



Etiqua's Media Clippings of December 2020

(As at 31 Dec 2020)

前線人員對抗子宮頸癌

3州918女警僱員檢測

（新山21日讯）武吉阿曼企业及通讯组主任拿督阿丝玛华蒂透露，“前线

人员团结对抗子宫颈癌”计划自今年6月份推行以来，已有来自3州属共918



■柔州总警长拿督阿育汉（右二）在J拉威詹拉医生（右），以及余诗韵（左起）和阿丝玛华蒂陪同下，为“前线人员团结对抗子宫颈癌”计划柔州站开幕。

名女警和女民事雇员接受检测，当中有70人检测报告呈阳。今天在柔佛站，截至中午12时，已有47名受惠者接受检测。

这项计划由艾迪克（Etiqua）与玫瑰基金会联合警方推行，今明2天在柔佛州警察总部进行。这也是该计划继吉兰丹、吉隆坡、登嘉楼之后，在全国展开的第四站检测活动。开幕仪式由柔佛州总警长拿督阿育汉主持。

阿丝玛华蒂今日出席开幕仪式后指出，这项检测活动都是与各州属的政府医院进行合作，目的是为了

测出HPV病毒后，将会按照医院的建议安排接受针对性治疗。

她表示，当今的人类乳头病毒（HPV，以下简称HPV）检测方式是最新的自我采取化验样本HPV检验方式，可让女性避免尴尬、害怕的心理障碍；而检测报告将会直接通过简讯传送给受检者，保护个人隐私；受检者预计2星期就能获得检验结果。

她表示，根据记录，警队内过去计有3名女警务人员死于妇科癌症，目前另有10人患上子宫癌、1人患上子宫颈癌而正接受治疗。出席今日开幕仪

医生余诗韵，以及卫生部妇产科兼母胎医学部门主任、也是新山苏丹后阿米娜医院（中央医院）妇产科兼母胎医学部门主任J拉威詹拉医生代表新山中央医院和新山苏丹依斯迈医院（班兰医院）出席。

余诗韵表示，HPV检验方式不会痛，自我采样方式类似掏耳朵，这种最新的检测好处在于比较容易采样、检测结果比较准确，受检者也不需要回到医院拿报告。

她说，在柔州的受检者，若报告呈阳，就会被安排预约前往新山中央医院或新山班兰医院接受进一步谘询或治疗。（BPK）

21 December 2020, Berita Harian

Etika in collaboration with ROSE Foundation, conducted free cervical screenings for 180 police women in IPK Johor

70 polis wanita ada virus kanser pangkal rahim

JOHOR BAHRU: Seramai 70 orang polis wanita daripada 918 yang menjalani saringan vaksin *human papillomavirus* (HPV) dikesan positif mempunyai virus yang boleh menjadi punca berlakunya kanser pangkal rahim.

Ketua Komunikasi Korporat Polis Diraja Malaysia (PDRM), Datuk Asmawati Ahmad berkata, individu itu dikesan daripada saringan yang dilakukan menerusi Program *Frontliners Uniting Against Cervical Cancer* sejak Julai lalu.

Menurut beliau, program tersebut dianjurkan ROSE Foundation yang telah dilakukan ke atas polis wanita yang bertugas di Ibu Pejabat Polis Kontinjen (IPK) Kelantan, Kuala Lumpur dan Terengganu.

"Bagi yang positif, mereka perlu rasa lega kerana dapat mengesan virus yang boleh menyebabkan kanser pada peringkat awal. Mereka tidak perlu takut untuk menjalani ujian saringan ini yang boleh dilakukan sendiri.

"ROSE Foundation menjaga maklumat sulit individu. Kepu-

tusan ujian akan dihantar terus kepada penama secara atas talian serta senarai hospital untuk mendapatkan rawatan lanjut," kata beliau di IPK Johor di sini semalam.

Turut hadir Ketua Polis Johor, Datuk Ayob Khan Mydin Pitchay.

Asmawati berkata, program itu dianjurkan secara percuma kepada golongan berpendapatan rendah (B40) dan berusia 30 tahun dan ke atas.

"Kita akan gunakan kaedah baharu dalam proses ujian ini. Ia seperti membuat *swab test* bagi Covid-19 dan keputusan saringan boleh diperolehi dalam masa dua minggu.

"Kit saringan HPV berharga RM250 hingga RM300 seorang, namun PDRM menerima sumbangan daripada Etika Cares menerusi program anjuran ROSE Foundation dan PDRM.

