eTiQa+ GUIDE

eTiQa+
GET IN ON Google Play
Download on the App Store
EXPLORE IT ON AppGallery
Explore the Etiqa+ App
Enjoy cash rebates on motor plans, 24/7 roadside assistance, medical services, faster claims and more!

eTiQa+
DAPATKAN DI Google Play
Muat turun pada App Store
TEROKAI DI AppGallery
Terokai aplikasi Etiqa+ yang terbaru
Nikmati rebat tunai untuk pelan motor, bantuan tepi jalan 24 jam, perkhidmatan perubatan, tuntutan pantas dan banyak lagi!

Before Login & Sign Up

What You Can Do Before Sign Up or Login to Etiqa+ App

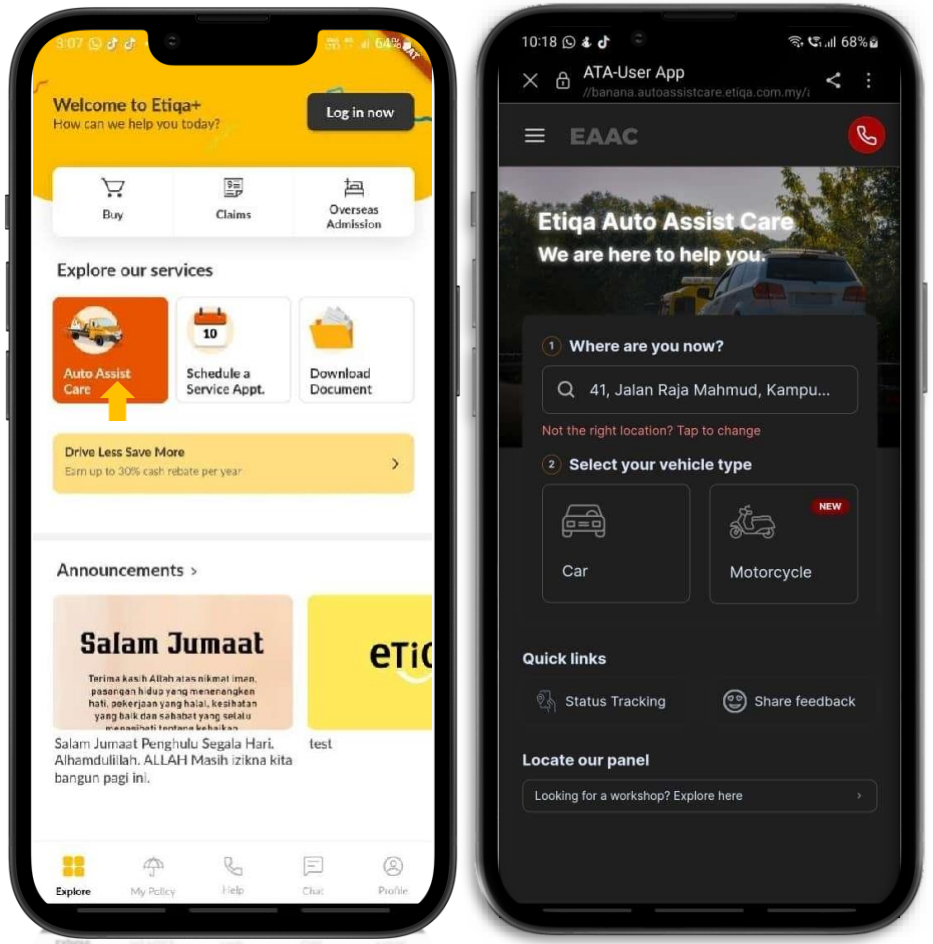
Without Login/Sign Up

Use Auto Assist Care Button

•You may request for immediate assistance for towing or other emergency assistance

•You may filled in required details such as your location and vehicle type

•You also able to locate our nearest panel for further assistance



What You Can Do Before Sign Up or Login to Etiqa+ App

WithoutLogin/SignUp

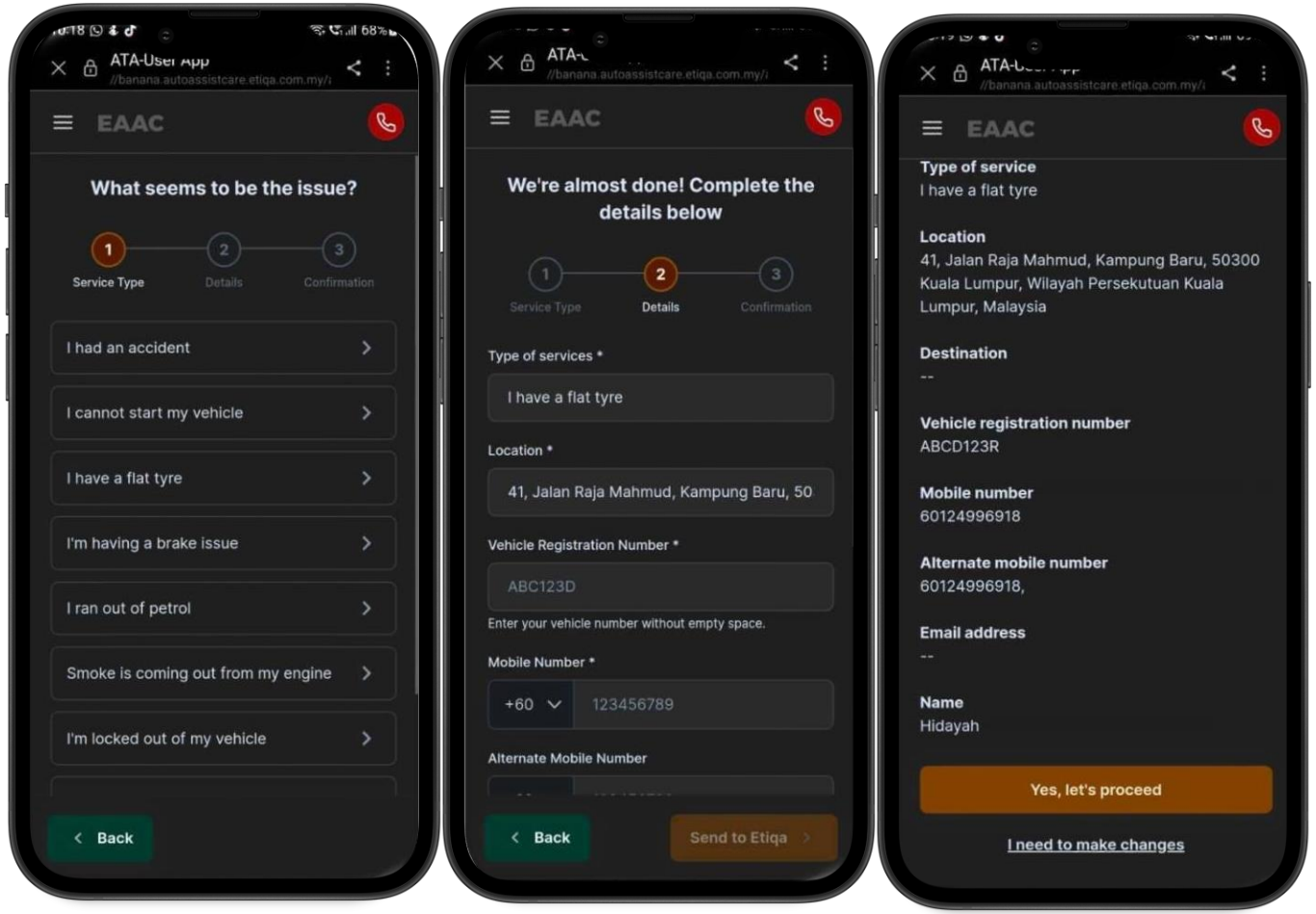
Use Auto Assist Care Button

•You may choose the service type based on their issues

•You may need to fill in all required details as shown in image attached

•You may verify all the details and tap on button "Yes, let's proceed'

•Your request will be directly sent to respective team for their further action



What You Can Do Before Sign Up or Login to Etiqa+ App

Without Login/SignUp

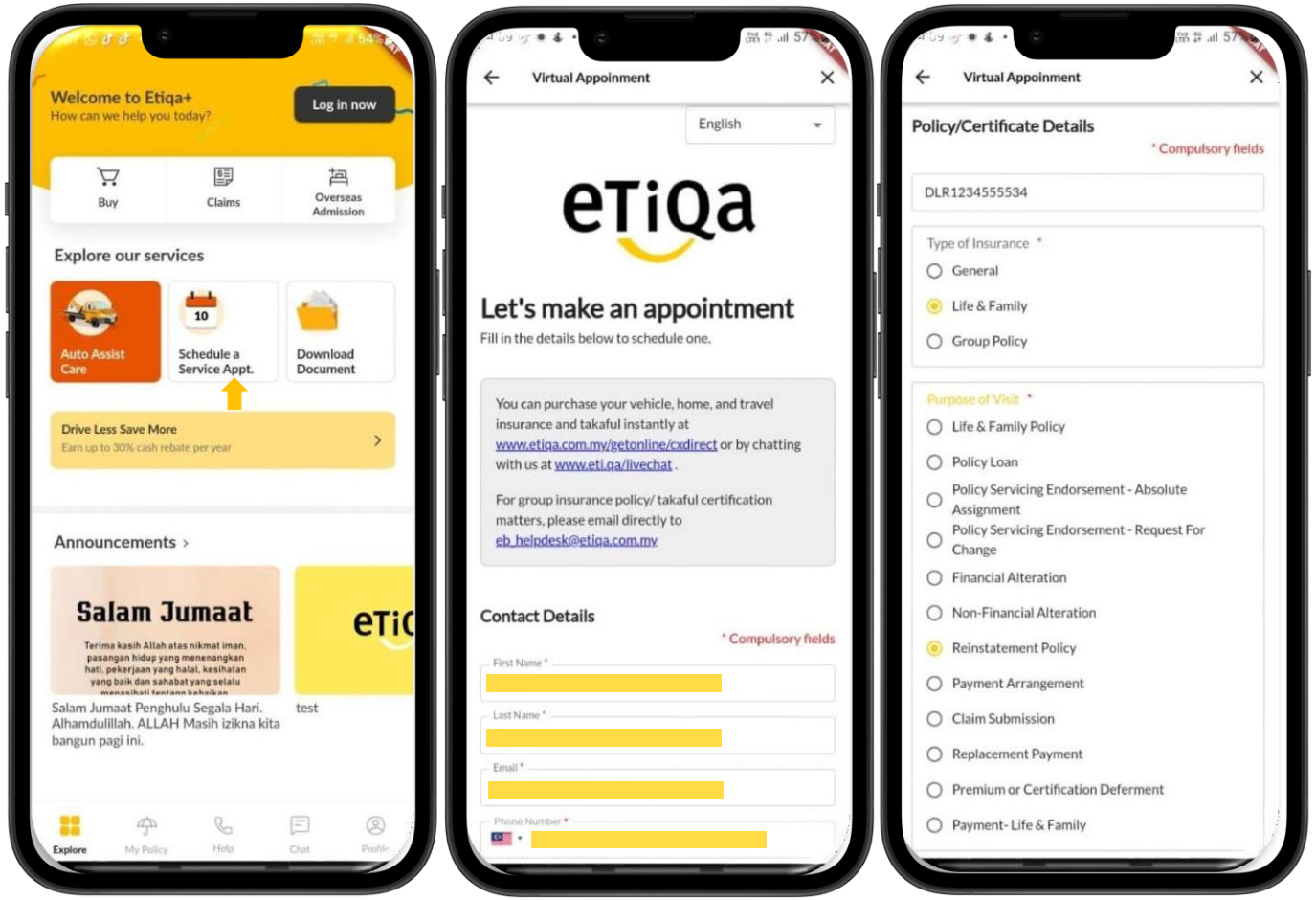
Schedule a Service Appointment

➢You may request to **schedule a Service Appointment** for their policy

➢You required to fill in the contact details such as First Name, Last Name, Email and Phone Number

➢Fill in the policy/certificate details such as Type of Insurance and Purpose of the Visit

➢You may filled in the details based on their needs

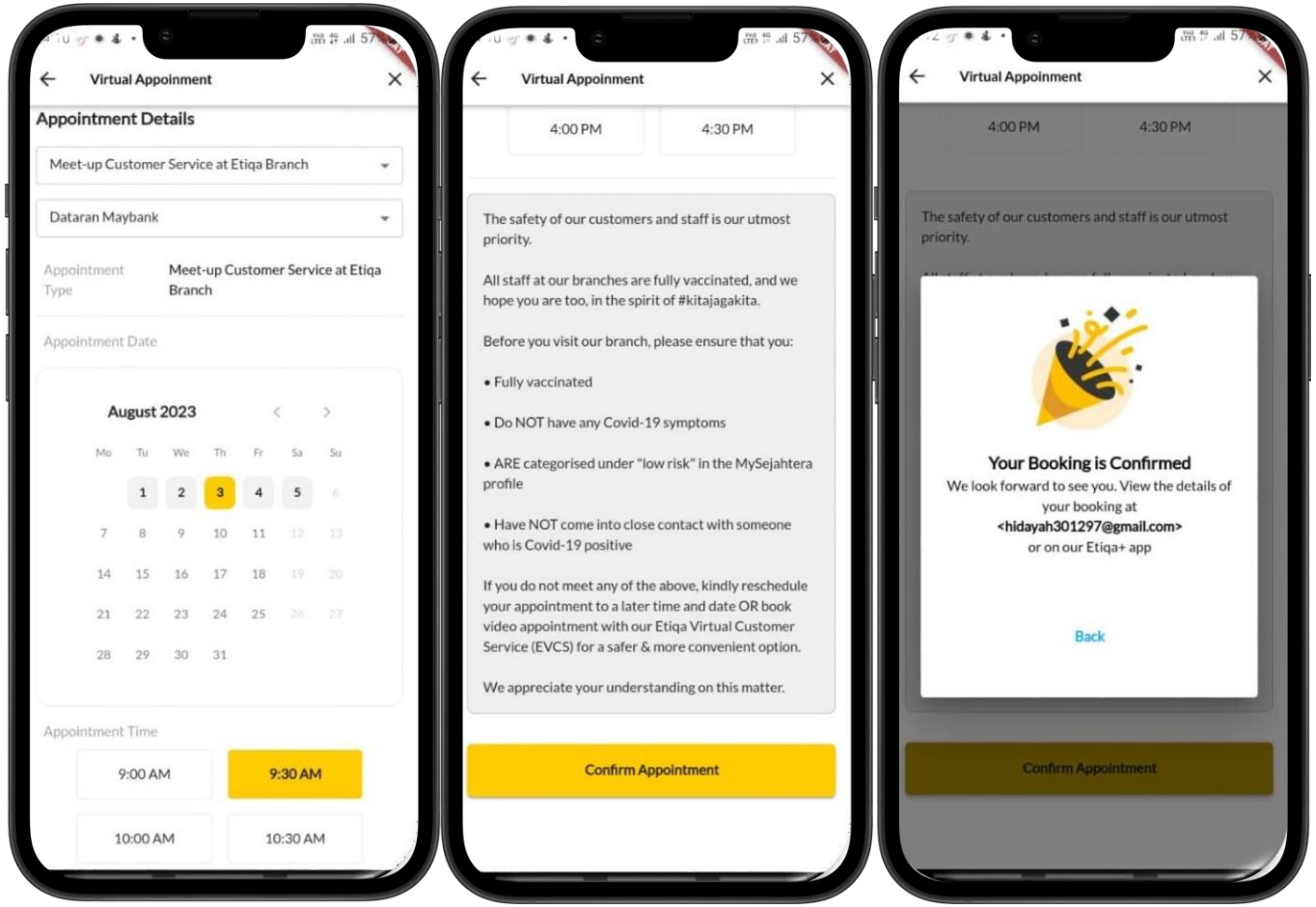


What You Can Do Before Sign Up or Login to Etiqa+ App

Without Login/Sign Up

Schedule a Service Appointment

- You may filled in the Appointment Details that contains of location of the Appointment will held and Appointment Type
- You may filled in the Appointment Date and Appointment Time
- You will directed to Summary of the Service Appointment and may tap on "Confirm Appointment"
- Message "**Your Booking is Confirmed"** will popup to indicate that your booking is successful

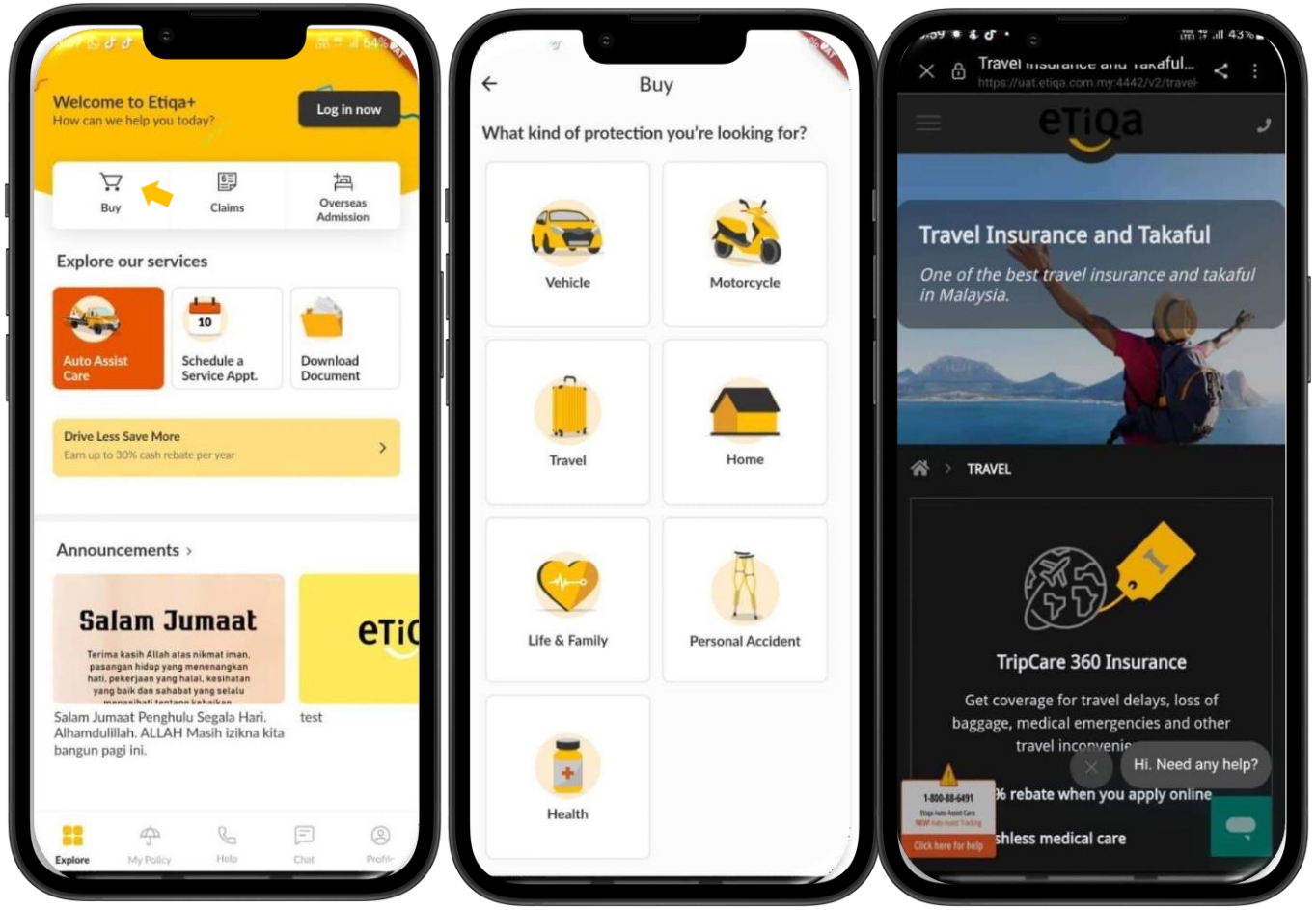


What You Can Do Before Sign Up or Login to Etiqa+ App

Without Login/Sign Up

List of Etiqa products to buy

- For customers who intend to buy our various insurance products online, they can tap on the "Buy" button.
- It will show a list of various insurance products that customers can choose from based on their preferences and needs.
- E.g., A customer may tap on Travel Product if they intend to buy Travel products, and it will take the customer to the Etiqa website for further steps.
- The customer may follow the steps to fill in all the details on the website to purchase travel products.



