

TripCare 360 Takaful Coverage That Keeps Your Journey Going

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Takaful

*Not just Takaful,
Etiqua Takaful*

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 Takaful Berhad or PIDM
(visit www.pidm.gov.my). I Member of PIDM

Travel is Coming Home with Smiles, Not Worries.

There are plenty of reasons to be happy, especially when traveling. Etiqa's **TripCare 360 Takaful** will keep you smiling with our Fast & Easy offerings:



Cashless Medical Care

Guarantee Letter provided for accident or illness during overseas trip with just one phone call to our 24/7 hotline so you can be admitted to hospital **without payment** (Medical care benefits not applicable for pre-existing illnesses).



Lost of Baggage

Baggage claims are **covered up to RM1,000**.



Travel Delay

Get paid **RM100** for a 2-hour flight delay, even without submitting a claim.



COVID-19 Add-On Coverage

Enjoy extra peace of mind to cover you for **the unexpected due to COVID-19**.

Eligibility

Individuals/Adults must be between 16 to 70 years old and senior citizens must be between 71 to 80 years old. Children under a family plan must be unmarried, not working and between 45 days old to 18 years old or below 23 years old, if studying full time.

Quick Facts about our 24-hour Travel and Medical Assistance Services

1. Claims Careline: **1 300 88 1007**
2. Emergency Travel Helpline: **+603-2785 6565**
3. Operates 24 hours a day, 7 days a week, and 365 days a year.
4. Over 400,000 service providers worldwide and supports 40 languages.
5. Travel Assistance includes:
 - Loss of baggage, passport or documents
 - Pre-Travel Advice, weather information, flight schedules, reservation, and ticketing
 - Interpreter or translation referral
6. Medical Assistance includes:
 - 24-hour medical referral, information & advice
 - Hotel/car rental bookings, treatment appointment with local doctor and dispatch of essential medication
 - Arrangement and upfront payment for compassionate visit

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for further details on travel and medical assistance.

Plans & Benefits

Benefits (per accident/incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Aggregate Limit of Liability is a maximum of RM5,000,000 per certificate. If the aggregate amount of all the benefits payable under this contract exceeds this limit, the benefit payable to each covered person shall be proportionately reduced so that the total of all benefits paid does not exceed this limit.				
Section A - Personal accident				
Accidental death or permanent disability				
a. Per adult	50,000	100,000	300,000	500,000
b. Per child	10,000	40,000	100,000	100,000
c. Per senior citizen	50,000	100,000	300,000	500,000
d. Maximum per family*	150,000	300,000	900,000	1,500,000
Section B - Medical expenses in excess of RM100	Due to accident only	Due to accident or illness		
Medical related expenses	50,000	100,000	300,000	500,000
a. Reimburses for medical treatment expenses including emergency dental treatment				
b. Guarantee Letters will be provided for overseas hospitalisation. For overseas out-patient expenses claim below RM3,000, it will be on reimbursement basis				
Maximum per family*	125,000	250,000	750,000	1,500,000
Follow-up treatment expenses	5,000	5,000	10,000	30,000
Reimburses costs to follow up medical treatments (including the cost of private ambulance or professional home nursing) within 3 months after returning from your trip				
Maximum per family*	12,500	12,500	25,000	75,000
Alternative treatment expenses				1,000
Reimburses costs of traditional medicine, osteopath, physiotherapists, and/or chiropractor treatments, recommended by a Medical Practitioner, within 3 months after returning from your trip				
Maximum per family*	Not Covered	Not Covered	Not Covered	2,500

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Compassionate care Reimburses travel and lodging expenses for one family member to care for you whilst you are hospitalised during the trip or to assist with funeral arrangements in the event of death, provided no adult family member is present in the trip	Not Covered		5,000	
Child care/guard and return of child (ren) Reimburses travel and lodging expenses for one family member to care for your child (ren) or to take them home whilst you are hospitalised during your trip, provided no adult family member is present in the trip	Not Covered		5,000	
Hospital allowance Pays a daily allowance for hospital confinement of up to a maximum of 20 days Maximum per family*	150 per day 375 per day	150 per day 375 per day	250 per day 625 per day	350 per day 875 per day