"Statistik terkini, seramai 10 orang pegawai dan anggota PDRM dikesan menghidap kanser pangkal rahim dan daripada jumlah itu, tiga meninggal dunia," katanya.



ASMAWATI Ahmad (kanan) menunjukkan alat ujian HPV bagi mengesan virus pembawa kanser pangkal rahim pada majlis di IPK Johor semalam.

BY JENNY NG

In recent weeks, while the world's largest glove maker Top Glove Corp Bhd grappled with a Covid-19 outbreak at its staff accommodations in Klang, which led to investigations by the authorities of the group's operations in five other states, the investor relations (IR) official at another glove company received various enquiries from fund managers seeking assurances that it did not share the same workers' problems.

Last week, the Ministry of Human Resources opened 19 investigation papers against six companies related to Top Glove for failure to apply for an accommodation certificate from the authorities, which led to the discovery of other offences, including crowded, uncomfortable accommodation and lack of proper ventilation.

The IR official says ESG (environmental, social and governance) concerns have become the norm, more so following the outbreak at Top Glove's operations in Klang, which led to scrutiny of the glove maker's staff quarters.

While the palm oil and forestry industries continue to deal with allegations of deforestation and human rights abuses from NGOs on a regular basis, other sectors are now coming under similar pressures. Is ESG now becoming more mainstream?

ESG investing is not entirely new. After all, the FTSE4Good ESG Index was launched in 2014 by Bursa Malaysia but the movement is still seen as nascent in Malaysia.

"The G component, or governance, is not new. Investors have always prized companies with good governance and the starting point for ESG adoption should continue to be governance. The social aspect, or S, is perhaps



Eng: ESG investing is still more prevalent in Europe and the US but, given the global nature of investing, it has also impacted Asian companies



Faiz: Because we're part of the supply chain, what we do matters to the principal that we're selling to



Anand: Hopefully, technology and regulator support for smaller companies will help them bridge the gap



Chan: Companies have more control over their sustainability narrative than they realise

newer as investors and the public have come to view corporates as having a responsibility towards society beyond just the short-term bottom line," says Chris Eng, chief strategy officer at Etiqa Insurance & Takaful.

Hence, news of coerced labour is no longer acceptable to investors or customers and the additional social cost will have to be borne by corporates looking to do business with the developed world, he explains.

As the environmental aspect, or E, Eng says this is the newest aspect among corporates and has emerged perhaps over the last 30 years. Before that, the public had deemed it the government's responsibility.

"There is still a lot of misinformation in this area and also misdirected information that may arise from lobby groups that are acting in the interests of certain competing industries. Nonetheless, there are no saints in the area of corporates and all need to improve on their environmental credentials," he explains, adding that the palm oil industry, for example, needs to go beyond its current efforts to ensure that companies are

Be that as it may, a few things appear to be happening, setting the wheels of ESG investing in motion.

Last month, *The Edge* reported that the Employees Provident Fund (EPF) would be including, from next month, input from the Sustainable Investment Centre it set up in February as part of the fund's evaluation of domestic panel brokers. In early November, national oil company Petrolim Nasional Bhd said it aims to become a net zero emitter of greenhouse gases by 2050 and will also increase its investments in renewable energy, making it the first Asian state-owned energy company to announce such a target.

Just last Thursday, Prime Minister Tan Sri Muhyiddin Yassin said the government is preparing to transition to low-carbon energy sources and is drafting a Natural Gas Roadmap as part of the National Energy Policy that will be announced in the first quarter of 2021.

Against this backdrop, reports and conferences on ESG are becoming more frequent. "[As to] why it's more topical now, it's

ple sit up. That has started the conversation going. Firstly, is our risk register complete and, secondly, was the probability that we attach to these things too low?" asks Datuk Mohammad Faiz Azmi, executive chairman of PwC Malaysia, which launched a report titled "Rethinking ESG in a post-Covid-19 world" last month.

The awareness is occurring across the world as companies react to the pandemic.

"What we've been trying to encourage, at least those who are willing to talk about it, is to understand the risks. To manage a business, it's not just about making money, it's about saving money. So, understand the risks, understand how those risks apply to your business, and plan to the extent that you can," Faiz tells *The Edge*.

However, it is not just about saving money either, although the consequences of not adhering to ESG principles could be costly. The push has been coming from regulators, investors and, increasingly, bankers and financiers as well.