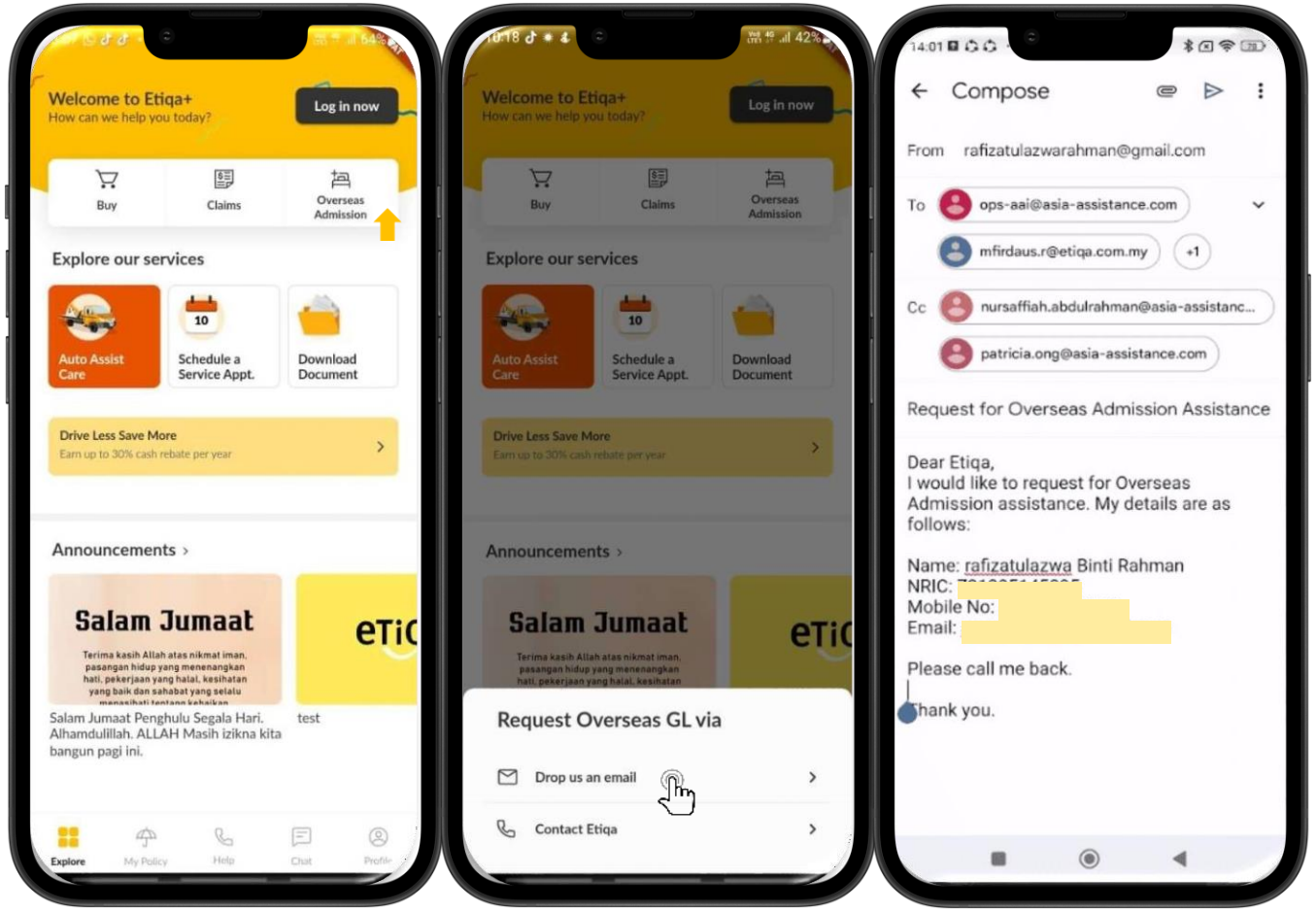
What You Can Do Before Sign Up or Login to Etiqa+ App

Without Login/Sign Up

Overseas Admission

•Tap on Overseas Admission Assistance for Trip Care 360 GL Request:

•Send an email for a callback by the Travel Assistance team to call the customer back.



What You Can Do Before Sign Up or Login to Etiqa+ App

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Overseas Admission

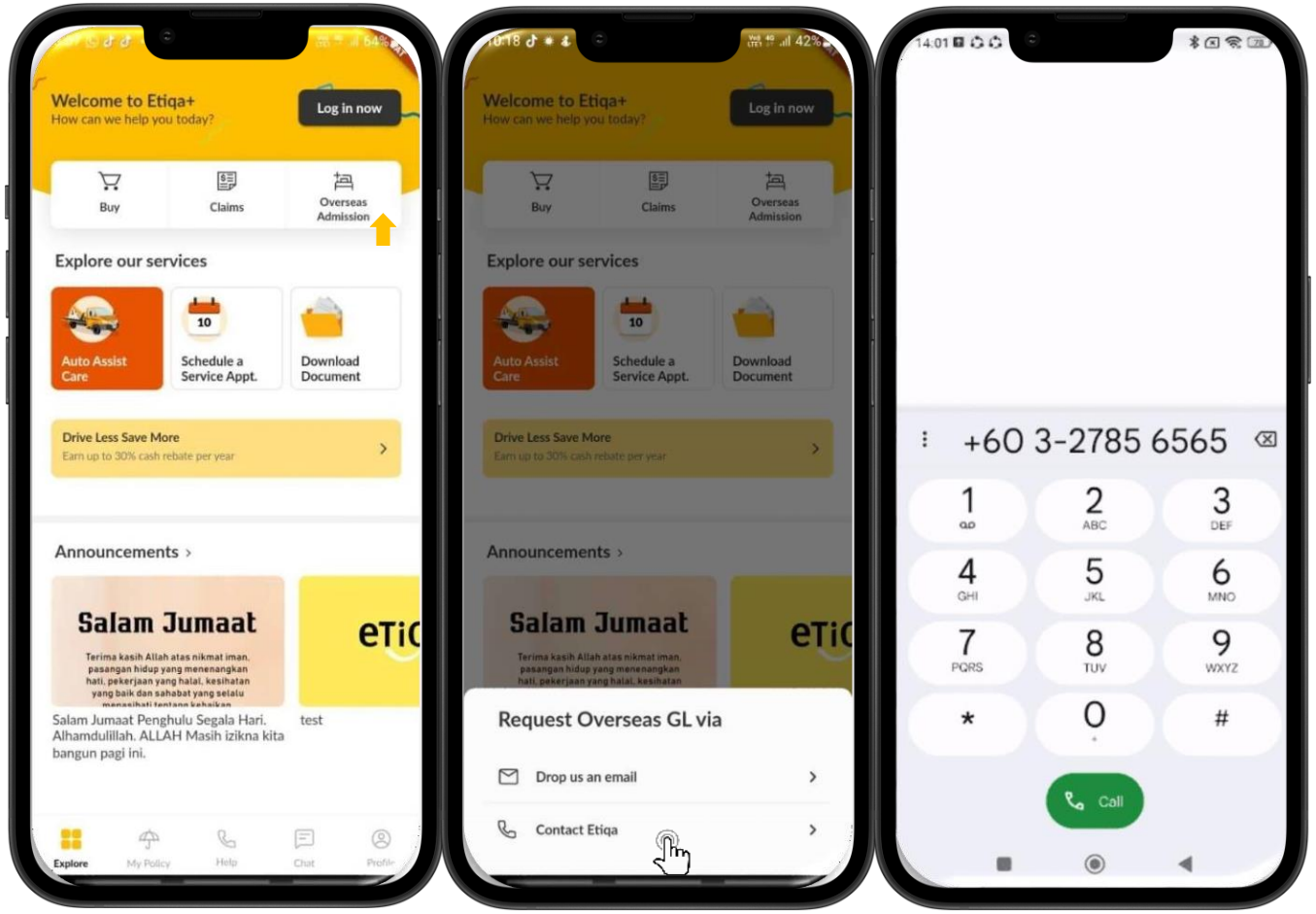
•Tap on Overseas Admission

Assistance for Trip

Care 360 GL Request:

•Contact Travel Assistance team to

request for travel assistance.



What You Can Do Before Sign Up or Login to Etiqa+ App

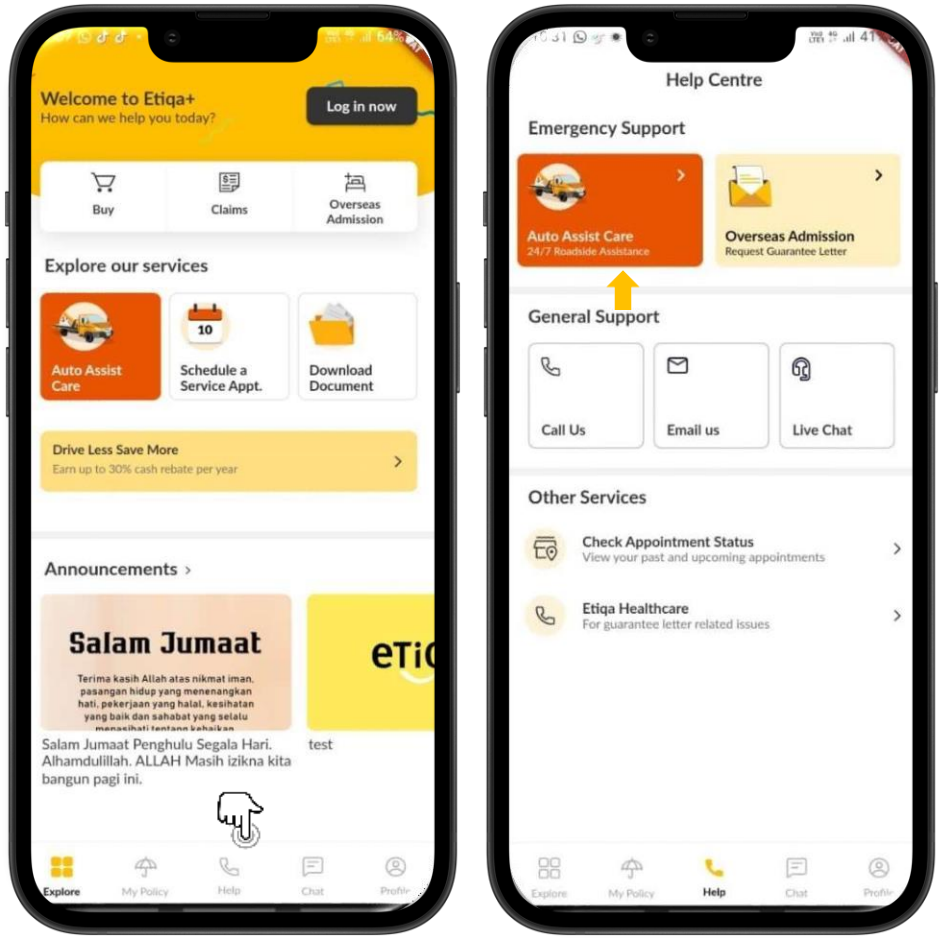
Without Login/Sign Up

Multiple Customer Touchpoints

•Tap on the Help button.

•It will bring you to the Help Centre page, and at this page, you are able to choose the assistance type that you require.

•For **Emergency Support**, you can tap on the button **Auto Assist Care** or **Overseas Admission.**



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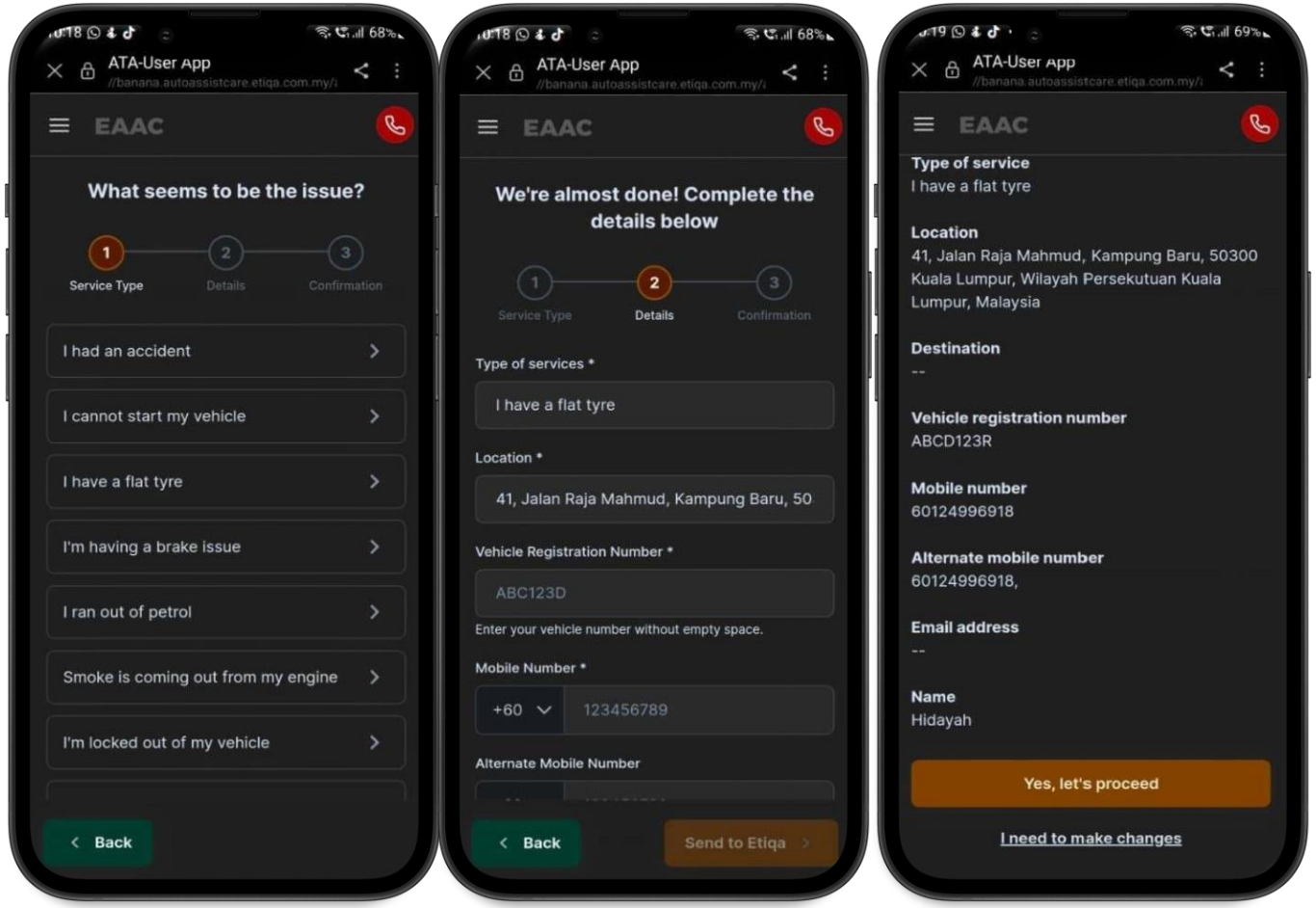

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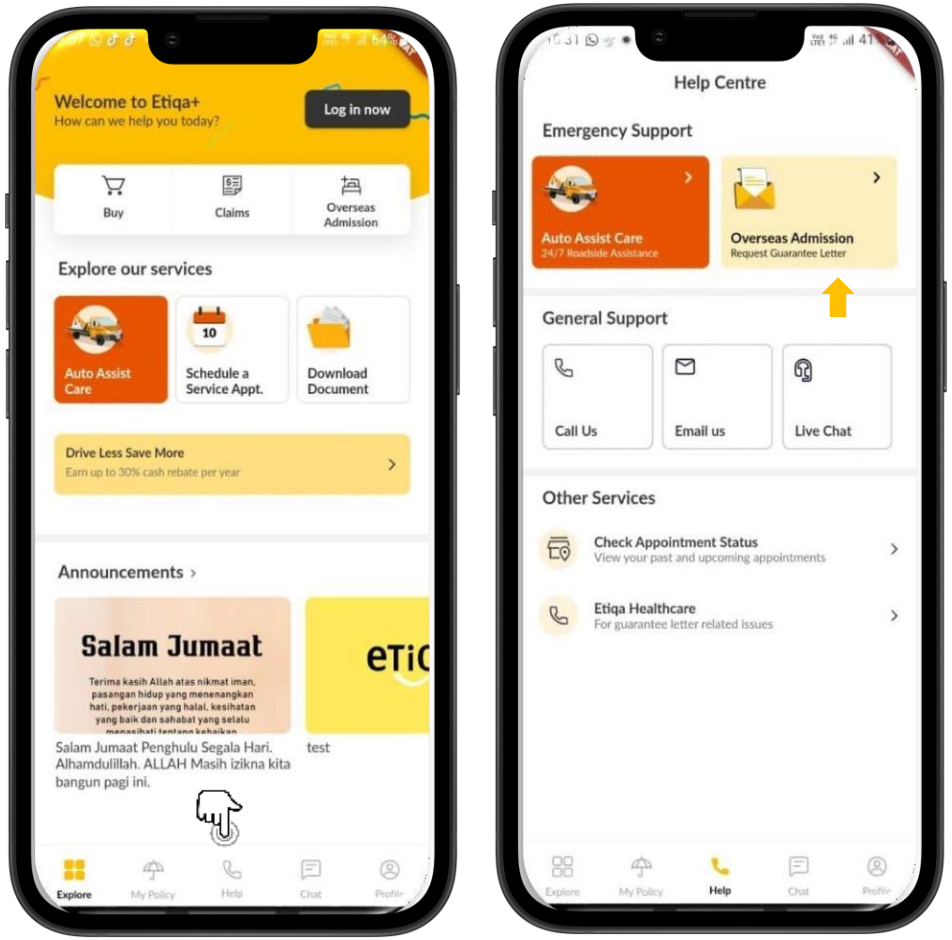

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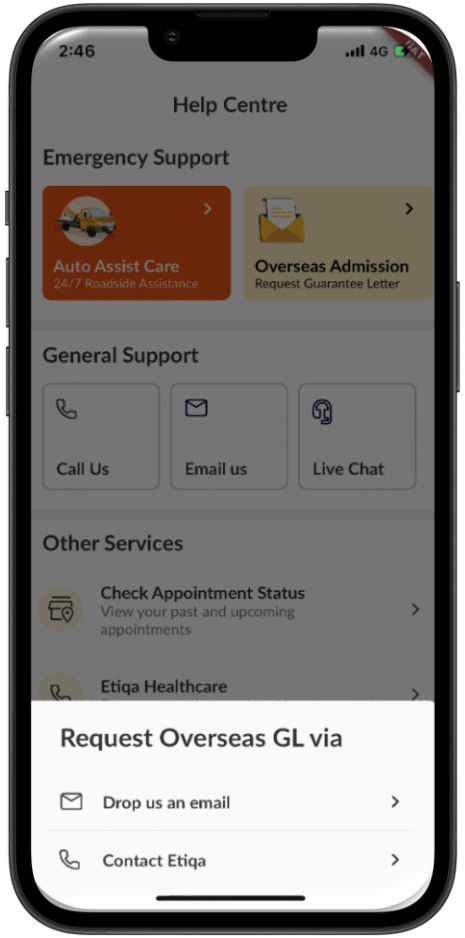