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section C - Travel inconveniences				
Trip Cancellation or Curtailment Reimburses costs incurred for a trip that is cancelled before you could travel or proportion of the prepaid costs (including hotel and repatriation costs) for shortened trip due to specific causes defined in your policy Maximum per family*	Not Covered	Not Covered	20,000 50,000	50,000 125,000
Travel delay Pays for flight delays as follows: a. First 2 hours b. Every 6 hours thereafter Maximum per family*	100 n/a 250	100 250 (up to 1,000)	100 250 (up to 2,000)	100 250 (up to 5,000)
Baggage delay Pays for the delay of your checked-in baggage (at least 6 hours of delay) a. Upon arrival at your domestic or overseas destination Maximum per family* b. Upon your return to your Home (domestic plan) or to Malaysia (international plan) Maximum per family*	500 1,250 Not Covered Not Covered	500 1,250 100 250	800 2,000 150 375	1,000 2,500 200 500
Hijacking inconvenience Pays for every 24 consecutive hours of a hijack Maximum per family*	Not Covered	Not Covered	250 (up to 500) 1,250	250 (up to 1,000) 2,500
Missed travel connection Pays for a misconnection of your carrier or vessel and no alternative transportation is made available to you within 6 hours Maximum per family*	Not Covered	400 1,000	500 1,250	600 1,500

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section D - Losses or damages to baggage, personal effects, personal money and/or travel documents**				
Baggage and/or personal effects	1,000	1,000	3,000	5,000
a. Loss or damage to your baggage	(200)	(200)	(800)	(1,000)
b. Loss or damage to your personal effects - limited to RM500 per article including those that comes in pairs or a set	(400)	(400)	(1,200)	(2,000)
c. Loss or damage to electronic items - limited to laptop, tablet and handphone	(400)	(400)	(1,000)	(2,000)
Maximum per family*	2,500	2,500	7,500	12,500
Personal money Compensates for loss of your money (including postal money orders and travellers' cheque) due to theft	Not Covered	Not Covered	500	1,000
Maximum per family*			1,250	2,500
Travel documents Pays for loss passports or visas due to theft	Not Covered	Not Covered	1,000	1,500
Maximum per family*			2,500	3,750
Home care Pays for loss or damage to your home contents due to fire or burglary whilst you are on your trip	500		1,000	
Maximum per family*	1,250		2,500	

Note: **Benefits in Section D are subject to an excess amount of RM100 and will be deducted from your claims payment.

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section E - Personal liability Covers you against legal liability towards a third party or damage to their property due to your negligence	200,000	200,000	1,000,000	2,000,000
Maximum per family*	500,000	500,000	2,500,000	5,000,000
Section F - Emergency services (benefit are paid under Section A or B)	Due to accident only	Due to accident or illness		
Emergency medical evacuation and repatriation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital and if necessary, for you to be repatriated back home to continue medical treatment	500,000	500,000	1,000,000	1,500,000
Repatriation, burial & cremation of mortal remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia	500,000	500,000	1,000,000	1,500,000
Maximum per family*				

Benefits (per accident/ incident, per trip)	Maximum Sum Covered Per Person (RM)			
	Domestic	International		
		Silver	Gold	Platinum
Section G - Adventurous Activities				
Covers for death, permanent disability, medical expenses and emergency services benefits from participation in an adventurous activity during your trip	Optional (Due to accident only)	Optional (Due to accident or illness)		
Section H - COVID-19 Cover (optional benefit for international trip only)				
Trip cancellation due to COVID-19	Not Covered	Up to 5,000		
Maximum per family*		12,500		
Trip disruption due to COVID-19	Not Covered	Up to 5,000		
Maximum per family*		12,500		
Medical expenses overseas due to COVID-19	Not Covered	Up to 300,000		
Maximum per family*		750,000		
Emergency medical evacuation and repatriation due to COVID-19	Not Covered	Up to 100,000		
Maximum per family*		250,000		
Repatriation, burial and cremation of mortal remains due to COVID-19	Not Covered	Up to 100,000		
Maximum per family*		250,000		
Section I - Extended Home Care (optional benefit for international trip only)				
Covers loss or damage to your home contents caused by burglary, fire or water damage	Not Covered	20,000	20,000	20,000
Section J - Golf Cover (optional benefit for domestic & international trip)				
Covers loss or damage to golf equipment due to theft	1,000	2,000	2,000	2,000
Covers unused golf green fees due to accident and/or illness	500	1,000	1,000	1,000

Note:

- For Section H, if the covered person aged 61 to 80 years old, the benefit amount of medical expenses overseas, emergency medical evacuation and repatriation, burial and cremation of mortal remains due to COVID -19 are 50% of the limit shown in the table above.
- Maximum per family* refers a maximum limit payable for family under "Family Plan" (2.5x of individual limit).
- This list is non-exhaustive. Please refer to the Product Disclosure Sheet or Takaful Certificate for more details on terms and conditions.

