

Flexi PA

# Stay Protected On Every Road Journey



**eTiqa**  
General Insurance

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

# Your on-the-road companion that goes easy on your wallet.

Being on the road is a part of your everyday life. You get behind the wheel to go to work, to meet friends, and to go home to your loved ones. While road safety is your priority, being on the road can be quite challenging. Therefore, it is important to protect yourself against unforeseen circumstances with a comprehensive on-the-road protection. Flexi PA is a personal accident protection plan that guards you and your family against financial burden in case of accidents.

*“Research by the Malaysian Institute of Road Safety (MIROS) showed that an average of 18 people were killed on Malaysian roads daily. The figure is expected to rise to 29 by 2020.*

*MIROS’ research predicted that road fatalities would account for 10,716 deaths in 2020 compared with an average of 6,915 annual deaths in recent years.”*

*Source: New Straits Time Online, 9th July 2014*

## Key Benefits

### Accidental Death Coverage

Accidental Death coverage of RM50,000 with the flexibility to authorise payment for your outstanding hire purchase loan.

### Total and Permanent Disability (TPD) Coverage

Should you suffer a Total and Permanent Disability (TPD) due to an accident, your loved ones will be financially protected with a lump sum payment.

### Hospital Confinement Allowance

Provide you with cash relief when you are hospitalised.

### Affordable Premium

With as low as RM0.20 cent a day, you can rest assured that you are protected.



## No Medical Examination Required

Simple application and enrolment process.

## Worldwide Coverage

24-hour a day, no matter where you are, you are well protected.

## Eligibility

Entry Age: 18 years to 65 years old, renewable up to 70 years old.

## Summary of Benefits

Benefits	Sum Insured (RM)
Accidental Death	RM50,000
Total and Permanent Disability due to Accident	RM50,000
Hospital Confinement Allowance	RM50 per night, up to RM5,000

Note:

1. Annual Premium: RM60.00. All premiums, other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. Additional RM10 stamp duty will be applicable for each policy.
2. Duration of cover is for one (1) year. You need to renew your Insurance Policy annually.

## How to Apply or Renew?

Contact your Etiqa servicing agent or search for the nearest Etiqa Branch in your area at [www.etiqa.com.my](http://www.etiqa.com.my). You may call Etiqa Oneline at **1300 13 8888** for more details.

## How Do I Make A Claim?

You may call Etiqa Claims Assist at **1300 88 1007** to make a claim. You are advised to keep the original receipt and all the claims must be notified to us within thirty (30) days.

Note: This flyer provides a brief description of the product and is not exhaustive. For further details on exclusions, terms and conditions, please refer to the Policy Contract.

**Etiqua Online 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



 [www.facebook.com/etiqua](https://www.facebook.com/etiqua)

Underwritten by:

**Etiqua General Insurance Berhad** (197001000276)

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and regulated by Bank Negara Malaysia)

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**eTiQa**  
  
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