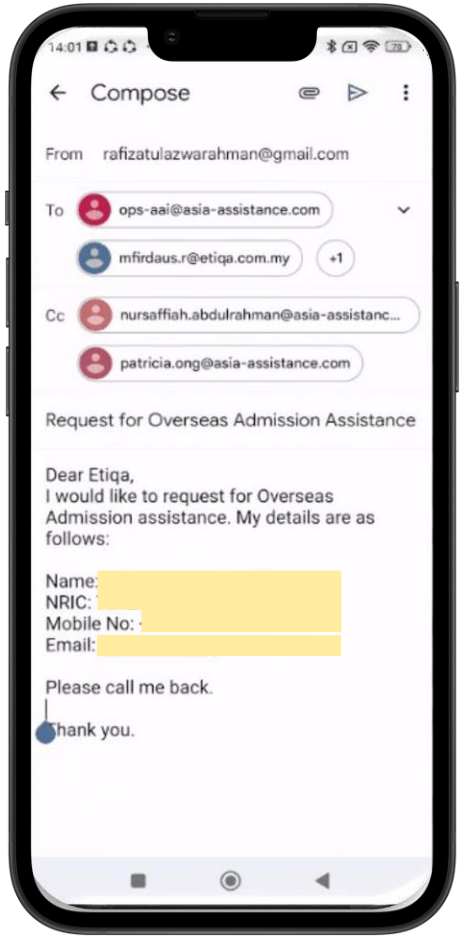

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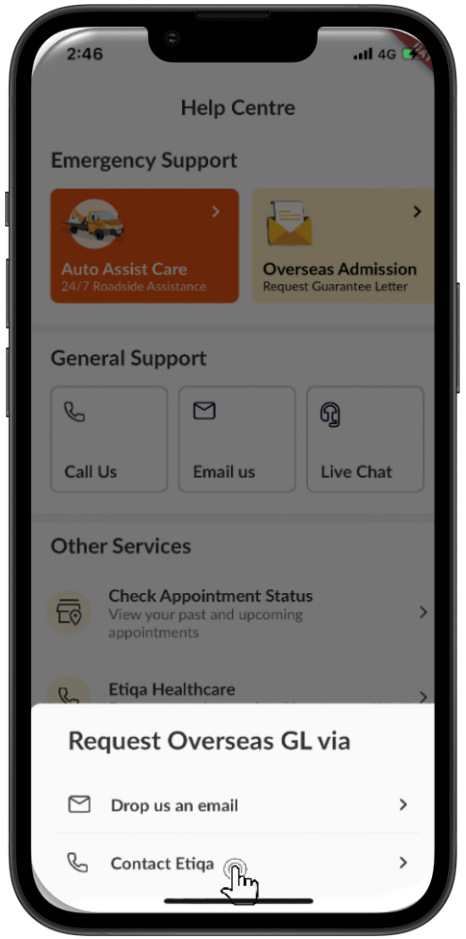
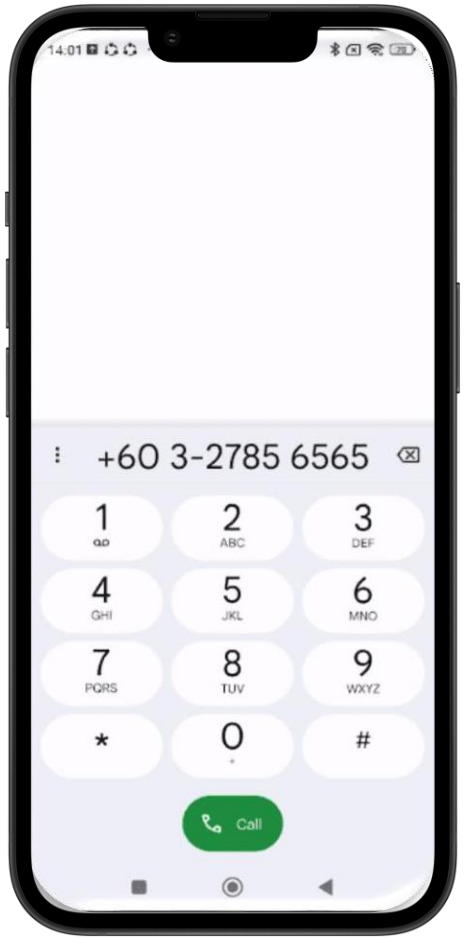


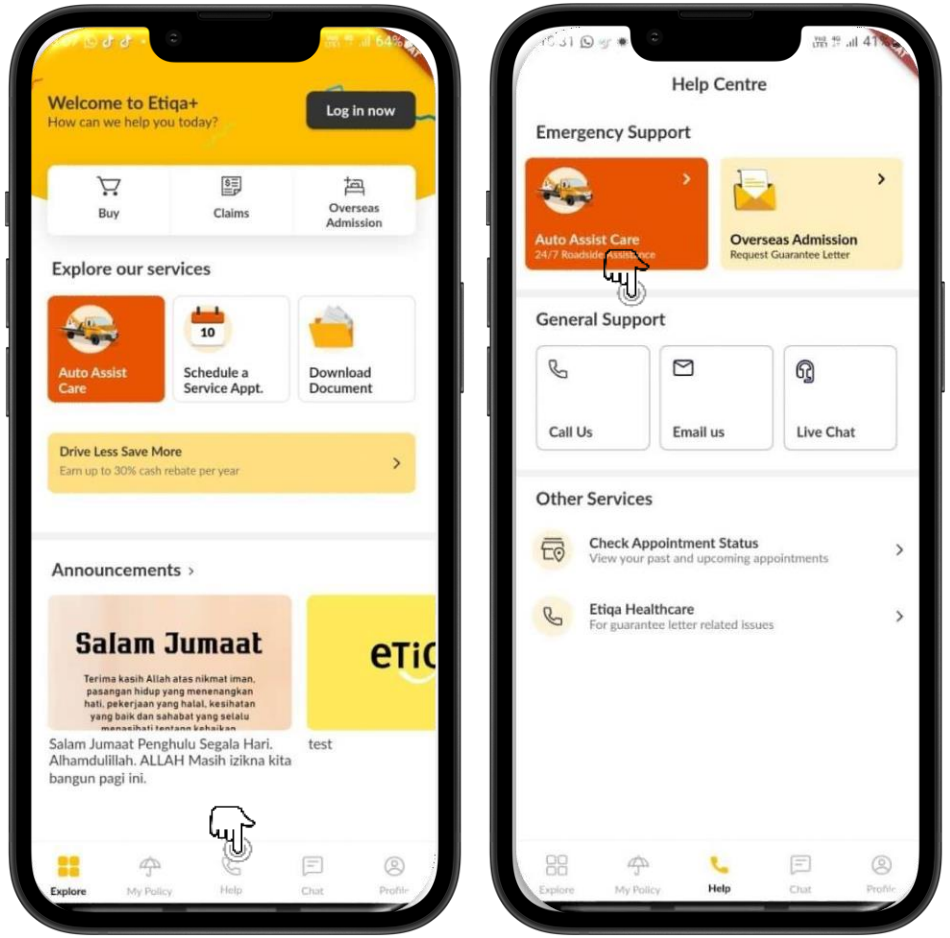


What You Can Do Before Sign Up or Login to Etiqa+ App

WithoutLogin/SignUp

Multiple Customer Touchpoints

- Tap on the Help button.
- For **General support**, you can choose to:
  - ➢ Call our Call Center at 1300-13-8888.
  - ➢ Email us at etiqamysupport@etiqa.com.my for further assistance based on your issues.
  - ➢ Or chat with us at Etiqa Live Chat for real-time assistance.
- For **Other Services**:
  - ➢ You can tap on "**Check Appointment Status**" to view your past and upcoming appointments.
  - ➢ Aside from that, you can also tap on the "**Etiqa Healthcare**" button to call Etiqa Healthcare at 1800-88- 9998 for guarantee letter-related issues.



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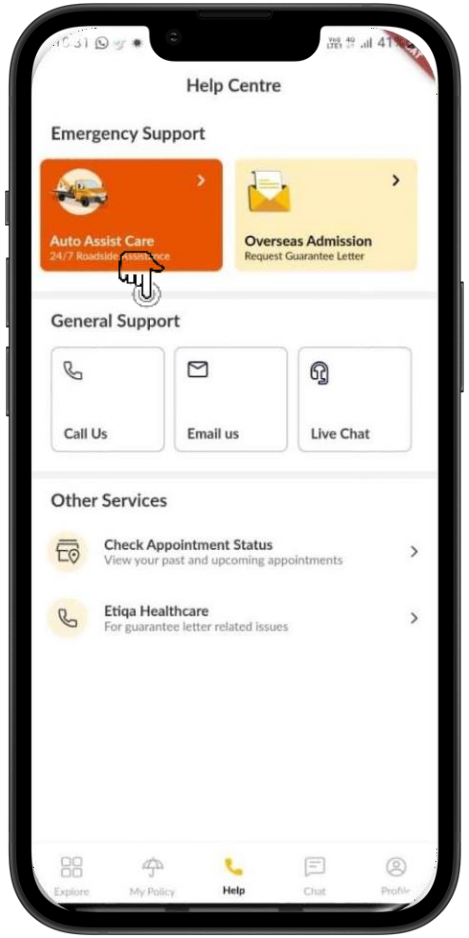

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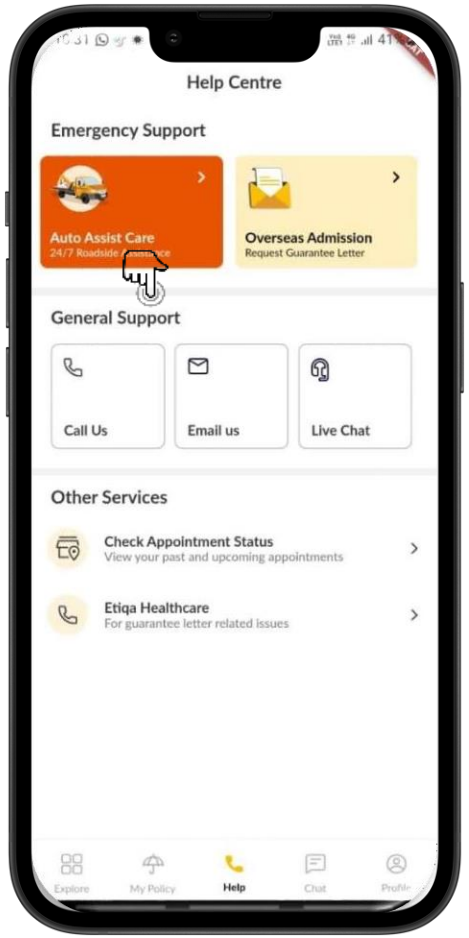

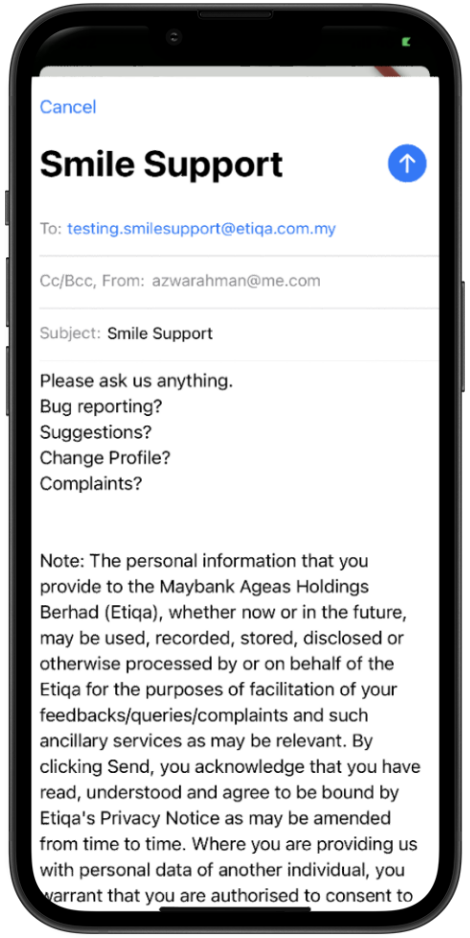

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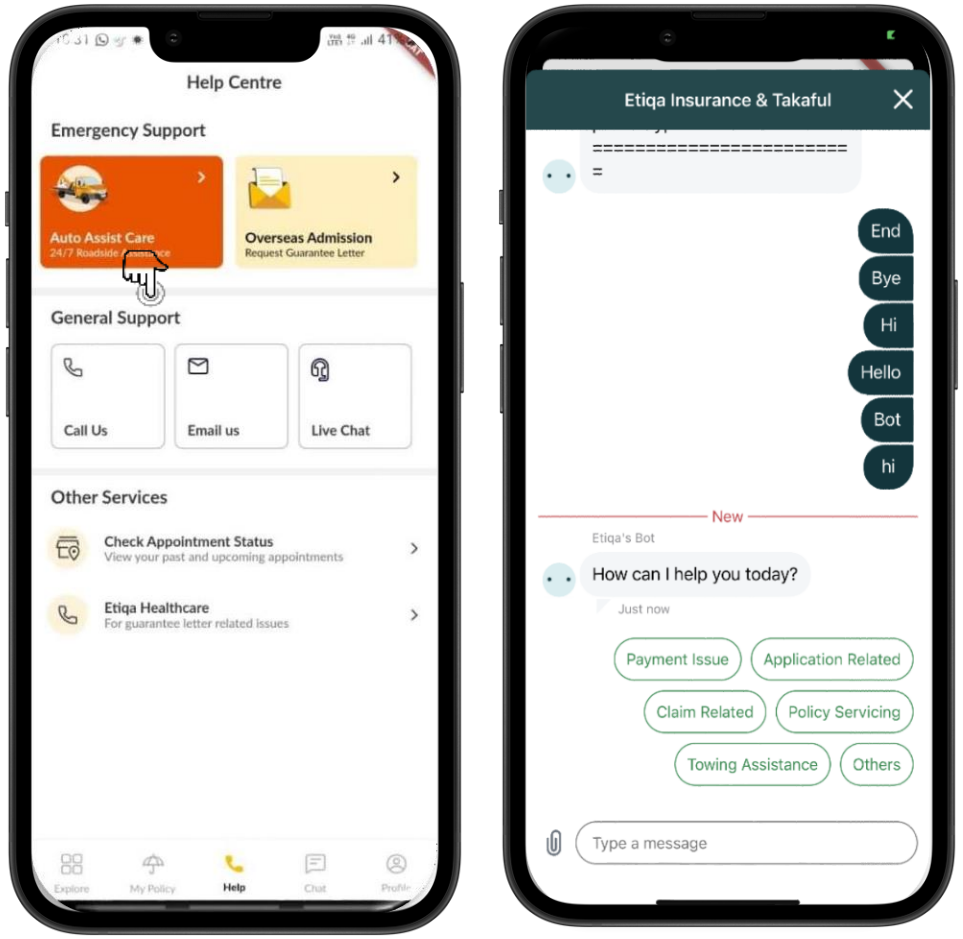

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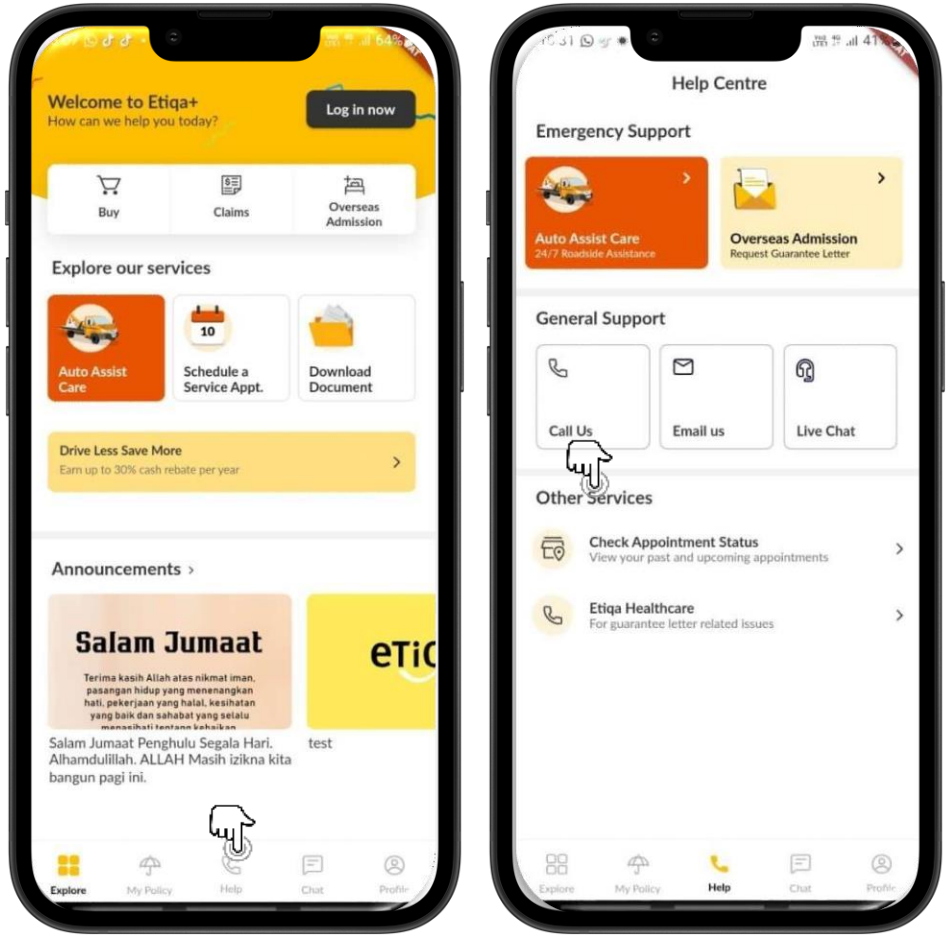

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Use Schedule A Service Appointment

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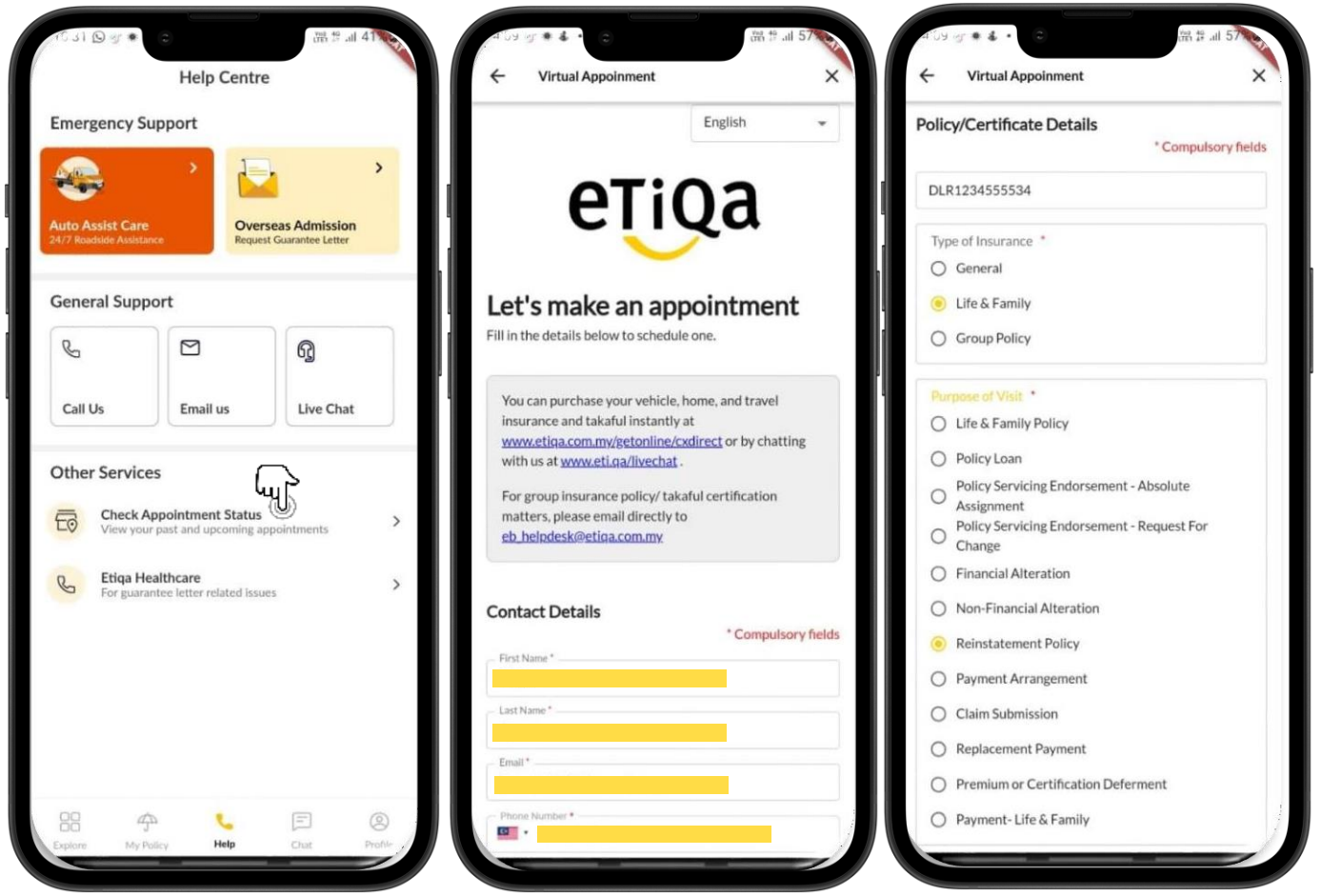