Faiz notes that the pressure from inves-

the chairman of a bank recently and the comment was that they have had to keep specific information in their sustainability statement just to keep one foreign investor happy. That has been increasing ... the questionnaires and questions that our companies get when they go on roadshows ... so that pressure has been growing," he says.

The questionnaires refer to checklists that funds send to investee companies to gauge their ESG compliance.

One of the biggest pushes comes from the world's largest asset manager BlackRock. It was reported in July that the US\$7.3 trillion asset manager had written to 577 companies in Asia-Pacific that represent over 90% of MSCI index constituents (excluding Japan and Australia), saying that it expects greater sustainability disclosures from them.

"Even the local boys are saying that maybe we should be looking at that [ESG] and they have been using risk as the reason why they are looking at it. Meaning, a business that has not at least considered and figured out how to mitigate ESG risks is arguably riskier

17 December 2020, The Edge

ESG Becoming Mainstream



Global supply chain factor

Aside from regulators and governments driving the ESG agenda, another major factor is businesses' global customers.

"We are a trading nation and we are finding that our customers from countries that have endorsed net zero emission targets or have enacted into law decarbonisation, or raised other ethical concerns, such as the use of labour, will increasingly make demands on their suppliers to follow suit," says Faiz.

"If you have your ultimate client espousing these principles, then it's difficult to see how they'll let the supply get away from it. And our biggest trading partner is China," he adds.

In September, China surprised the world with its pledge to cut its net carbon emissions to zero by 2060. The country is the world's largest emitter of carbon dioxide, contributing 28% to global emissions.

China is Malaysia's second-largest trading partner after Singapore. "China has come out with a date, 2060, and we're a significant component of that supply chain. Do you not think they will be asking us questions?" Faiz says.

Eng of Eriq agrees, saying that companies in Malaysia need to go above and beyond their peers to prove their ESG credentials if they want to continue enjoying market access in developed markets where ESG awareness is high.

That is something even smaller companies that are not directly exposed to global markets or do not have the resources to incorporate ESG into their operations — especially those struggling during these hard times — will have to think about at some point.

"Companies that survive this are part of a supply chain with larger companies who are their customers, and are demanding for sustainability as they are required to disclose their own ESG performance. ESG may have a role to play at the medium to longer-term recovery stage.

"Many smaller players are suppliers for larger companies. Large companies may have the resources for ESG, but they cannot achieve their ESG goals without support from the smaller companies in their supply chain," says Andrew Chan, PwC's Sustainability and Climate Change Leader.

He adds there is increasing recognition that SMEs have a key role to play. "But it's not putting all the responsibility on the SMEs. For context, some studies have highlighted that SMEs and companies in the supply chain can have a total environmental footprint five times that of the main company."

On the issue of smaller companies finding it hard to bear the cost of ESG monitoring and reporting, Anand is hopeful that technology and regulator support for this group will bridge the gap.

PwC in its report identified palm oil producers and glove makers as among Malaysian exports that are subject to ESG risks. For palm oil producers, the concerns are environmental and labour practices while for glove makers, it is forced labour. Why are these two sectors getting so much attention?

"They are highly visible industries that generate significant economic value from natural resources and require a large manual workforce. They also operate across global markets, across countries with different standards to adhere to," says Chan.

While companies in these sectors must incorporate ESG into every aspect of their business and engage stakeholders to build trust, they have more control over their sustainability narrative than they realise, he adds.

"It's important that companies are able to show that they have a clear plan in place to address any gaps in ESG practices, chart

FROM PAGE 89

their progress regularly and communicate in a balanced manner," Chan says, adding that when investors and analysts cannot find sufficient and credible information from the company itself, they look towards informal, or third-party sources, which may not be accurate.

"When this happens, companies then have to spend more time and resources reshaping the narrative of themselves, which may be damaging to their brand or reputation," he warns.

Nevertheless Faiz commends the palm oil industry for its response to the pressure from the NGOs, saying: "The industry has done a lot to try and address these concerns, the creation of the Roundtable on Sustainable Palm Oil was one such thing. Now, imagine, we have to somehow replicate this across other industries."

funds, and more and more large institutional funds adopting sustainability frameworks regarding their investment decisions, companies are, in our view, clearly responding with better ESG reporting and standards," says Maybank Kim Eng's Anand.

From his experience covering Malaysian companies, he says they have come a long way in the past few years regarding sustainability reporting and articulating ESG concerns related to their operations.