Section G - Additional Cover for Adventurous Activities

The following is a list of adventurous activities that will be covered in the event of death, permanent disability, medical expenses and emergency services benefits for an additional contribution for international & domestic trips:

- Water sports – rafting, canoeing and kayaking involving white water (grade 4 and below), rowing, yachting, parasailing, surfing, windsurfing (boardsailing), jet skiing, scuba diving and underwater activities involving the use of any artificial breathing apparatus (up to thirty (30) meters' water depth);
- Winter sports – ice skating and snowboarding, skiing, sledging and snowmobiling (only applicable for international trip); and
- Others – mountaineering (not involving the use of ropes and other climbing equipment) up to 3,500 metres (for international trip)/ 4,500 metres (for domestic trip) or the base camp whichever is lower, rock climbing necessitating the use of ropes and other climbing equipment, mountain hiking, mountain trekking, abseiling, helicopter rides for sightseeing, ultra-marathon, motorcycle convoy, sky diving, hang gliding, bungee jumping, zorb ball riding, sphereing, orbining, hot air balloon and all-terrain vehicle (ATV). Any mountaineering or climbing activities in Nepal shall be excluded under this optional benefit.

Note:

Provided always that the above activities are done on an amateur basis and for leisure purpose with a licensed operator during the journey.

Contribution

Plan	INDIVIDUAL (RM)									
	Adult (16 to 70 years)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	16.50	25.00	33.50	45.00	41.00	54.50	73.50	54.00	72.00	97.00
6-10	25.00	36.50	48.50	65.50	59.50	79.50	107.00	78.50	105.00	141.50
11-18	35.50	57.00	76.00	102.50	93.00	124.00	167.50	123.00	164.00	221.50
19-30	41.00	67.50	90.00	122.00	110.50	147.00	198.50	146.00	194.50	263.00
Each Additional Week	Not Covered	17.50	23.50	32.00	29.00	38.50	52.00	38.00	51.00	69.00
Annual	132.50	188.00	228.50	272.50	306.50	373.00	444.50	405.00	493.00	587.50

Plan	INDIVIDUAL & SPOUSE (RM)									
	Adult (18 to 70 years)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	31.50	48.00	63.50	86.00	78.00	104.00	140.50	103.00	137.50	185.50
6-10	47.50	69.50	93.00	125.50	113.50	151.50	204.50	150.50	200.50	270.50
11-18	67.50	109.00	145.50	196.00	177.50	237.00	320.00	235.00	313.50	423.00
19-30	78.50	129.50	172.50	232.50	211.00	281.00	379.50	279.00	371.50	502.00
Each Additional Week	Not Covered	34.00	45.00	61.00	55.00	73.50	99.50	73.00	97.50	131.50
Annual	253.50	359.00	436.50	520.50	585.00	712.00	848.50	774.00	941.50	1,122.50

Plan	INDIVIDUAL (RM)									
	Senior Citizen (71 to 80 years)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	53.50	81.50	108.50	146.50	132.50	177.00	239.00	175.50	234.00	316.00
6-10	80.50	118.50	158.00	213.50	193.50	258.00	348.00	255.50	341.00	460.00
11-18	115.00	185.50	247.00	333.50	302.50	403.00	544.00	400.00	533.00	719.50
19-30	133.50	220.00	293.50	396.00	358.50	478.50	645.50	474.50	632.50	854.00
Each Additional Week	Not Covered	57.50	77.00	103.50	94.00	125.50	169.00	124.50	165.50	223.50
Annual	Not Covered	610.50	743.00	885.50	995.50	1,211.50	1,444.00	1,316.50	1,602.00	1,910.00

Plan	FAMILY (RM)									
	Adult (18 to 70 years) and Child(ren)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	39.50	60.50	80.50	108.50	100.00	133.50	180.00	133.50	178.00	240.50
6-10	59.50	86.50	115.50	155.50	143.50	191.00	258.00	191.50	255.00	344.50
11-18	85.00	137.50	183.00	247.00	227.50	303.00	409.00	303.50	405.00	546.50
19-30	98.50	172.50	230.00	310.50	285.50	381.00	514.00	381.50	508.50	686.50
Each Additional Week	Not Covered	44.50	59.50	80.00	74.00	98.50	133.00	98.50	131.50	177.50
Annual	316.50	445.50	542.00	646.50	738.00	897.50	1,070.00	985.50	1,199.00	1,429.00

Note:

- All contribution (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 certificate.
- Stamp duty is exempted on the signing-up of takaful certificates with an annual contribution value not exceeding RM150 until 31/12/2025. RM10.00 stamp duty shall be payable starting 1/1/2026.