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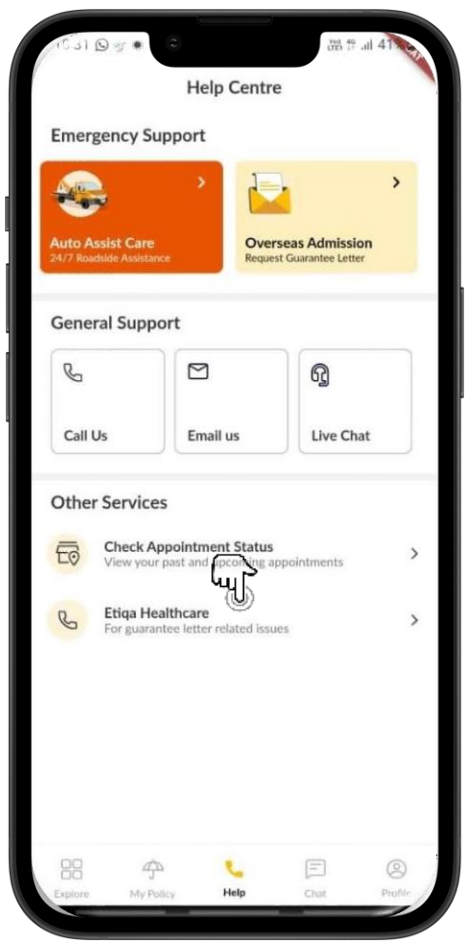
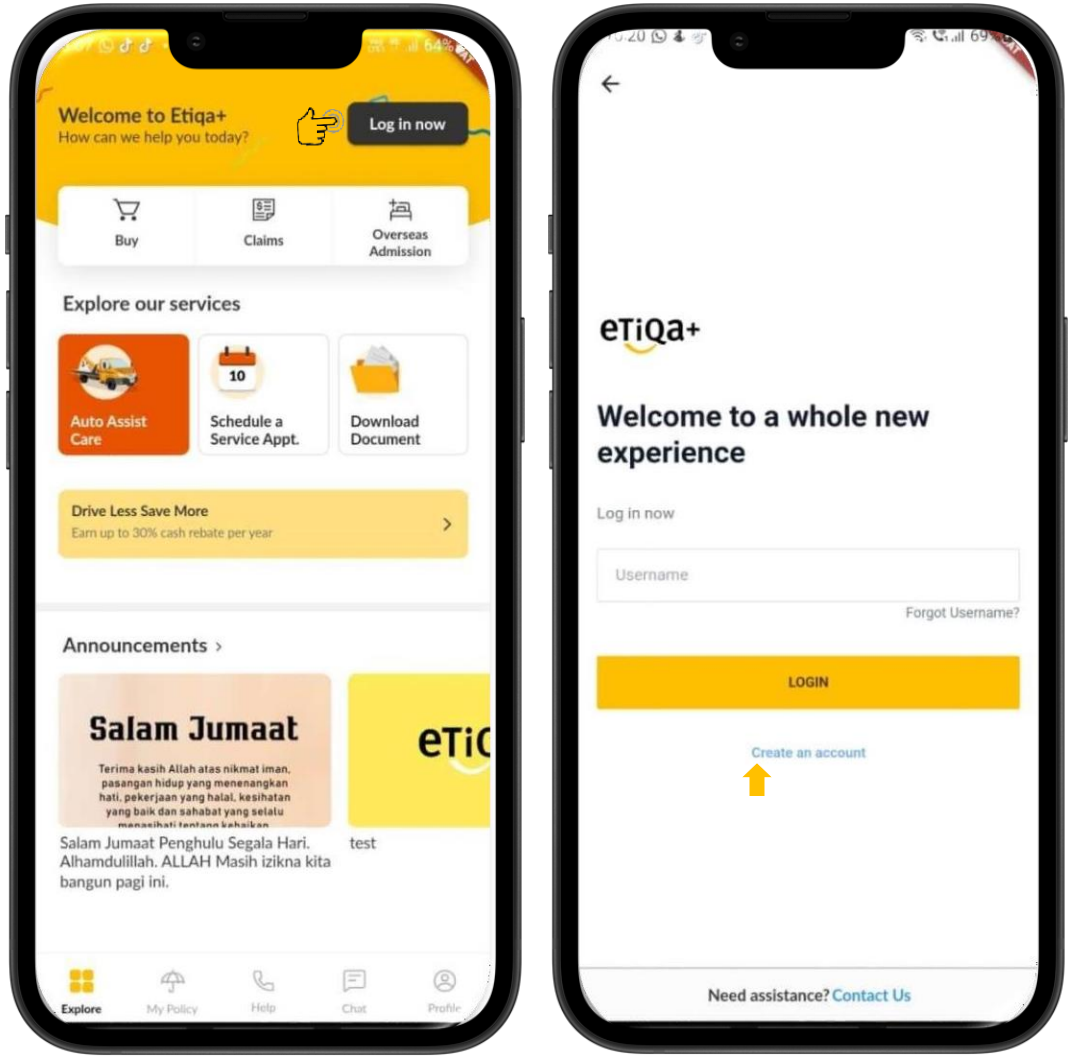


Sign Up

First time login to Etiqa+ App

Step 1

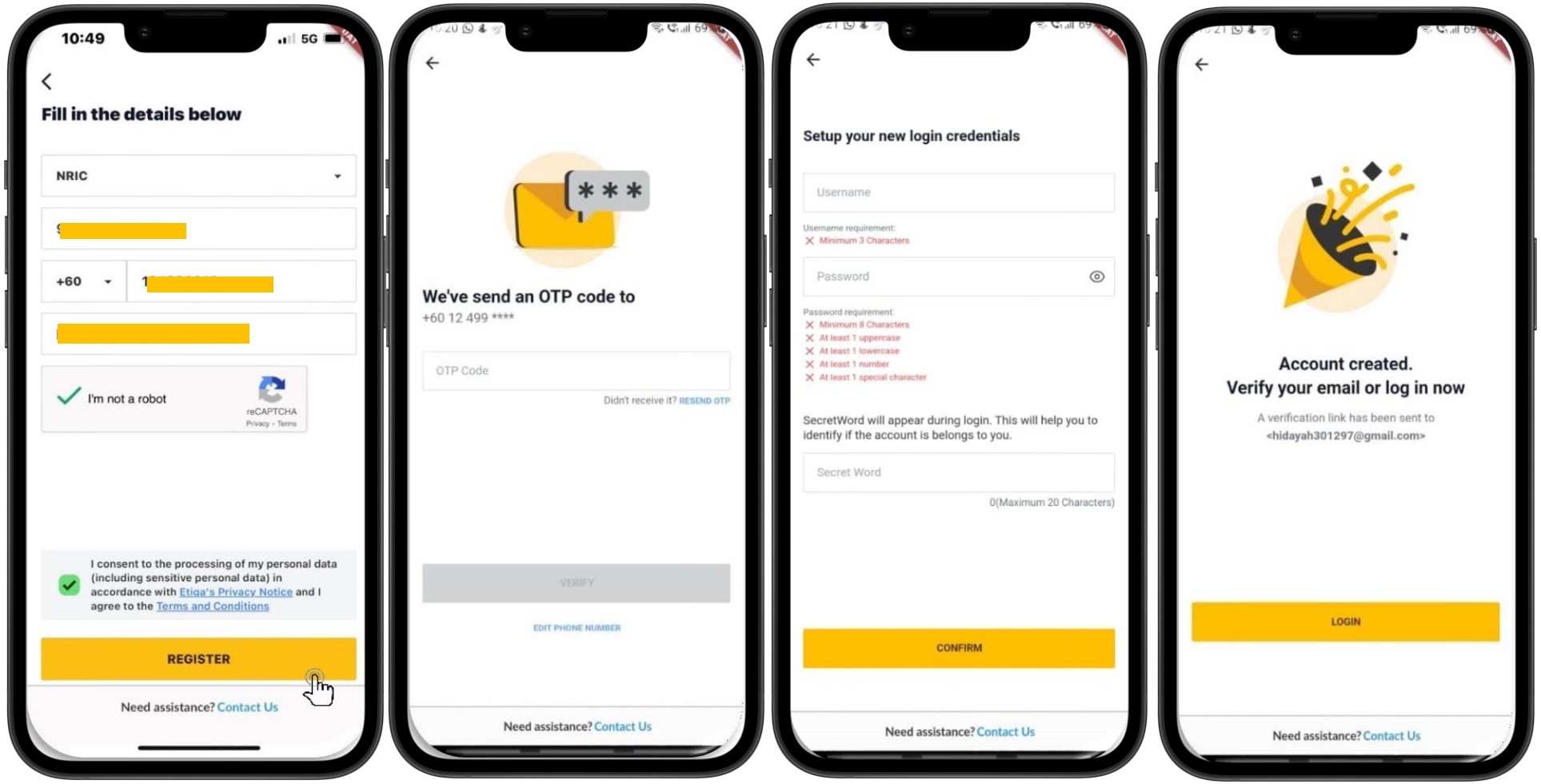
- Download the **Etiqa+** from the App Store, Play Store, or Huawei App Gallery.
- In order to Log in or Sign Up, you may tap the Log in now button.
- It will direct you to the Login page, and you may login if you have already registered for the Etiqa+ App.
- If you are a first-time user, you are required to tap on **Create an account**.



First time login to Etiqa+ App

Step 1

- If your are **new user** to Etiqa+ App, you may create a new account and are required to fill in the required details, such as ID type, NRIC number, mobile number, and email address.
- Once done, you may tick the consent statement and tap the Register button.
- An OTP code will be sent to your mobile number. Key in the OTP to verify it.
- You will be directed to setup your new login credentials i.e. Username, Password and also Secret Word.
- Once you tap on the confirm button, you will be directed to the next page and message "Account created. Verify your email or log in now" will be

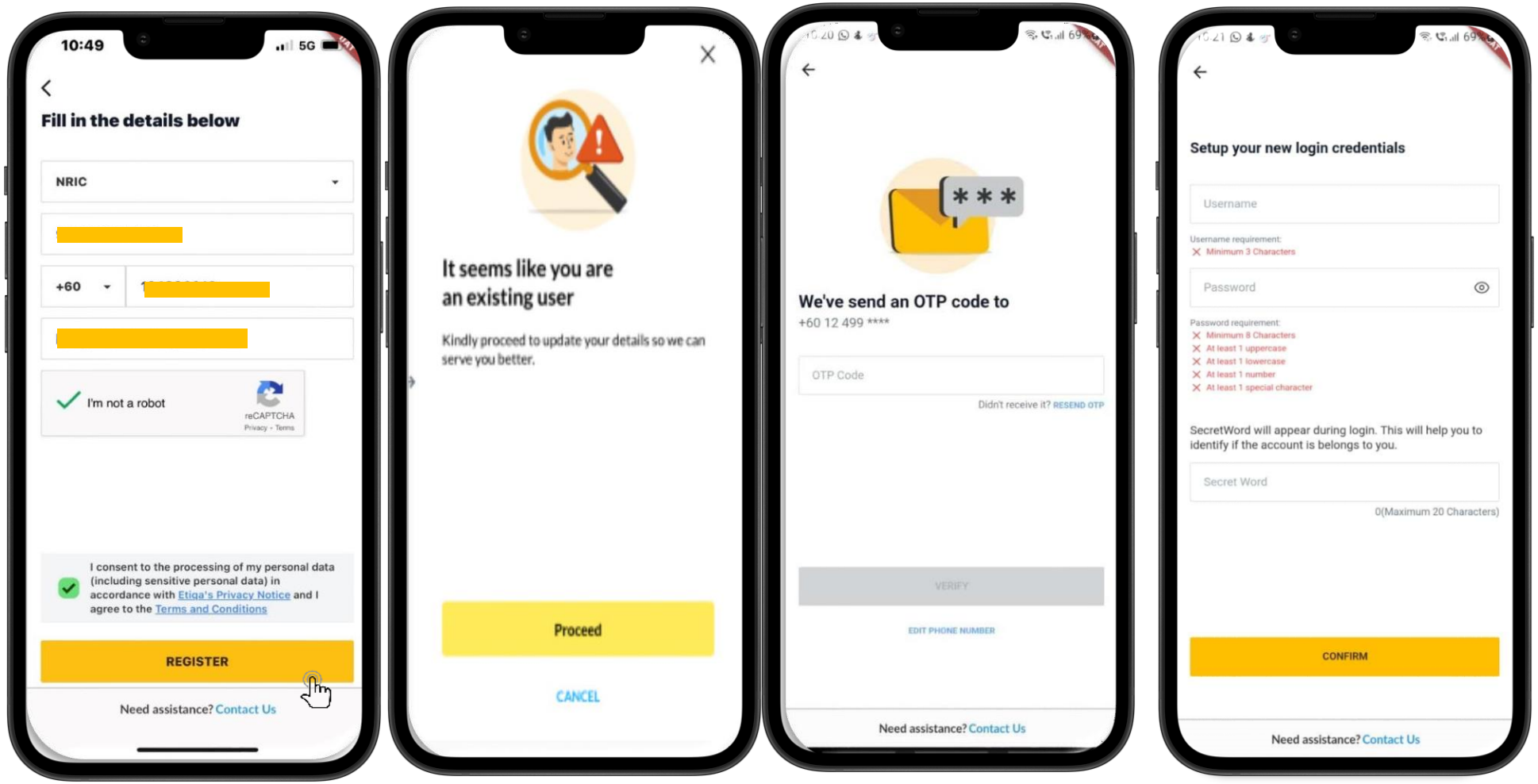


First time login to Etiqa+ App

Step 2

- If you are **existing Smile or CWP user**, you will encountered the screen as shown upon you try to create a new account
- You may tap on the "Proceed" button and it will navigate you to validate the user by sending the OTP and you may tap on the Verify button
- You may need to setup your new login credentials i.e. Username, Password and the Secret Word.
- Once you tap on the Confirm button, prompt message indicate you have successfully created the account.

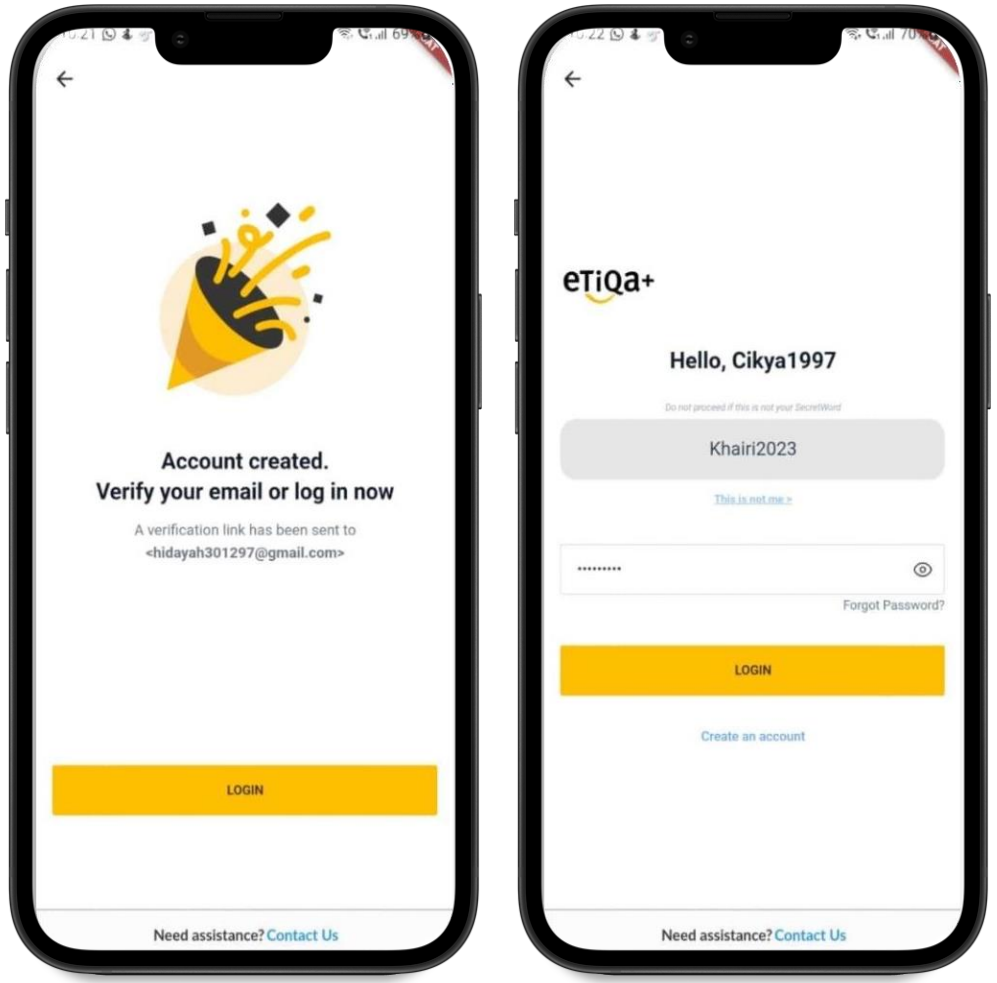
You may proceed to login Etiqa+ App as existing user.



First time login to Etiqa+ App

Step 3

- A message appeared: "**Account created. Verify your email or log in now**" will be shown, and you may tap on Login to proceed to log in to the Etiqa+ App as existing user .
- You may proceed to login to the Etiqa+ App to further explore and navigate around your policy or any feature there.