"Many are now setting targets in areas like emissions, gender representation and energy efficiency, with stated benchmarks that they can be held accountable against (that is, opening themselves up to monitoring by external parties, including shareholders)," he adds.

Chan adds that the danger of companies merely paying lip service to the ESG agenda in this digital era is that nothing remains a secret and they run the risk of incurring severe

Scepticism

Although more people are chanting the ESG mantra more frequently these days, sceptics who question its genuine adoption by companies are equally as many.

PwC SDG Reporting Challenge 2019 highlighted that 73% of Malaysian companies mentioned the United Nation's Sustainable Development Goals (SDG) in their reporting. Although 20% had SDG in their published business strategy, only 11% had specific SDG targets.

Anecdotes abound over "greenwashing" by companies as well as CEOs saying in private that they would worry about the planet once they had made enough money.

The question is, has the ESG pressure from investors and other stakeholders led to sustainable practices in corporations that contribute to a cleaner environment and a better society.

"The answer is an unequivocal yes. With the rapid growth in ESG-themed investment

reputational damage by not walking the talk.

For PwC, which was the first among the Big Four firms to set up a sustainability unit way back in 2007, it has seen interest in ESG grow over the years.

Faiz recalls setting up the unit after watching the 2006 documentary on global warming, *An Inconvenient Truth*, with his daughter and being asked what he was "personally doing about it". What followed was a session with clients on the subject held by a PwC colleague from London in Kuala Lumpur.

"We pretty much won our first assignment after that briefing. We didn't realise that a number of our clients were facing these problems with NGOs. Now, 13 years on, the pressure is across the board, whether you're a bank, construction company, car company or food company. Because we're part of the supply chain, what we do matters to the principal that we're selling to," he says.

Jejak prihatin Islamic Aid M'sia ringan beban 800 KIR di Sabah

KOTA KINABALU: Islamic Aid Malaysia (IAM) telah melaksanakan projek inisiatif bantuan kecemasan segera bersama pihak Etiqa Takaful iaitu rakan kemanusiaan bagi membantu meringankan beban golongan terjejas susulan Perintah Kawalan Pergerakan Bersyarat (PKPB) di Negeri Sabah kepada 800 Ketua Isi Rumah (KIR).

Agihan Bantuan telah disalurkan melalui rakan sukarelawan Islamic Aid Malaysia (IAM) di Sabah yang diketuai oleh Ustaz Roslan Bin Awang.

Bagi fasa pertama Islamic Aid Malaysia (IAM) telah menyerahkan sebanyak 400 sumbangan kepada golongan

Asnaf Kampung Sekambu Petagas Penampang, Kampung Kuala Papar dan Petugas Barisan Hadapan Balai Putatan.

Manakala fasa seterusnya sebanyak 400 sumbangan akan diagihkan melibatkan beberapa kawasan iaitu seperti Turaran, Pulau Gaya, Beaufort, Tambunan dan Keningau.

Melalui program ini, pihak Etiqa Takaful telah tampil menjalani tanggungjawab zakat korporat Etiqa membiayai sumbangan tersebut. Setiap penerima daripada ketua isi rumah menerima sumbangan berupa keperluan barangan dapur, topeng penutup muka dan bahan cecair pencuci (liquid sanitizer).

Wakil sukarelawan Jejak Prihatin Islamic Aid Malaysia (IAM) Sabah, Ustaz Roslan Bin Awang berkata ;

"Kita mengucapkan terima kasih kepada pihak Etiqa Takaful dan Islamic Aid Malaysia (IAM), kerana memilih Sabah dalam membantu meringankan bebanan masyarakat.

Jejak Prihatin ini merupakan misi kemanusiaan dalam menyalurkan bantuan yang terjejas akibat penularan wabak COVID-19. Kita mengharapkan melalui usaha ini akan tampil lebih banyak syarikat swasta membantu meringankan bebanan rakyat"



SAMPAIKAN...Hj.Jamrin Bin Birud disampaikan oleh Ustaz Roslan Awang di kampung Sekambu Petagas Penampang.



SERAHKAN... Alinah Binti Amui disampaikan oleh Ustaz Roslan Awang di kampung Sekambu Petagas Penampang.