Contribution for Adventurous Activities Cover

Plan	INDIVIDUAL (RM)									
	Adult (16 to 70 years)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	7.50	15.00	15.00	15.00	24.50	24.50	24.50	32.50	32.50	32.50
6-10	11.50	22.00	22.00	22.00	36.00	36.00	36.00	47.50	47.50	47.50
11-18	16.50	34.50	34.50	34.50	56.00	56.00	56.00	74.00	74.00	74.00
19-30	19.00	41.00	41.00	41.00	66.50	66.50	66.50	87.50	87.50	87.50
Each Additional Week	Not Covered	11.00	11.00	11.00	17.50	17.50	17.50	23.00	23.00	23.00
Annual	36.50	103.00	103.00	103.00	167.50	167.50	167.50	221.50	221.50	221.50

Plan	INDIVIDUAL & SPOUSE (RM)									
	Adult (18 to 70 years)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	14.50	29.00	29.00	29.00	47.00	47.00	47.00	62.00	62.00	62.00
6-10	22.00	42.00	42.00	42.00	68.50	68.50	68.50	90.50	90.50	90.50
11-18	31.00	65.50	65.50	65.50	106.50	106.50	106.50	141.00	141.00	141.00
19-30	36.00	77.50	77.50	77.50	126.50	126.50	126.50	167.50	167.50	167.50
Each Additional Week	Not Covered	20.50	20.50	20.50	33.50	33.50	33.50	44.00	44.00	44.00
Annual	69.00	196.00	196.00	196.00	319.50	319.50	319.50	422.50	422.50	422.50

Plan	FAMILY (RM)									
	Adult (18 to 70 years) and Child(ren)									
	Domestic	International								
No. of Days		Silver			Gold			Platinum		
	Area 1	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4	Area 2	Area 3	Area 4
1-5	19.00	37.50	37.50	37.50	61.50	61.50	61.50	81.00	81.00	81.00
6-10	28.50	55.00	55.00	55.00	89.50	89.50	89.50	118.00	118.00	118.00
11-18	40.50	85.50	85.50	85.50	139.50	139.50	139.50	184.50	184.50	184.50
19-30	47.00	101.50	101.50	101.50	165.50	165.50	165.50	219.00	219.00	219.00
Each Additional Week	Not Covered	27.00	27.00	27.00	43.50	43.50	43.50	57.50	57.50	57.50
Annual	90.50	256.50	256.50	256.50	418.50	418.50	418.50	553.00	553.00	553.00

Contribution for COVID-19 Cover

Plan	INDIVIDUAL (RM)		
	Adult (16 to 70 years)		
	No. of Days	International	
Area 2		Area 3	Area 4
1-5	17.50	20.50	28.00
6-10	26.00	34.00	47.00
11-18	38.50	53.50	74.50
19-30	56.00	81.50	113.00
Each Additional Week	12.50	19.50	27.00
Annual	72.50	96.00	121.00

Plan	INDIVIDUAL (RM)		
	Senior Citizen (71 to 80 years)		
	No. of Days	International	
Area 2		Area 3	Area 4
1-5	35.00	41.00	56.00
6-10	52.00	68.00	94.00
11-18	77.00	107.00	149.00
19-30	112.00	163.00	226.00
Each Additional Week	25.00	39.00	54.00
Annual	Not Covered	Not Covered	Not Covered

Plan	INDIVIDUAL & SPOUSE (RM)		
	Adult (18 to 70 years)		
No. of Days	International		
	Area 2	Area 3	Area 4
1-5	31.50	37.00	50.50
6-10	47.00	61.00	84.50
11-18	69.50	96.50	134.00
19-30	101.00	146.50	203.50
Each Additional Week	22.50	35.00	48.50
Annual	138.50	183.50	231.50