Activating Biometric

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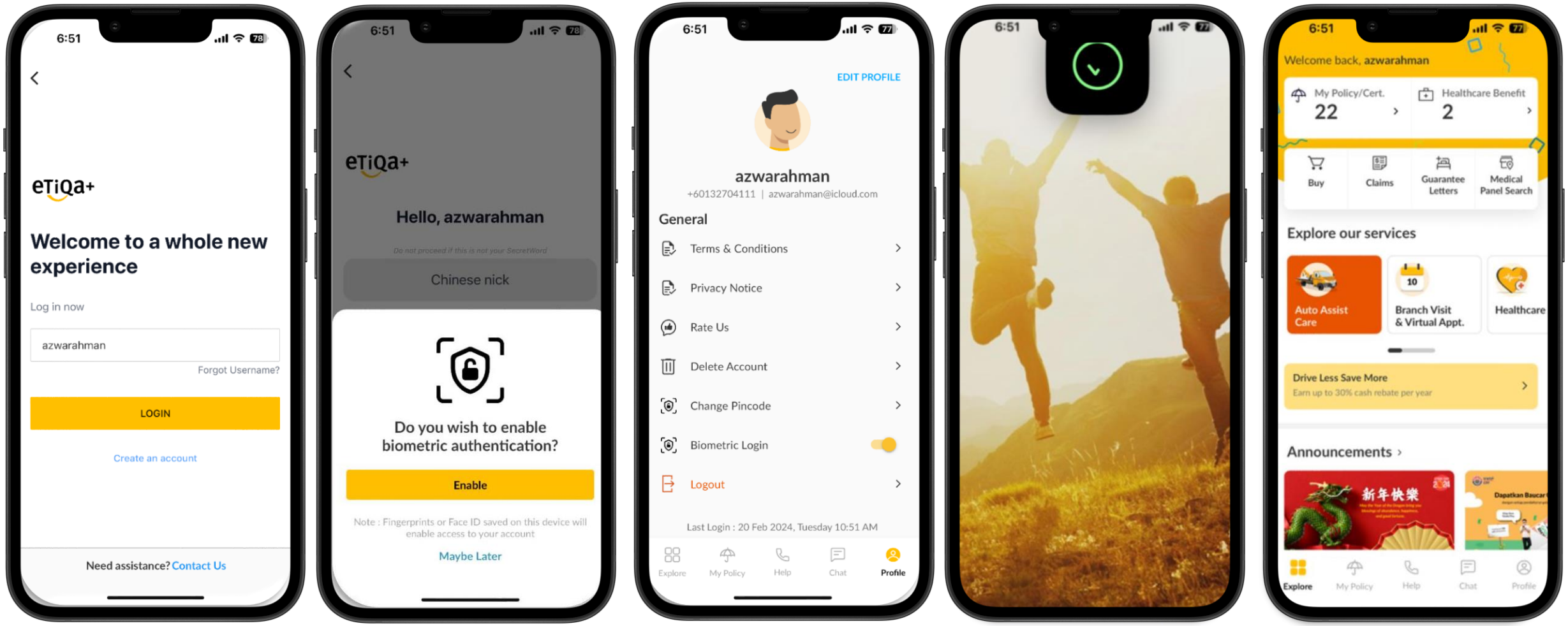
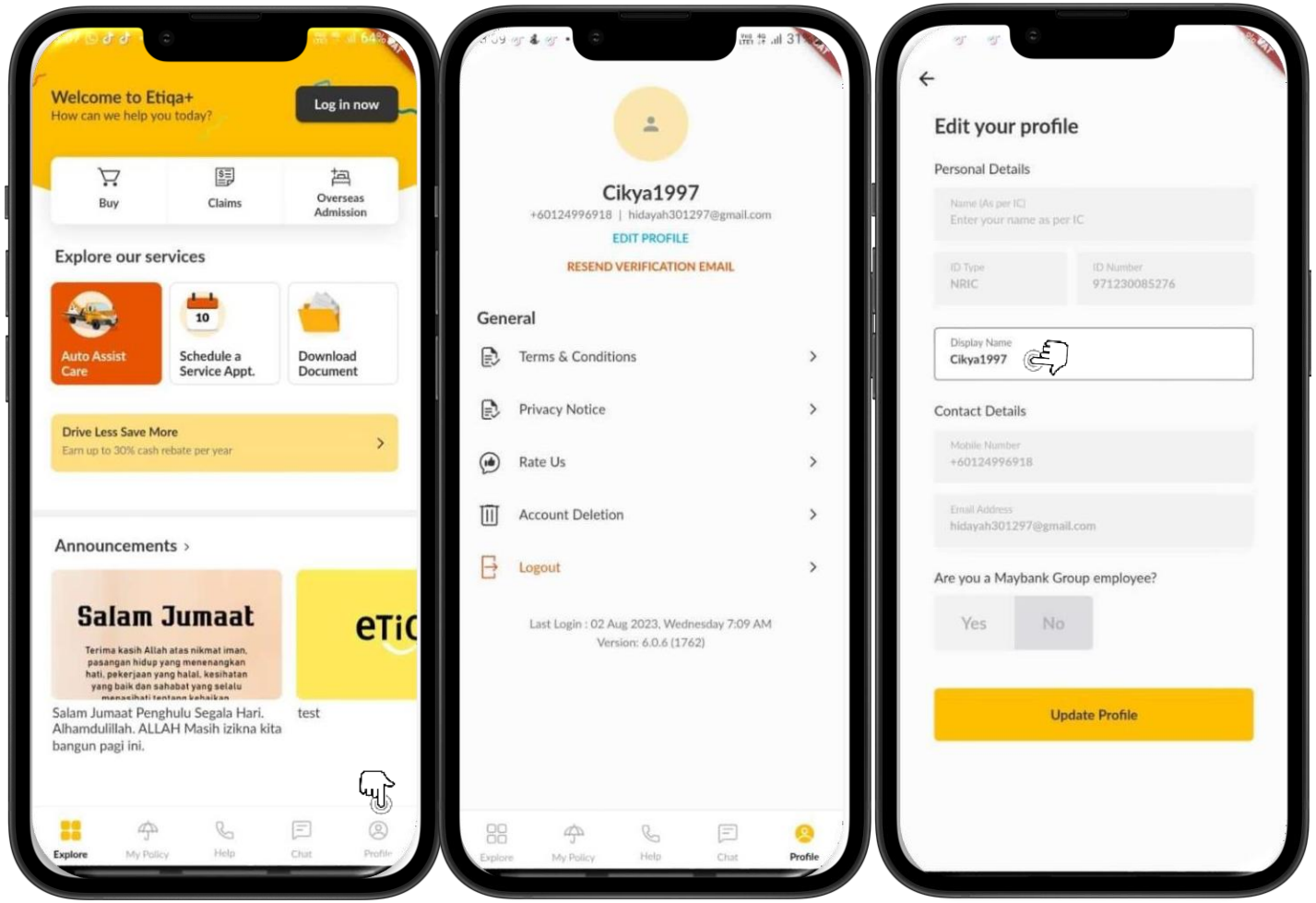


- You can activate your biometric for Etiqa+.
- Click Enable to activate biometric.
- Once Biometric activated, it will be enabled at Profile.
- Once Activated, the subsequent login just need to use biometric.

User’s Profile

User's Profile

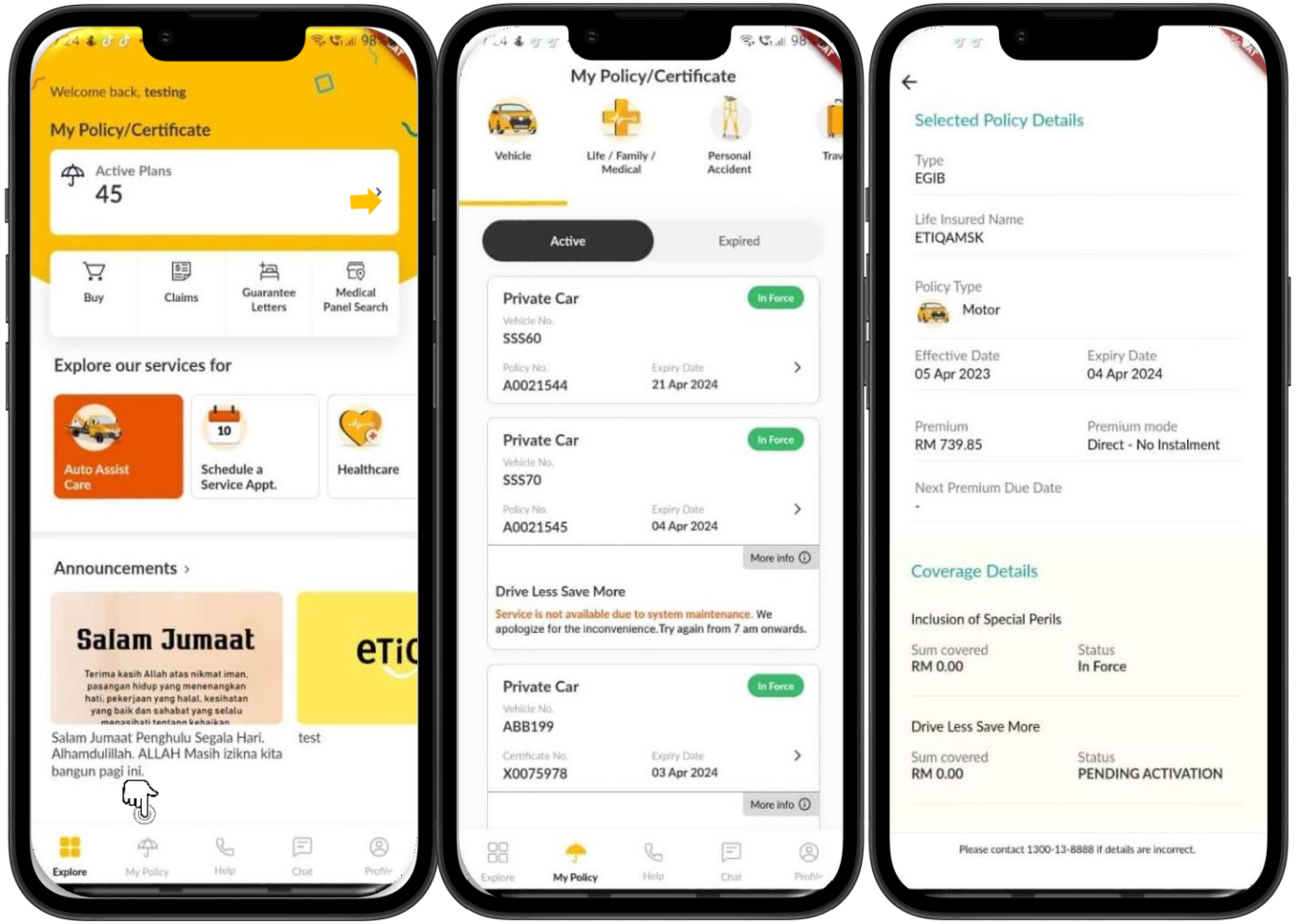
- You can view your details by tapping on the Profile at the bottom right of the app.
- You will see various general types, as shown in the image.
- On the Edit Your Profile page, you are only able to edit your username.
- Aside from that, if you need to edit the details, you may email the request to etiqamysupport@etiqa.com.my. The team will assist further with your request.



My Policy/Certificate

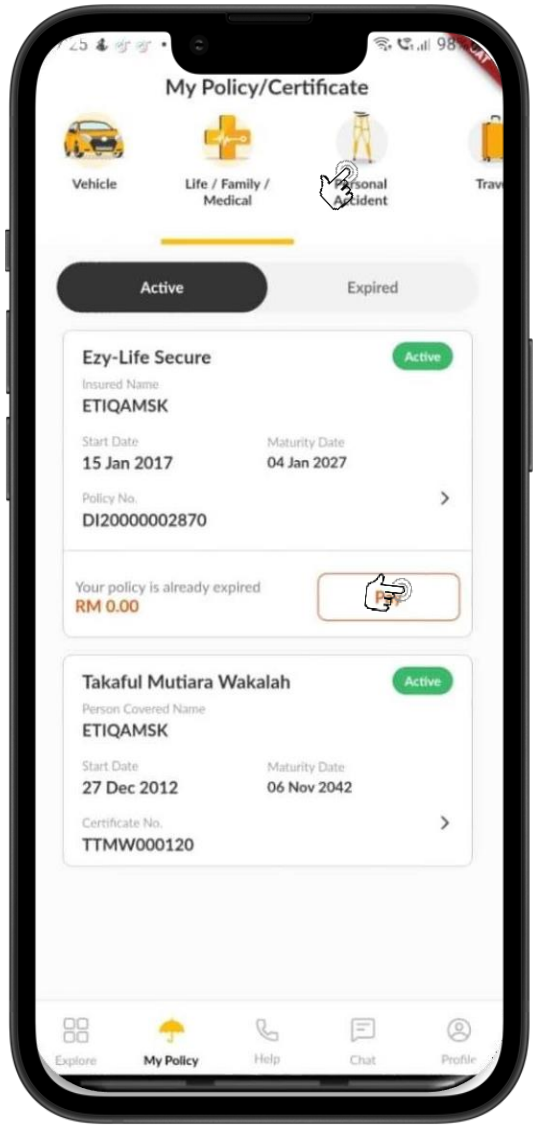
My Policy/Certificate Module

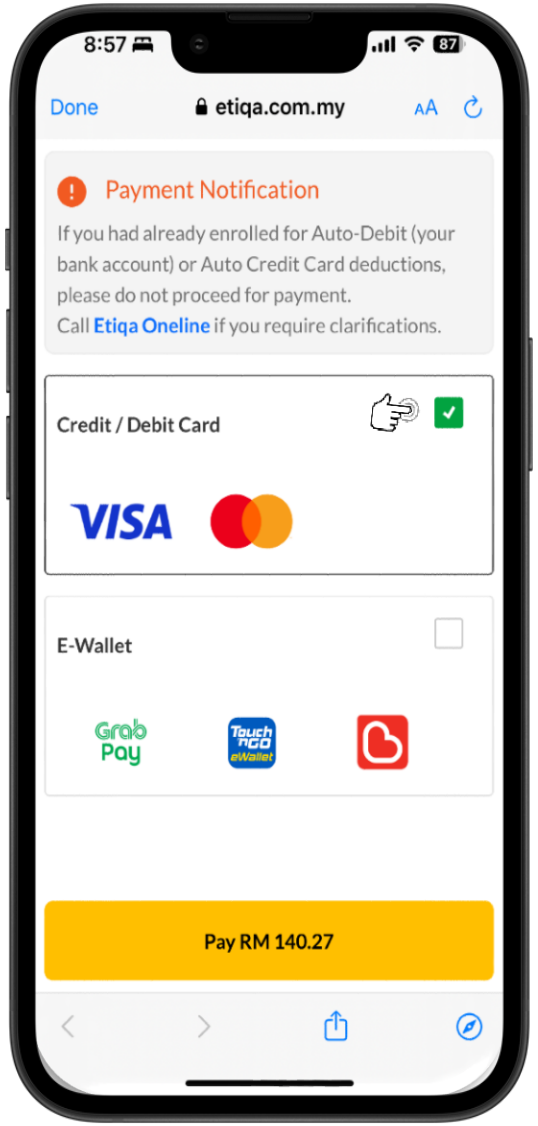
- You may tap on **"My Policy/Certificate"** at the above of the app page or "**My Policy**" at below of the page and it will direct you to view their Individual or Mutiara policy
- Once you directed to the My Policy, they will see a few of policy category at the top of the App page such as V**ehicle, Life/Family/Medical, Personal Accident, Travel** and **Others**
- E.g., For those customer who have Vehicle policy, they may tap on the Vehicle part and it will show list of your Active or Expired policy there
- If you have Drive Less Save More coverage, you also able to see the coverage below of your policy
- You may refer image shown for further reference.

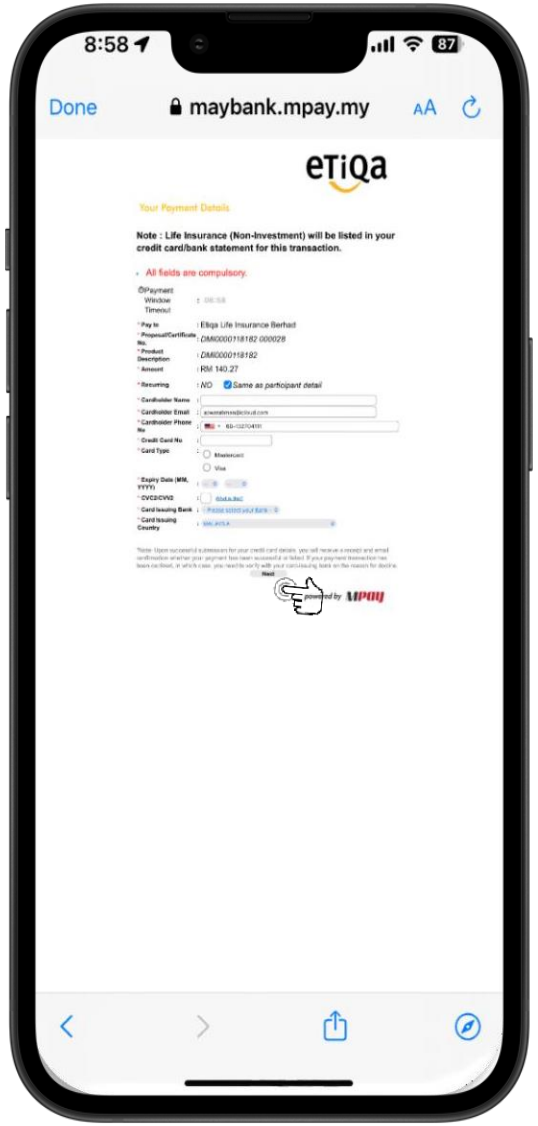


My Policy/Certificate Module

- For those customer who have Life/Family/Medical policy, they may tap on the Life/Family/Medical part and it will show list of your Active or Expired policy there.
- Customer also can tap the arrow and it will navigate to your policy details
- Customer able to view your policy details at this page .
- If you intend to renew your expiry policy, you may tap on "**Pay**" and it will directed you to the website for further steps.
- The "**Pay**" button will reflect 2 days after the due date of your policy until day 55.
- Customer may select payment mode by using credit/debit card.