GIMIK... Gimik serahan sumbangan kepada petugas barisan hadapan Balai Putatan. Dari Kiri Hadapan ; SM Hamdan Bin Mohammad, Ustaz Roslan Bin Awang, Ustaz Saprae Bin Rikun, Ketua Polis Balai Si Jumain B. Lanusu, Mohd Rozaimie Fitri Bin Ahmad Ramzi.



TIDAK DILUPAKAN... Serahan sumbangan kepada penerima, Hamdan Bin Tahap disampaikan oleh Ustaz Roslan Awang di kampung Kuala Papar.



RINGKANKAN BEBAN... Serahan sumbangan kepada penerima,



HULUR BANTUAN... Gimik serahan sumbangan dengan rakan sukarelawan Islamic Aid Malaysia di Kampung Sekambu Petagas Penampang. Almah Binti Amui diimpikan



UNTUK YANG MEMERLUKAN... Gimik serahan sumbangan dengan rakan sukarelawan Islamic Aid Malaysia di Kampung Kuala Papar. Dari Kiri : Ustaz



ZAWAHIR (baju hitam) bersama penerima program Kembali ke Sekolah 2021 di Masjid Al Taqwa, Kampung Belukar Juling, Endau, Mersing baru-baru ini.

IAM, Takaful santuni 200 pelajar miskin

BANTUAN. Seramai 200 pelajar miskin sekitar kawasan Endau, Mersing dekat sini menerima sumbangan pakaian seragam dalam program 'Kembali Ke Sekolah 2021' peringkat negeri Johor di Masjid Al Taqwa, Kampung Belukar Juling baru-baru ini.

Program tahunan itu

dianjurkan bersama oleh Islamic Aid Malaysia (IAM) dengan Etiqua Takaful atas tanggungjawab sosial korporat (CRS) kepada murid-murid daripada komuniti luar bandar.

Menurut Presiden IAM, Zawahir Abdullah, penerima terdiri daripada pelajar-pelajar Sekolah Kebangsaan (SK) Telok

Lipat, Sekolah Rendah Agama Bersepadu (SRAB) Mersing dan SK Tanjung Resang.

Turut terlibat dalam sumbangan itu ialah pelajar SK Lembaga Endau, SK Pusat Air Tawar, SK Teriang dan SK Penyabong dengan setiap pelajar menerima dua pasang baju, beg sekolah dan dua pasang kasut.



为了让大众能够更轻松地获取房屋保险，IKEA推出了由Etiqa普通保险公司承保的家居财物保险HEMSAKER。

HEMSAKER是专为大马消费者量身定制，可保护你家中所爱的人与财物。它是一项全面且经济实惠的家居财产与个人意外保险，承包因家具、装修及个人法律责任遭受损坏而导致的费用。

这项保险共有两种配套，保费经济实惠，分别为HEMSAKER Basic和HEMSAKER Plus。前者每年包括服务税

Ikea與Etiqa合作 推出家居保險

后的价格从208令吉起，可提供高达5万令吉的保险保障；后者则是一年308令吉，保险保障高达10万令吉。

IKEA东南亚（马）国家零售总监Gerard Jansen表示，该公司致力为大马人提供一个容易获取的家居财物保险，帮助大马人保护他们所重视的家。此保险解决方案着重于大众的福祉和保障，加强了他们对创造更美好居家日常生活的承诺。

Etiqa普通保险公司首席执行官夫凯鲁丁說，该保险计划让客户通过线上方式签购及轻松管理他们的财物。

IKEA Family会员申请此保险可获得无索偿奖励。如果在365天内并未提出索赔，将获得价值30令吉的300分IKEA Family积分。大众可通过浏览<https://insurance.ikea.my>线上购买。（JM）

2 December 2020, Kwang Woh

Launch of Ikea Home Contents Insurance Plan Underwritten by Etiqa

光華

kwongwah.com.my

主页 > 市场动态


IKEA推出HEMSAKER保险 保护您家人与财物

2020年12月02日 274 赞 分享

Are you protecting what matters the most?

