

# FAQ - Hospitalisation Coverage for Covid-19

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

As part of the terms & conditions of the plan this would not normally be covered. However, Etiqa Life Insurance Berhad & Etiqa Family Takaful Berhad have made a special exception to cover hospitalisation due to Covid-19 for all customers who have a Medical plan with us. This special exception is currently being offered until 31st December 2021.

## 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.
- You must have a medical 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 admission & claim submission.

## 3) What is the coverage amount?

The coverage amount follows the current annual & lifetime limits of your plan.

## 4) When will this special exception end?

This special exception is currently being offered until 31st December 2021. However, Etiqa reserves the right to change, extend or withdraw this offer at anytime without notice.

## 5) Will I enjoy this special medical benefit if I am hospitalised in a Government Hospital?

Etiqa is pleased to share that customers who have a Medical plan will enjoy the benefits provided by the plan for hospitalisation due to Covid-19 at both Government & Private Hospitals.

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

You will not be covered as the waiting period of 30 days from the plan issue date still applies.

## 7) How do I claim for this special benefit?

Claims for hospitalisation due to Covid-19 is available on a reimbursement basis (cashless admission feature is not available). You can pay for the bill upon discharge from the hospital and submit a reimbursement claim to Etiqa via Livechat at [www.eti.qa/livechat](http://www.eti.qa/livechat), email at [info@etiqa.com.my](mailto:info@etiqa.com.my) or via the Etiqa Smile App. All you have to do is share the claim form (form required only for claims via livechat & email and is 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”).

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

This benefit to cover hospitalisation due to Covid-19 will utilize the current allocations of your existing Etiqa plan and thus will be deducted from the annual & lifetime limits of the plan.

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

- *Subject to Etiqa's approval.*
- *Whilst exceptions have been made to our terms to allow for coverage of hospitalisation due to Covid-19, 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, Bank Negara Malaysia, Industry bodies, Health authorities & the Community at large).*