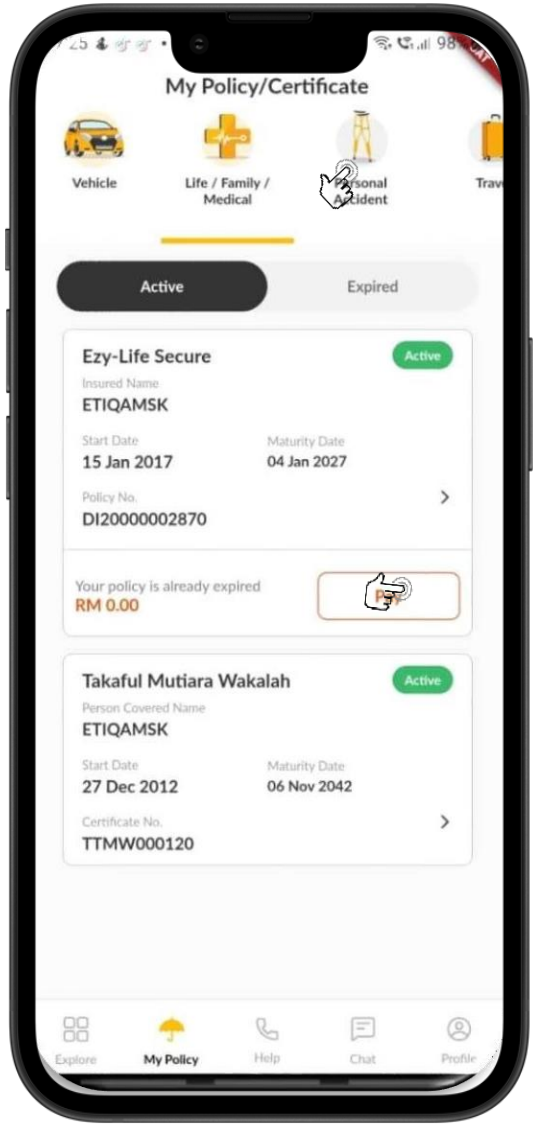
My Policy/Certificate Module

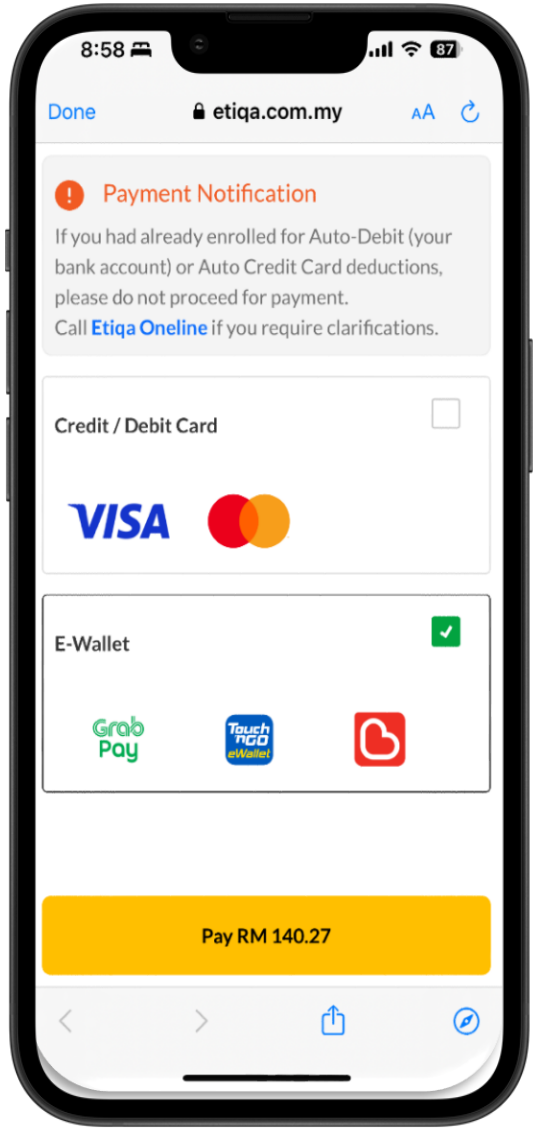
- Customer may select payment mode by

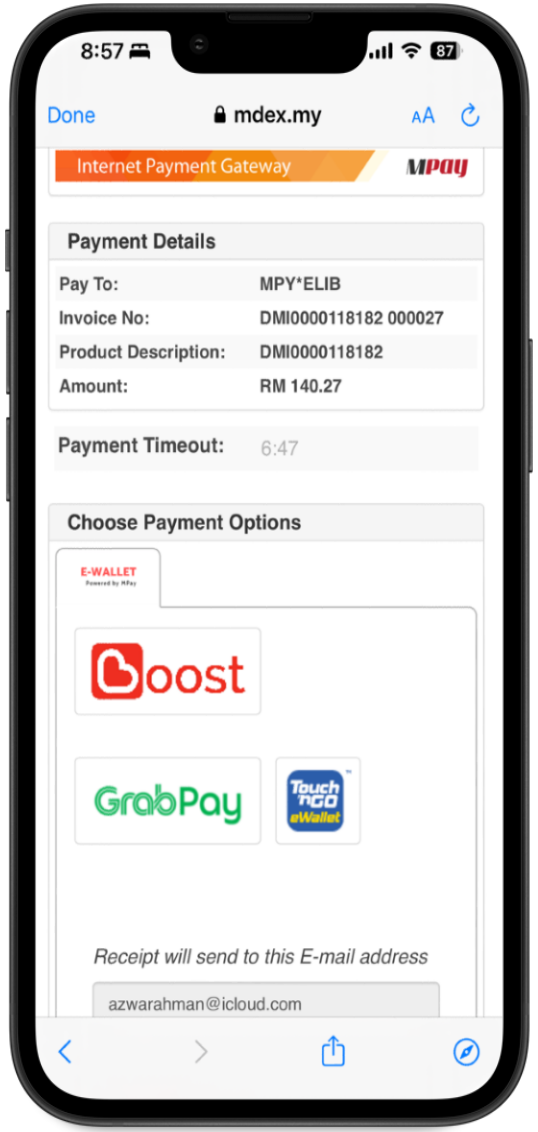
using e-wallet.

- Type of e-wallet that can be use are

  either Grab Pay, Touch n Go or Boost

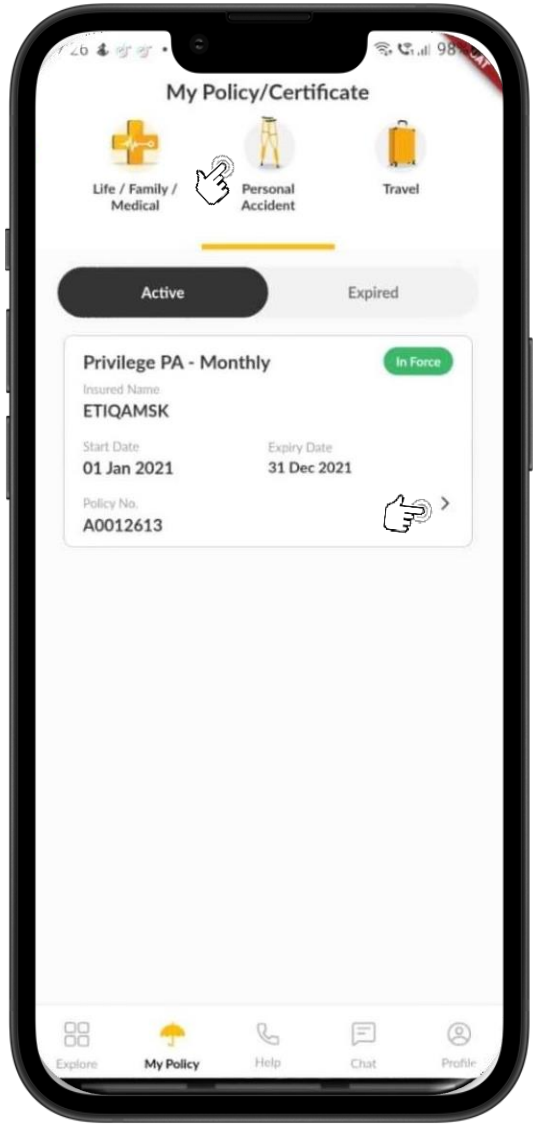


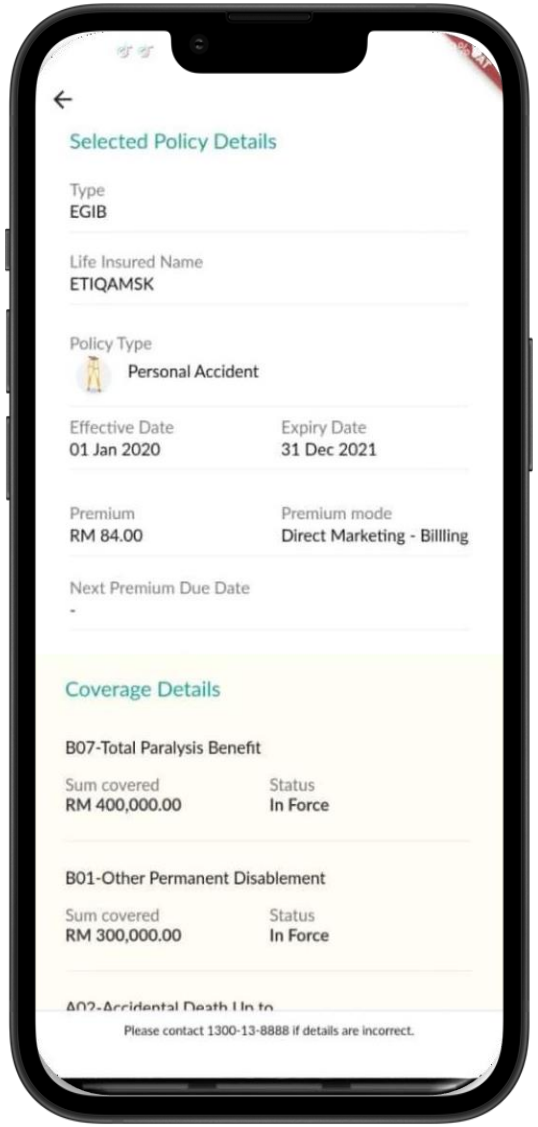




My Policy/Certificate Module

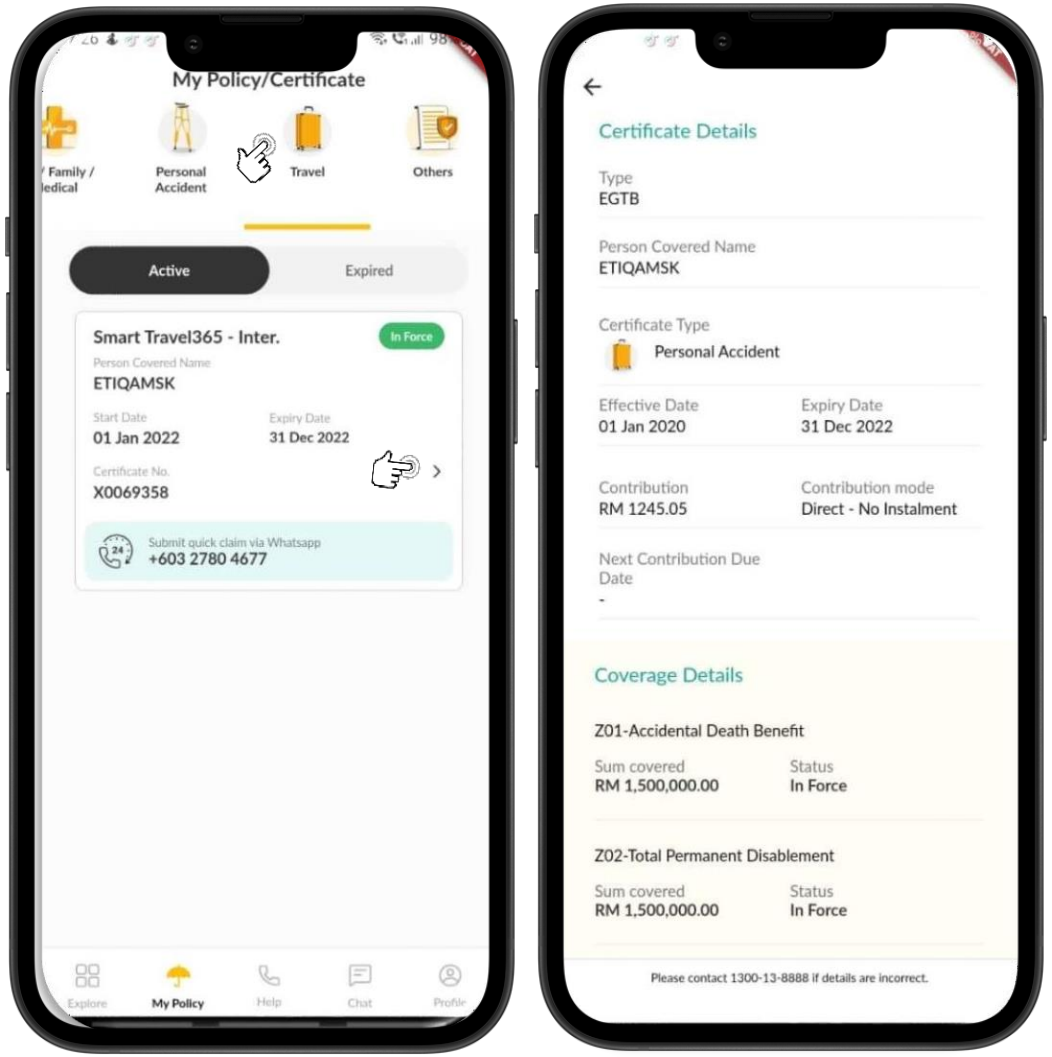
- For those customer who have Personal Accident policy, they may tap on the Personal Accident part and it will show list of your Active or Expired policy there
- You will see the product name, start and expiry date and also your policy number
- Customer also can tap the arrow and it will navigate to your policy details
- Customer able to view your policy details at this page.





My Policy/Certificate Module

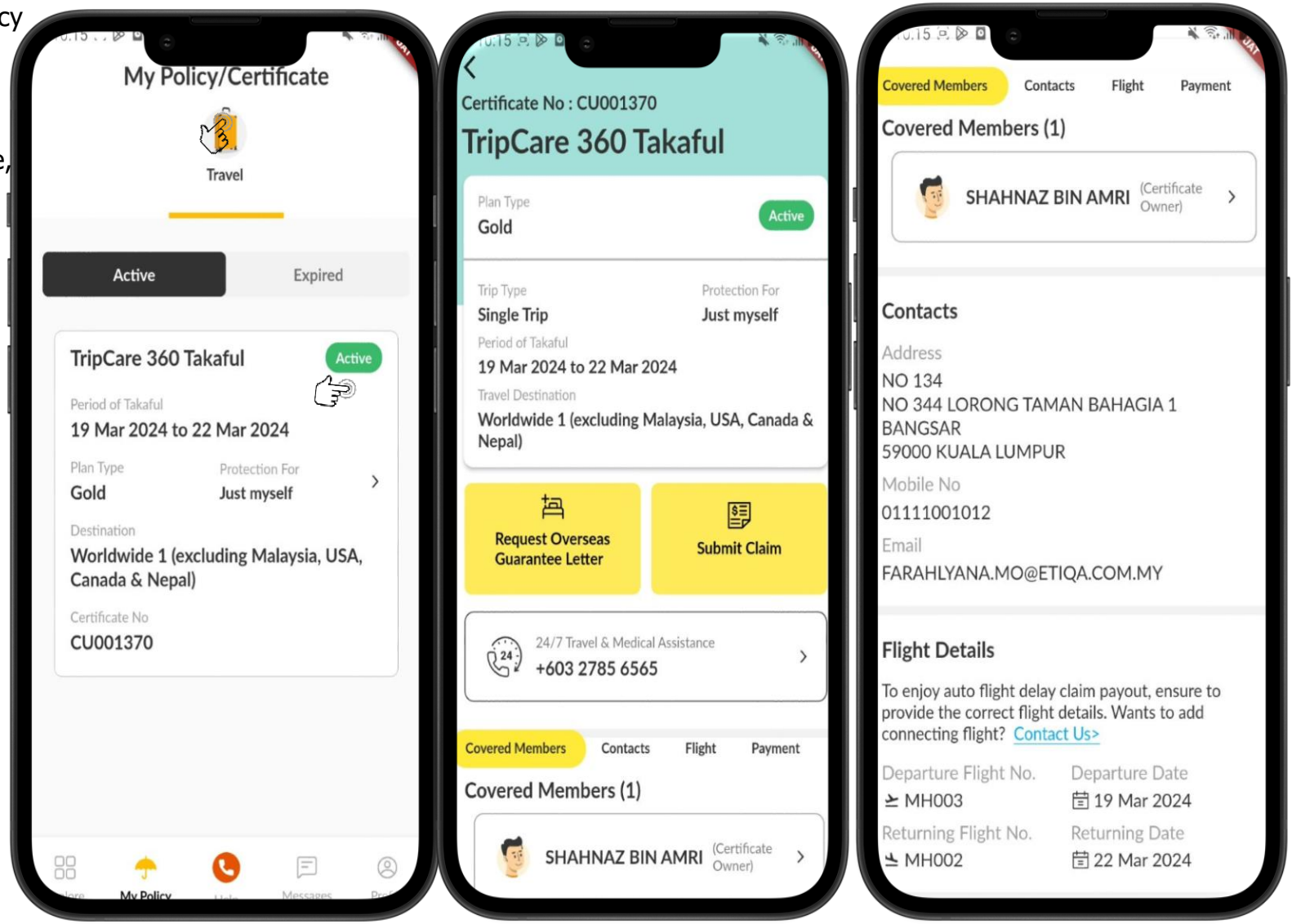
- For those customer who have Travel policy, they may tap on the Travel part and it will show list of your Active or Expired policy there.
- You will see the product name, start and expiry date and also your policy/certificate number
- Customer also can tap the arrow and it will navigate to your policy details
- Customer able to view your policy details at this page.
- For policy that manually integrate will only display the Certificate Details
- If customer intend to do submission for Travel, they can submit their claim thru Whatsapp as shown in the image.



My Policy/Certificate Module

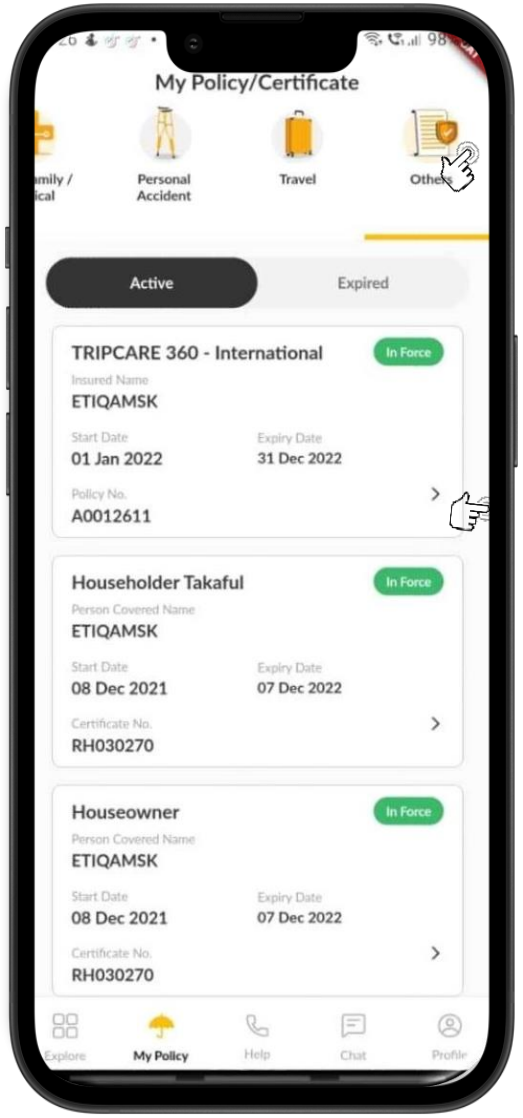
- For those customer who have purchase Travel policy via EDP, you will able to view your policy details in real time.
- You will see the product name, period of insurance, plan type, protection for, destination and policy number.
- Customer can tap the arrow and it will navigate to your policy details.
- In policy details, customer will be able to view:-

- Plan type
- Trip type
- Period of Insurance
- Travel Destination
- Request Overseas Guarantee Letter
- Submit Claim
- Travel & Medical Assistance
- Covered Members
- Contacts
- Flight
- Payment
- Documents



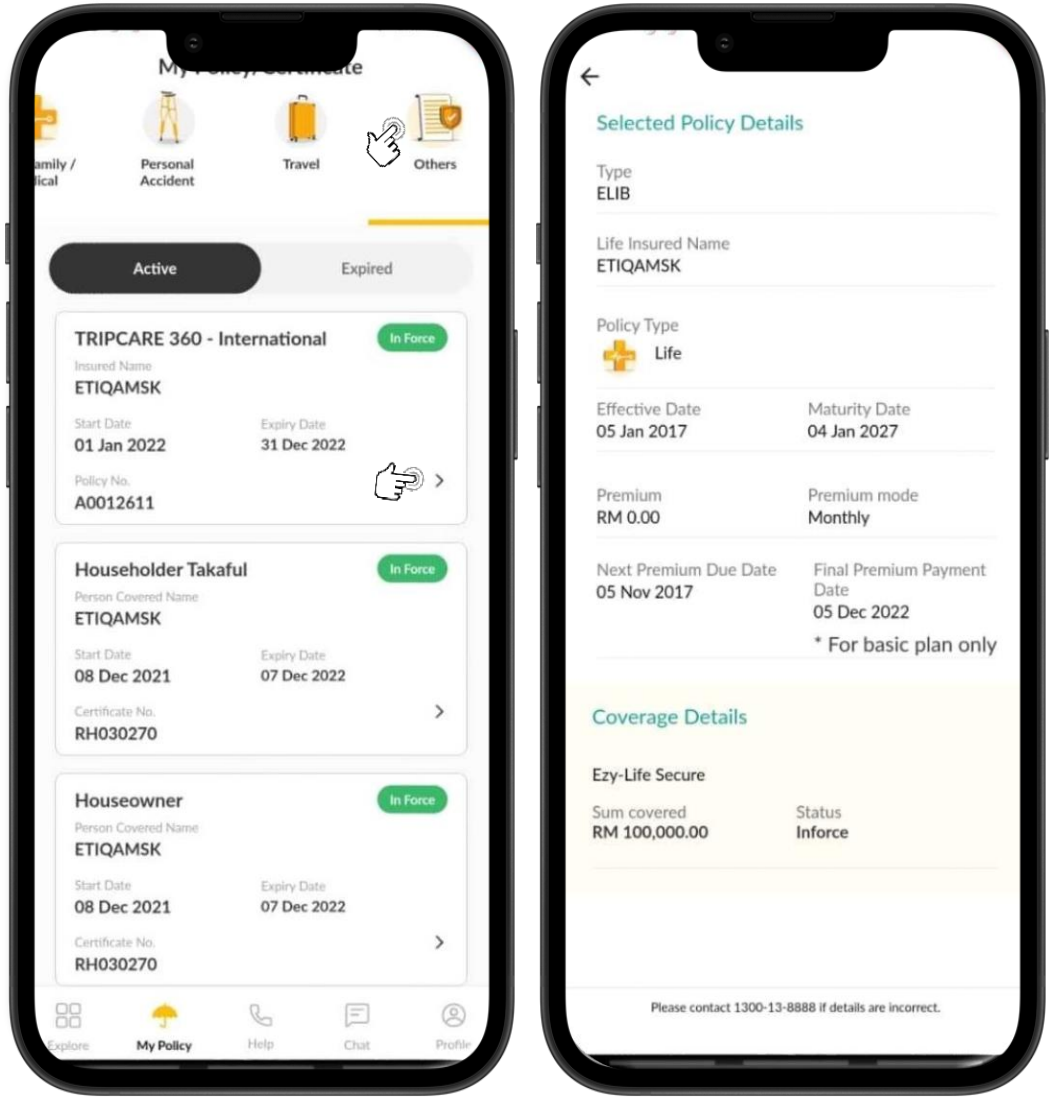
My Policy/Certifcate Module

- For Others policy, they may tap on the Others part and it will show list of your Active or Expired policy there.
- You will see the product name, start and expiry date and also your policy number.
- Customer also can tap the arrow and it will navigate to your policy details.
- Customer able to view your policy details at this page.