New

HEMSÄKER
Home Content Insurance¹
As low as RM208/year



IKEA推出了由Etiqa General Insurance Berhad承保的家居财物保险产品HEMSAKER，可保护您家中所爱的人与财物。

为了让大众能够更轻松地获取房屋保险，IKEA推出了由Etiqa General Insurance Berhad承保的家居财物保险产品HEMSAKER，这项保险方案专为大马消费者量身定制，可保护您在家中所爱的人与财物，也给生活多了一份保障。

HEMSAKER源自于瑞典语中的“home（房屋）”以及“security（保障）”，是一项全面性且经济实惠的家居财物产与个人意外保险，承包因家具、装修及个人法律责任遭受损坏而招致的费用。

HEMSAKER Basic的保费价格经济实惠，每年*含服务税后的价格从208令吉起，可提供高达5万令吉的保险保障，而HEMSAKER Plus的保费则是每年308令吉，保险保障高达10万令吉。

IKEA东南亚（马来西亚）国家零售总监 Gerard Jansen表示：“在现今时刻，把我们的家打造成一个安全居住的地方，比以往任何时刻都更加重要，重要的不仅是在房子里的财物，也包括居住在屋内的人，我们致力于通过为大马人提供一个容易获取的家居财物保险，帮助大马人保护他们所重视的家。”

尽管市场上已经存在现有的解决方案，然而IKEA认为有必要创建一项易于理解且所有人都可以负担的保险产品，这项服务通过采用简单易懂的方式，清晰且透明化详列其承保范围与好处，从而让大马人能够做出明智的决定。

如今，IKEA Family会员申请这项保险，将可获得无索偿奖励，如果IKEA Family会员在365天内并未根据HEMSAKER政策提出索赔，将会获得价值30令吉的3000分IKEA Family积分，有关积分可于马来西亚任何一家IKEA商场兑换。

欲知更多HEMSAKER详情，请浏览网站：
<https://insurance.ikea.my>

IKEA Launches Home Contents Insurance Plan, Underwritten By Etiqa

by Jacie Tan · 30th November 2020 · ⌚ 2 minute read

Are you protecting what matters the most?

New

HEMSÄKER
Home Content Insurance¹
As low as RM208/year



Home furniture retailer IKEA has launched its very own home contents insurance solution called HEMSÄKER, underwritten by Etiqa General Insurance Berhad. HEMSÄKER is available online and is aimed at making home insurance simpler and more accessible to the public.

The name HEMSÄKER is derived from the Swedish words for “home” and “security” and offers home contents and personal accident insurance. It covers the costs incurred due to damage to your home furniture, household goods, valuables and belongings, and tenant’s fixtures and fittings. It also covers personal accidents and personal legal liability as well.

So, in the event any fire, lightning, water damage, natural disaster, gas explosion, or burglary, you can rest assured knowing that you and the contents of your home are protected up to the specified coverage amounts. However, do note that the home contents insured under this policy do not include things like motor vehicles, or the general structure, fixtures, and fittings of the house; you can check the policy wording for more details.

1 December 2020, Ringgit Plus (2)

Launch of Ikea Home Contents Insurance Plan Underwritten by Etiqa

We want it to be easy to protect you and your belongings.

That is why we offer HEMSÄKER, a comprehensive home content, personal accident and personal liability insurance.

You can easily purchase it online and is cancellable at any time.

Protect me >



“Now, it is more important than ever to make our homes feel like a safe place to be in, it is not just the things inside our homes that are important but the people too,” said Gerard Jansen, Country Retail Director, IKEA Southeast Asia. “By providing an easily accessible home contents insurance, we are helping Malaysians protect the things that make their homes count. Through HEMSÄKER we are bringing our expertise in creating simple, transparent, and affordable products to insurance.”

Etiqa CEO Fukhairudin Mohd Yusof added that Etiqa is pleased to partner IKEA in providing comprehensive and affordable home contents insurance for customers. “Our organisational culture of making things Fast & Easy, whether it is to purchase, submit claims or receive payouts, makes this an ideal home contents insurance solution as customers are able to sign up, and easily manage their insurance online,” he explained. “This feature is key as we are still navigating a global pandemic, with many people turning to digital solutions for their insurance needs.”

HEMSÄKER is available in two plans: the Basic, which is priced at RM208 per year for coverage of up to RM50,000 and the Plus, which costs RM308 per year for coverage of up to RM100,000. The insurance solution comes with a fully digital application process where you can make your purchases from the IKEA website and manage your policies online thereafter.

IKEA Family members who apply for a HEMSÄKER policy now are currently entitled to a special no-claims bonus. If there are no claims made under the HEMSÄKER policy within 365 days, IKEA FAMILY members will receive 3,000 IKEA FAMILY points (worth RM30), which can be redeemed at any IKEA store in Malaysia. For your information, membership for the [IKEA FAMILY](#) loyalty programme is free.

For more details, you can find out more about the [HEMSÄKER policy](#) here.