Plan	FAMILY (RM)		
	Adult (18 to 70 years) and Child(ren)		
No. of Days	International		
	Area 2	Area 3	Area 4
1-5	44.00	51.50	70.00
6-10	65.00	85.00	117.50
11-18	96.50	134.00	186.50
19-30	140.00	204.00	282.50
Each Additional Week	31.50	49.00	67.50
Annual	181.50	240.00	302.50

Contribution for Extended Home Care Cover

No. of Days	International
	Area 2, 3 & 4
1-5	18.50
6-10	33.50
11-18	50.50
19-30	66.50
Each Additional Week	16.00
Annual	Not Covered

Contribution for Golf Cover

Plan	INDIVIDUAL (RM)	
	Adult (16 to 80 years)	
No. of Days	Domestic	International
		Area 2, 3 & 4
1-5	8.00	12.00
6-10	11.50	17.50
11-18	14.50	22.50
19-30	22.50	34.50
Each Additional Week	Not Covered	14.50
Annual	Not Covered	90.00

Plan	INDIVIDUAL & SPOUSE (RM)	
	Adult (18 to 70 years)	
No. of Days	Domestic	International
		Area 2, 3 & 4
1-5	15.00	23.00
6-10	21.50	33.00
11-18	28.00	43.00
19-30	42.50	65.50
Each Additional Week	Not Covered	28.00
Annual	Not Covered	171.50

Plan	FAMILY (RM)	
	Adult (18 to 70 years) and Child(ren)	
No. of Days	Domestic	International
		Area 2, 3 & 4
1-5	19.50	30.00
6-10	28.00	43.00
11-18	36.50	56.50
19-30	56.00	86.00
Each Additional Week	Not Covered	36.50
Annual	Not Covered	224.50

Area of Coverage

Area 1 (Domestic)	Within Malaysia.
Area 2 (Selected Asian countries)	Bangladesh, Bhutan, Brunei, Cambodia, China (excluding Mongolia), Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Pakistan, Philippines, Sikkim, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Timor Leste and Vietnam.
Area 3	Worldwide excluding Malaysia, USA and Canada.
Area 4	Worldwide including USA and Canada (excluding Malaysia).
Comprehensive Sanctioned Countries/ Regions and Other Excluded Destination	Cuba, Iran, North Korea, Syria, Ukraine, Russia, Myanmar, Iraq, Palestine, Afghanistan, Belarus, Venezuela, Sudan, South Sudan, Israel, Antarctica, Nepal and Libya.

FAQ

1. What is this product about?

This product benefits on the occurrence of specific events to the covered person that may arise during domestic or international travel, for business or leisure. Benefits include death or permanent disability due to accident, medical expenses arising due to accident or illness, various inconvenience, losses or damages to baggage and/or personal effects, personal liability, emergency services and optional benefits with additional contribution such as adventurous activities cover, COVID-19 cover, extended home care cover, and golf cover.

2. I am a Non-Malaysian (foreigner). Am I entitled to sign up TripCare 360 Takaful?

Yes, with the condition that all departures is from Malaysia and you are returning to Malaysia after your trip.

3. I am a Malaysian, but I am departing from another country (Singapore, Indonesia, Thailand etc.). Can I sign up this travel takaful plan?

No, you can't. Your origin country of departure must be from Malaysia.

4. How do I sign up for my travel takaful plan?

You can sign up your travel takaful in any of the following method:

- Sign up online on our website; or
- Locate and contact an agent to sign up; or
- Visit our nearest branch in your area.

You are required to sign up your takaful plan before your departure. You are encouraged to sign up at least 7 days before departure in order to enjoy the trip cancellation benefit.

5. Can I participate Tripcare 360 Takaful for my family and how much contribution do I have to pay?

Yes, you may participate TripCare 360 Takaful for your family, i.e. spouse and children who are travelling together with you.

The contribution varies depending on your choice of plan, destination and duration of cover selected. The contribution amount is exclusive of applicable tax imposed by the Government of Malaysia at the prevailing rate.

6. What are the modes of payment?

You may choose to pay cash, cheque or via credit card.

Note: The cheque must be cleared before the effective date of certificate.

7. What does the cover commence for each trip?

Domestic (Area 1)

Coverage commences from the effective date of takaful at 12:01 am Malaysian time and ceases on whichever of the following occurs first:

- Immediate upon arrival at your home of residence in Malaysia; or
- The expiry of the period of takaful at 23:59 pm Malaysian time, on the date specified under the certificate.