My Policy/Certifcate Module

- For Others policy, they may tap on the Others part and it will show list of your Active or Expired policy there.
- You will see the product name, start and expiry date and also your policy number.
- Customer also can tap the arrow and it will navigate to your policy details.
- Customer able to view your policy details at this page.



Drive Less Save More

My Policy Module - Drive Less Save More

Activation – Real Time Camera

Introduction

○Drive Less Save More add on is our new add-on benefit to Private Car user that provide support to people who are driving less

○In order to receive the cash rebate, user is encourage to Activate this new benefit and subsequently submit odometer value for next month until nearest expiry of your policy

•Example provided is submission using snap real time picture using camera. You also can subsequently submit your odometer value using this method

•Below is step on how to Activate your Drive Less Save

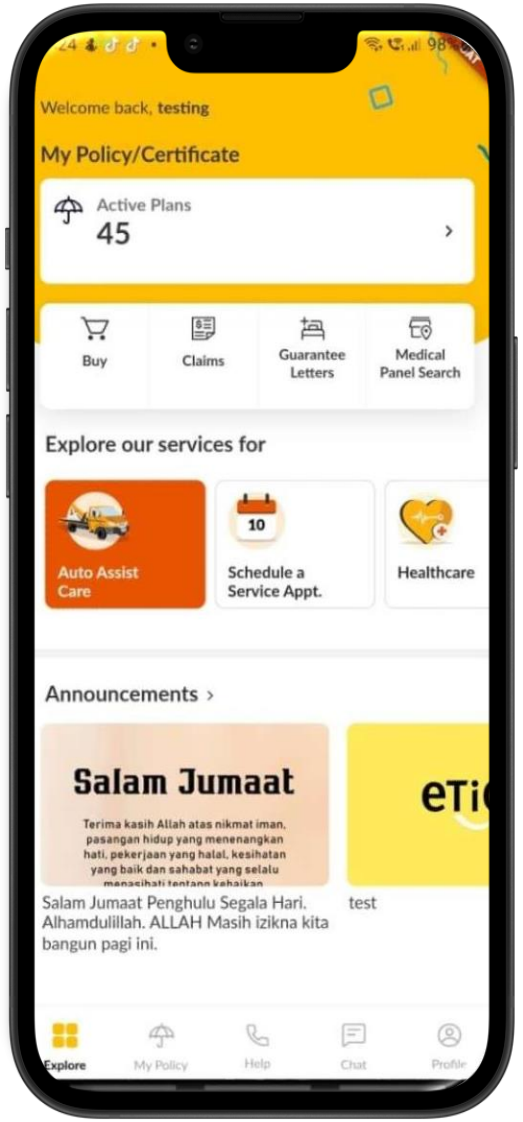
More benefit via Etiqa+ App using real time camera:

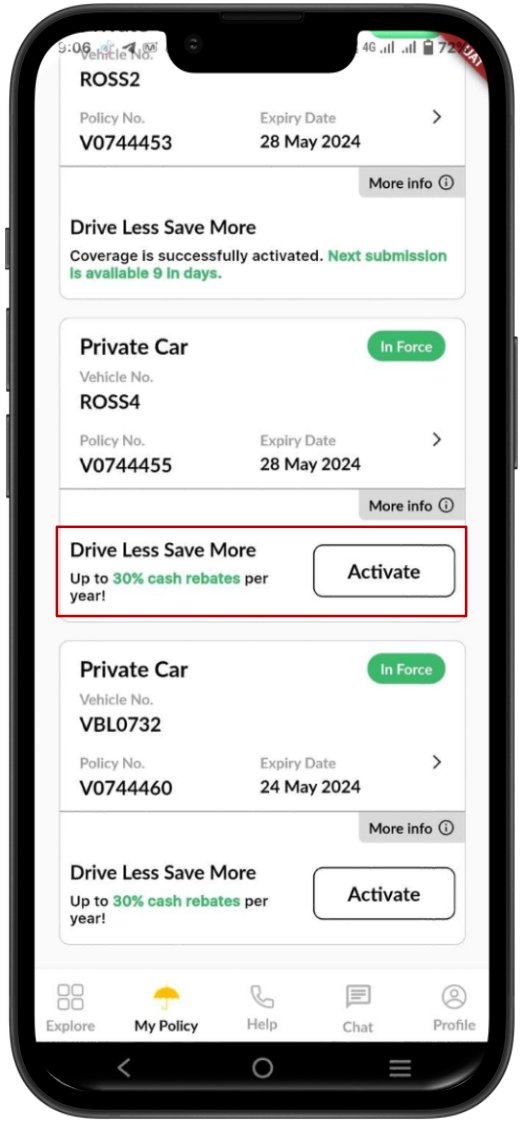
Step 1

❖Tap '**Active Plans/My Policy**' to view your Motor policies with the Drive Less Save More add –on

Step 2

❖Tap '**Activate**' to proceed with the activation process





My Policy Module - Drive Less Save More

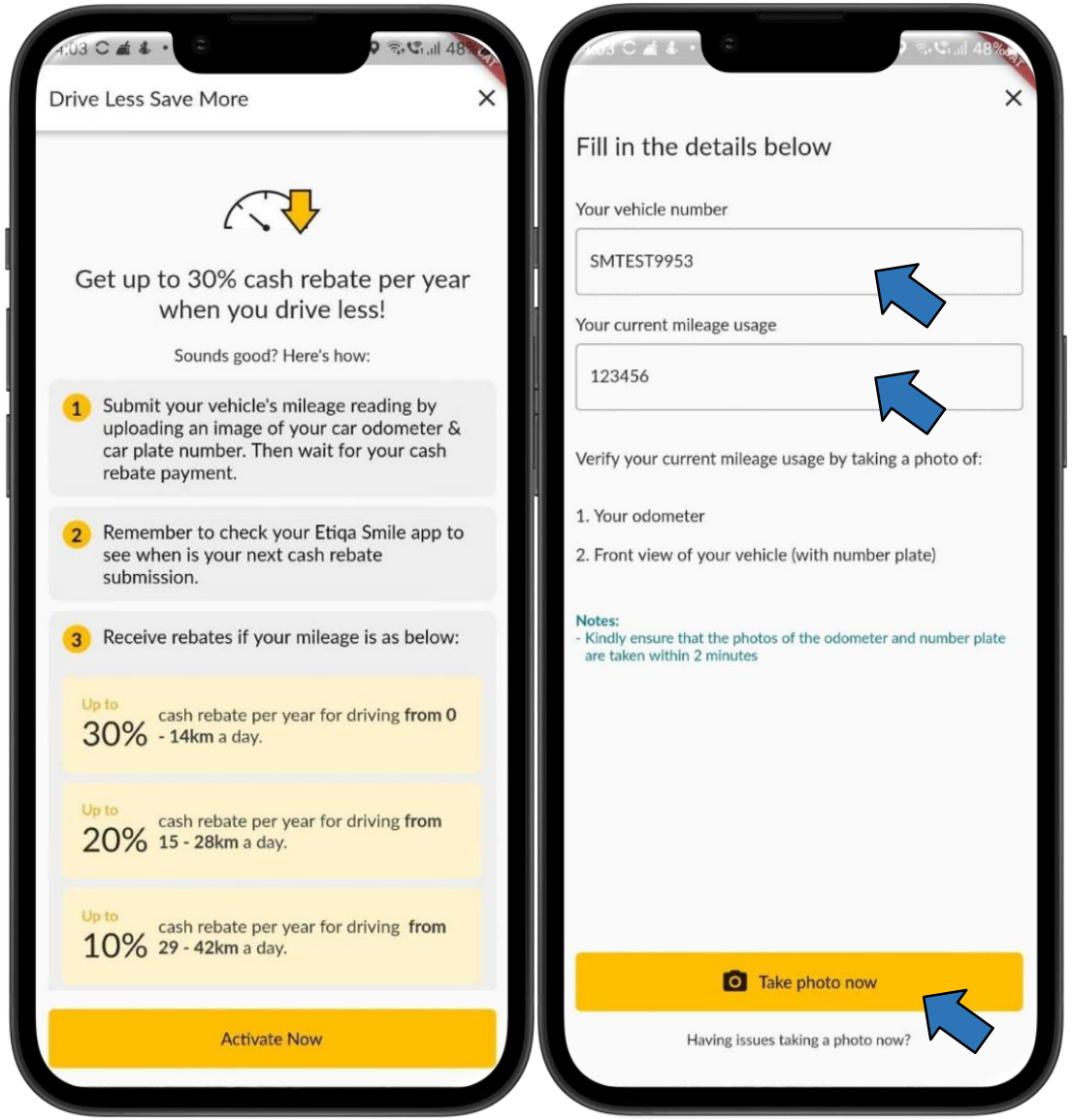
Activation – Real Time Camera

Step 3

❖Details about the Drive Less Save More add -on will be shown on the screen. Tap **'Activate Now'** to proceed

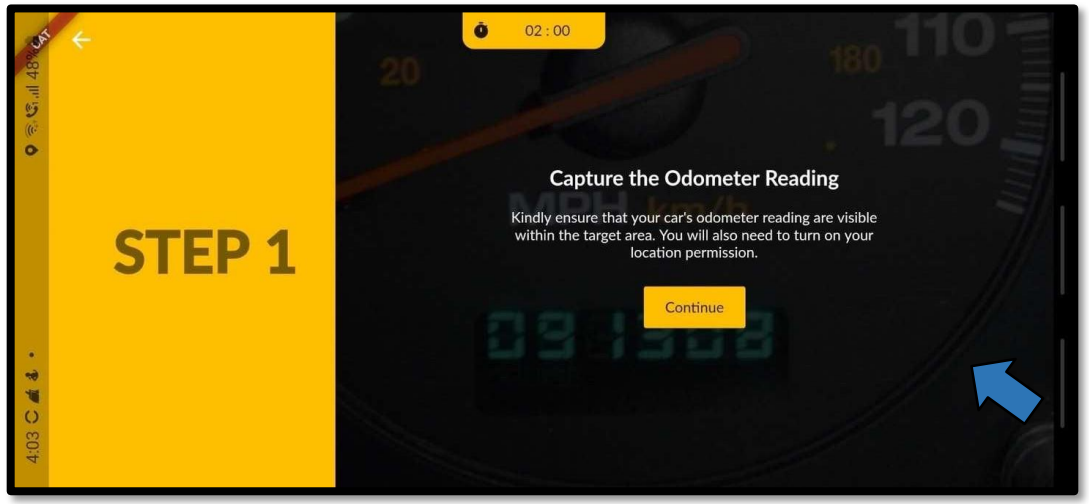
Step 4

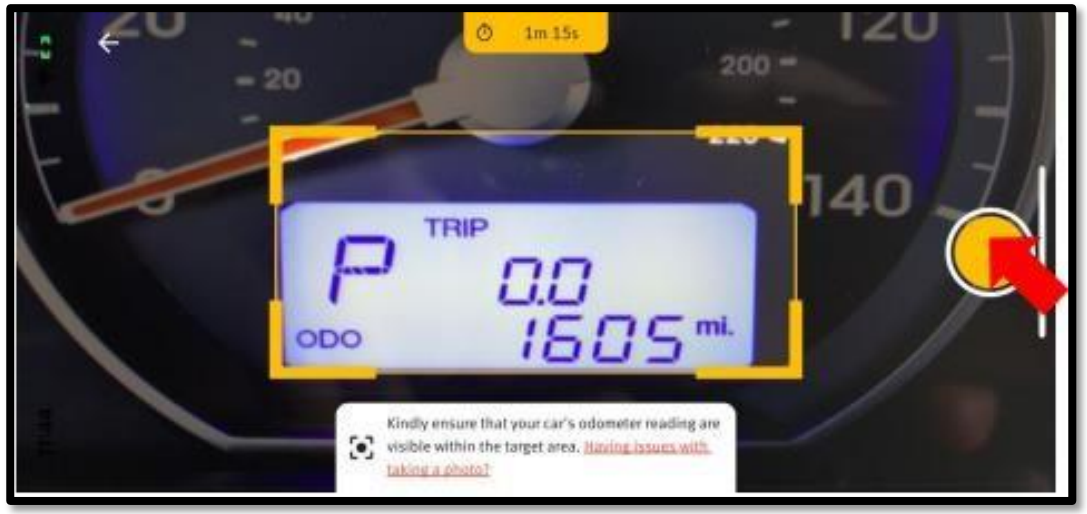
❖Fill in the required information and tap **'Take photo now'** to proceed. Kindly ensure to keyed-in the correct odometer value before proceed to the next step



My Policy Module - Drive Less Save More

Activation – Real Time Camera





Step 5

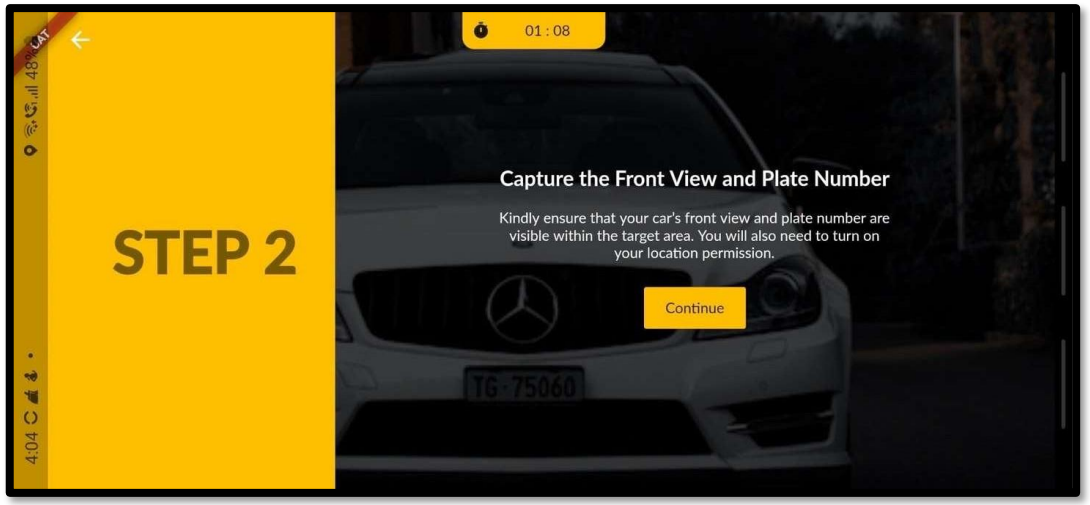
❖ Instructions on how to take the photo will be shown on the screen. Tap 'Continue' to proceed

Step 6

❖ Align your camera and tap on the capture button

My Policy Module - Drive Less Save More

Activation – Real Time Camera



Step 7

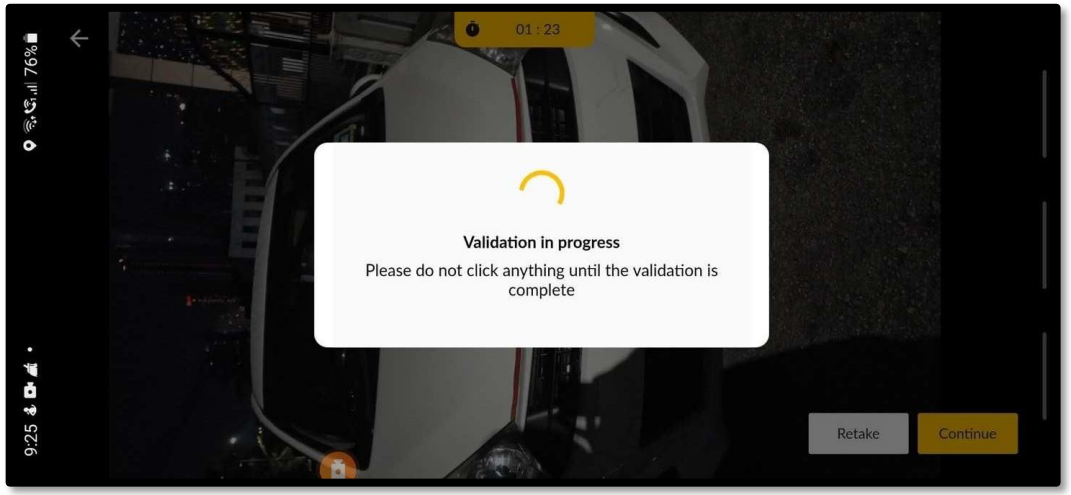
❖ Tap 'Continue' to proceed to take a photo of your car's front view and plate number

