqa protection plans that cover home contents?

Yes, Etiqa Householder.

You can visit the Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA) website to learn more.

13. Where can I get further information or if I want to add extra benefits to my coverage?

If you have any enquiries or need to add extra benefits on to your current certificate, please contact us at:

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