International (Area 2, 3, & 4)

Coverage commences 6 hours prior to the booked departure time for a direct journey to the place of embarkation in Malaysia and ceases on whichever of the following occurs first:

- a) Six (6) hours after booked arrival time at the final destination in Malaysia;
- b) Immediate upon arrival at your home; or
- c) The expiry of the period of takaful at 23:59 pm Malaysian time, on the date specified in the certificate.

8. What is the maximum period of coverage for single/per trip and annual trip?

The duration under "Per Trip" shall not exceed:

- a) International Trip
 - i. Per trip plan : 180 consecutive days
 - ii. Annual trip plan : Unlimited number of overseas trips, with each trip not exceeding 90 consecutive days.
- b) Domestic Trip
 - i. Per trip plan : 30 consecutive days
 - ii. Annual trip plan: Unlimited number of domestic trips, with each trip not exceeding 30 consecutive days.

9. How do I make claim?

All claims must be submitted as soon as possible. It is recommended to submit them within 24 hours, but no later than 30 days from the date of loss or damage. You can submit your claim via the Etiqa+ app. Please refer to the Takaful Certificate for more information on Claim Notification, Procedures, and Settlement.

10. Who do I contact for an emergency assistance or if I need to be admitted to a hospital while overseas?

Please call our 24-Hour, 7 days Travel Assistance Helpline at **+603-2785 6565**

11. I suffer from medical and physical conditions. Can I claim for medical/hospital and other related expenses if I require treatment while on my trip?

No. This certificate will not cover expenses incurred directly or indirectly caused by or arising from any pre-existing conditions whereby you have prior knowledge of before commencement of the certificate or which existed or developed symptoms within the 12 months prior to the commencement of each journey or trip.

12. Can I pay extra to cover "pre-existing medical" condition?

No, TripCare 360 Takaful does not have this option.

13. Can I continue my medical treatment for any injury sustained during my overseas trip, after my return home?

Yes. You may seek reimbursement for medical expenses necessarily incurred when you return to Malaysia for follow-up treatment up to a maximum of 3 months from the date of your return for continuing medical treatment thereafter, subject your plan's benefit limits.

14. Can I seek reimbursement for non-refundable expenses which I had paid if I have to cancel my trip due to a serious illness?

Certificate will pay if your trip is cancelled due to serious injury or sickness which required hospitalisation or compulsory quarantine and unfit to travel as certified by a Medical Practitioner. For this section to be payable, the takaful must be contracted no later than 7 days before the commencement date of your journey.

15. Are there any charges for Travel and Medical Assistance Services that I need to pay?

The Travel and Medical Assistance Services charge is already included as a part of the contribution. However, for any other services/charges required that are not within the scope as stated in the certificate, you would need to bear the cost of such charges and they will inform you on the charges and payment arrangement prior to execution of the service required.

16. What are the general exclusions under this certificate?

General Exclusions

- a) Pre-existing conditions;
- b) Self-inflicted injury, attempted suicide, mental disorder;
- c) Complications of pregnancy, sexually transmitted disease, HIV, alcohol or drugs;
- d) Air travel other than as a fare paying passenger on a regular scheduled or licensed chartered aircraft;
- e) Engaging in hazardous occupations, sports or activities unless such activities have been covered under the adventurous activities (optional benefit) that covered person has sign-up;
- f) Travelling to or through countries or regions affected by war, conflict, or those declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO), and including but not limited to Cuba, Iran, North Korea, Syria, Ukraine, Russia, Myanmar, Iraq, Palestine, Afghanistan, Belarus, Venezuela, Sudan, South Sudan, Israel, Antarctica, Nepal, and Libya;
- g) Participation in illegal activities such as provoked assault;
- h) Actions taken by governmental authorities; and
- i) Travelling for hajj pilgrimage.

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

Important Notes

1. This brochure is intended for reference only and shall not constitute as a contract.
2. Etiqa General Takaful Berhad is licensed under the Islamic Financial Service Act 2013 and regulated by Bank Negara Malaysia.
3. You must disclose all material facts such as medical condition and your age correctly. Please note that it is your duty to take reasonable care not to make a misrepresentation in answering the questions and in making the disclosure.
4. The contribution due must be paid in full and received by us before the effective date of takaful or renewal of the certificate. If this condition is not complied with then the certificate shall not be effective and shall become void.
5. Please ensure that you bring along your Takaful Certificate or Certificate of Insurance document during your trip.
6. This brochure contains only a brief description of the product. For detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Takaful Certificate.