Step 8

❖ Align your camera and tap on the capture button

My Policy Module - Drive Less Save More

Activation – Real Time Camera

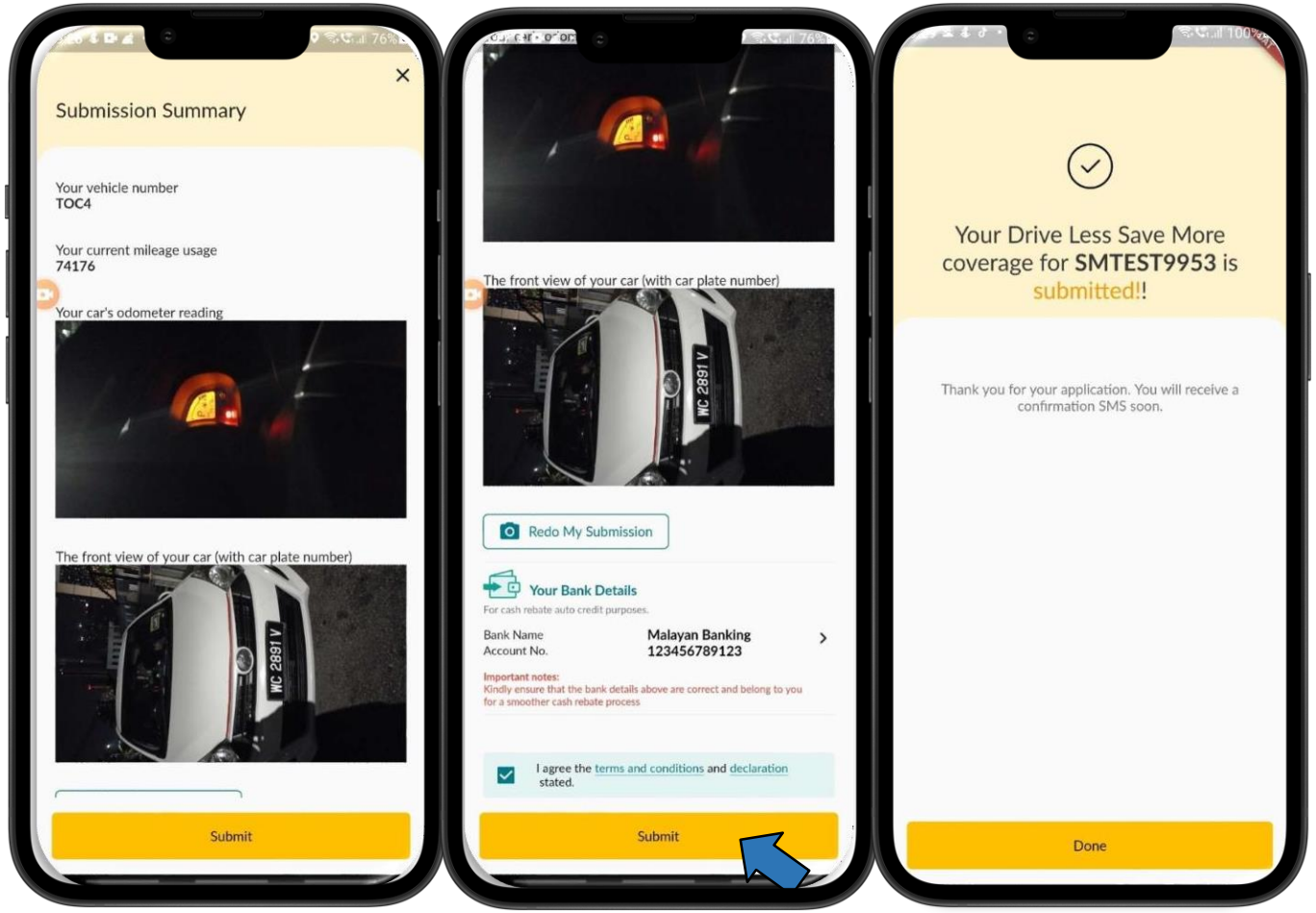


Step 9

❖ Validation of the images is in process and you may for a while

My Policy Module - Drive Less Save More

Activation – Real Time Camera



Step 10

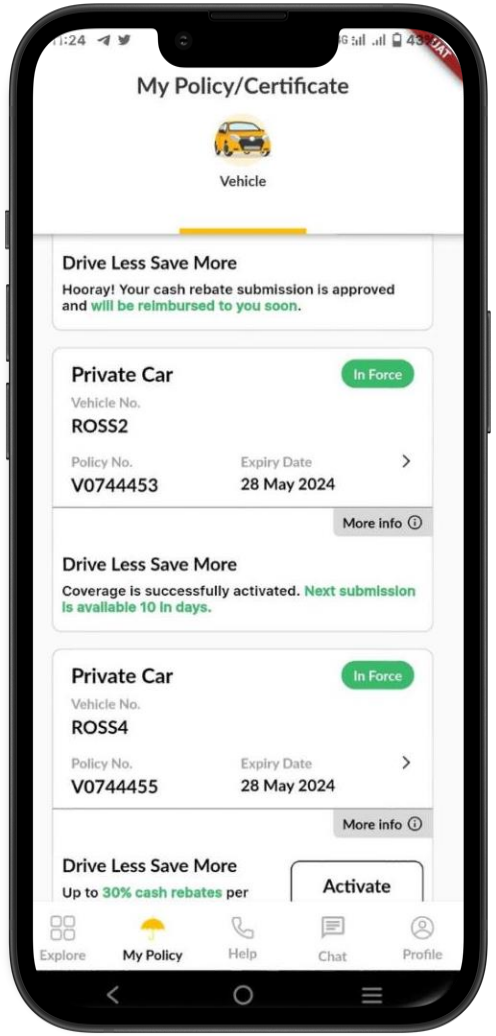
❖Review your submission, fill in your bank account details (policy holder) and tap on the agreement checkbox before tapping '**Submit** '

Step 11

❖Application complete. Tap '**Done**'

My Policy Module - Drive Less Save More

Activation – Real Time Camera



Step 12

❖You will see the status of your Activation submission and also the remaining day for upcoming submission

My Policy Module - Drive Less Save More

Rebate – Manual Gallery Upload

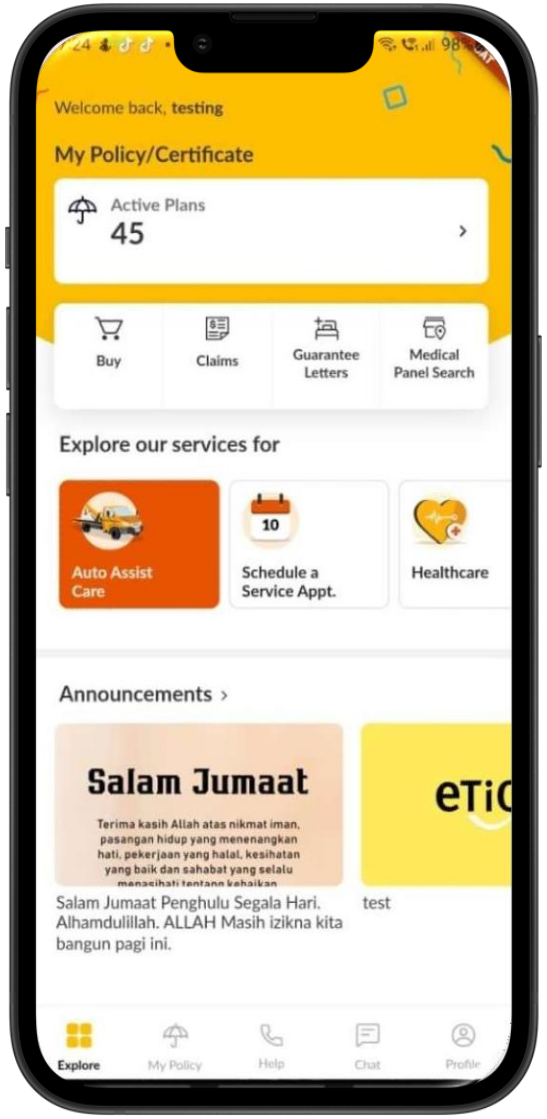
- Example provided is submission using manual picture upload using gallery. You also can subsequently submit your odometer value using this method if you face any difficulties in uploading your photo using real time camera.
- Below is step on how to Submit your Drive Less Save More benefit via Etiqa+ App using manual picture upload thru gallery:

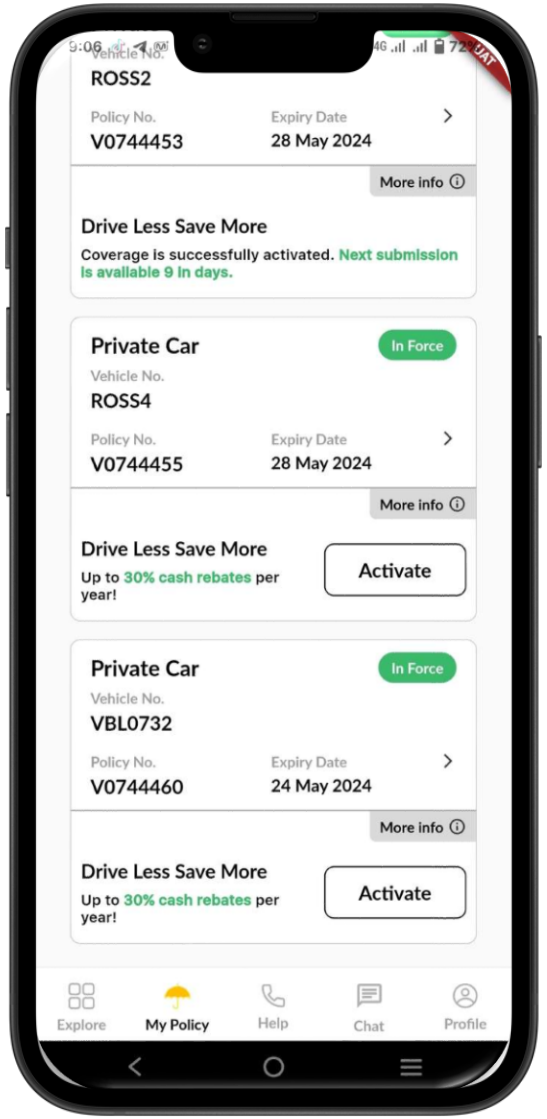
Step 1

❖ Tap '**Active Plans/My Policy**' to view your Motor policies with the Drive Less Save More add –on

Step 2

❖ Navigate on the screen to search for '**Submit Now**' button and tapn to proceed with the rebate submission process





My Policy Module - Drive Less Save More

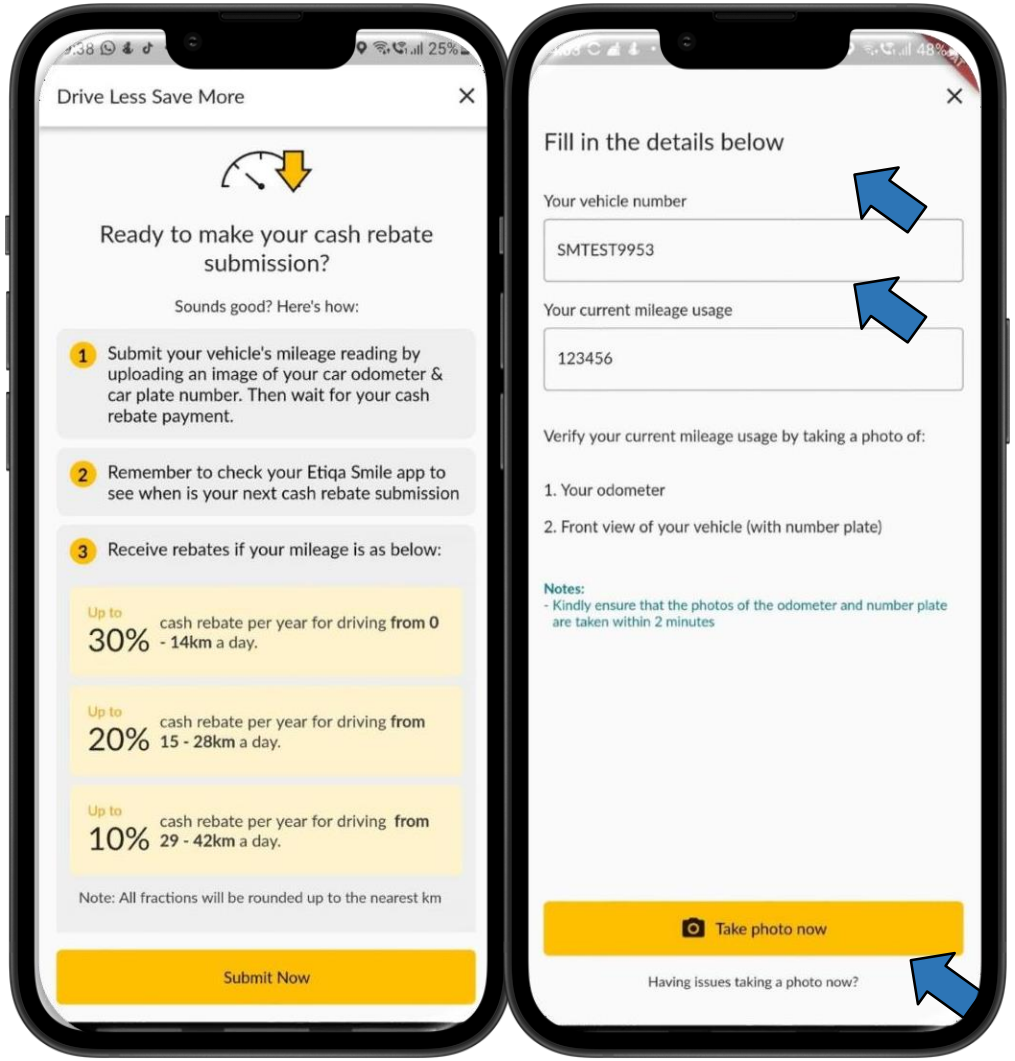
Rebate – Manual Gallery Upload

Step 3

❖Details about the Drive Less Save More add -on will be shown on the screen. Tap **'Submit Now'** to proceed

Step 4

❖Fill in the required information and tap '**Having issues taking a photo now**?'. Kindly ensure to keyed-in the correct odometer value before proceed to the next step



My Policy Module - Drive Less Save More

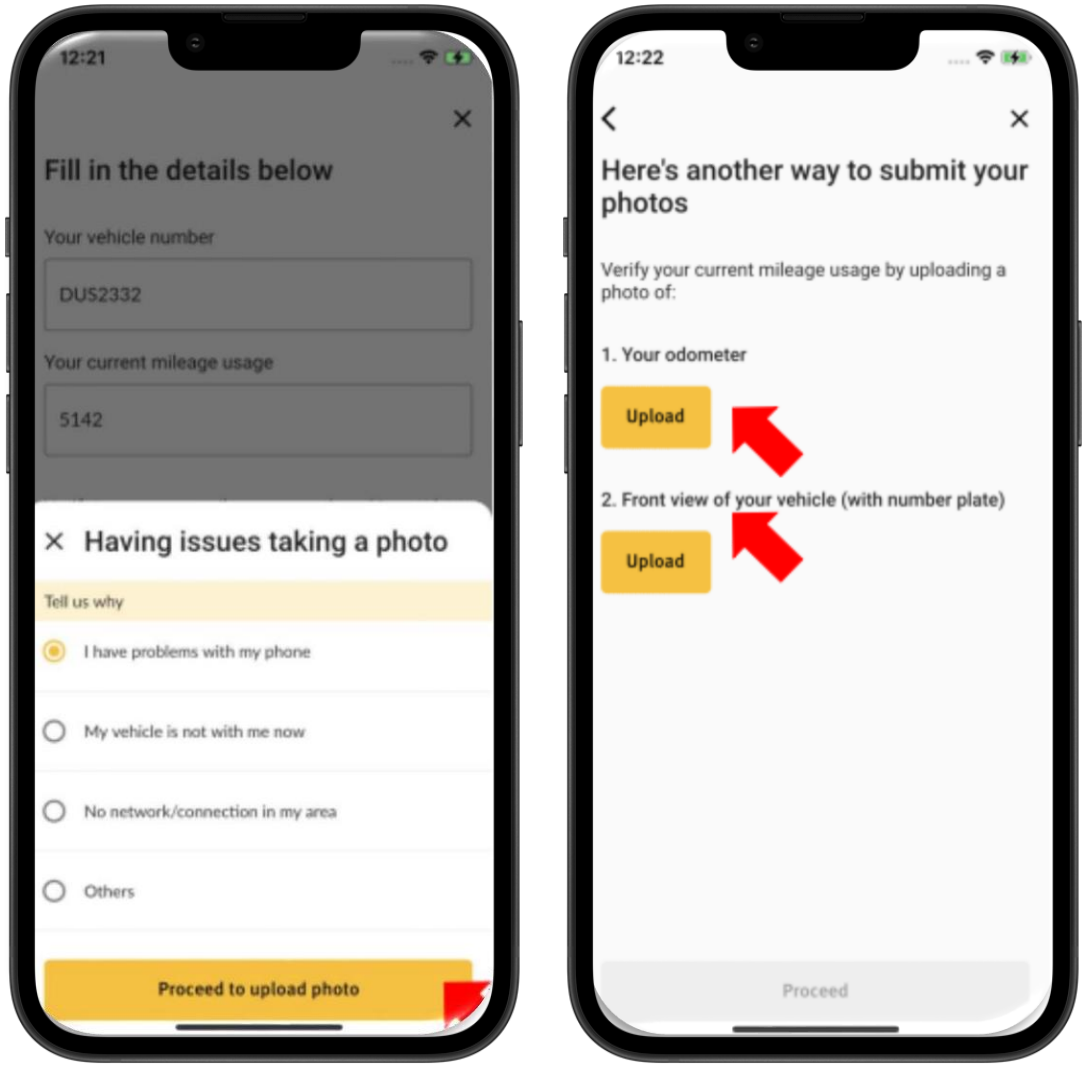
Rebate – Manual Gallery Upload

Step 5

❖Select the relevant issue and tap '**Proceed to upload photo** '

Step 6

❖Tap '**Upload**'



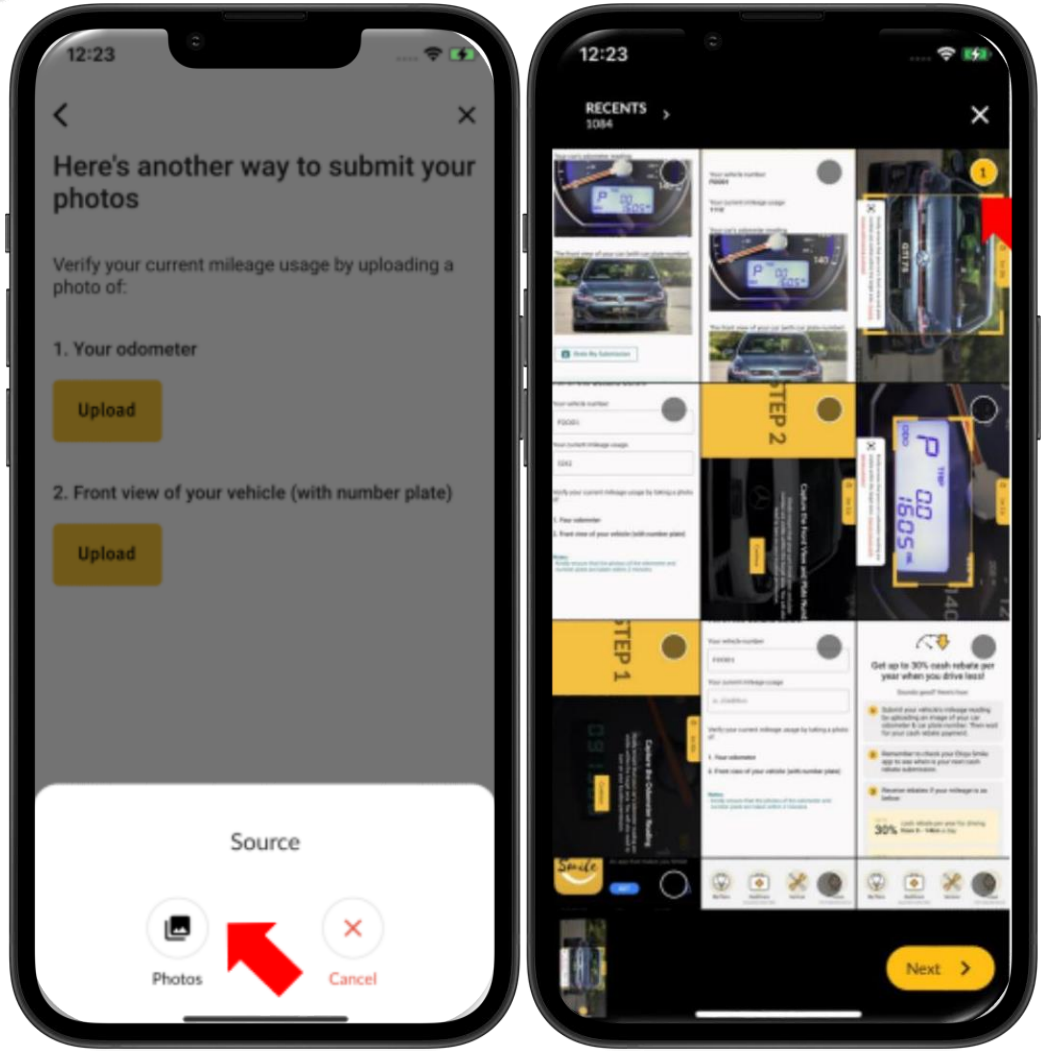
Rebate – Manual Gallery Upload

Step 7

❖Select the source

Step 8

❖Select the relevant photo(s) and tap '**Next**' to proceed



My Policy Module - Drive Less Save More

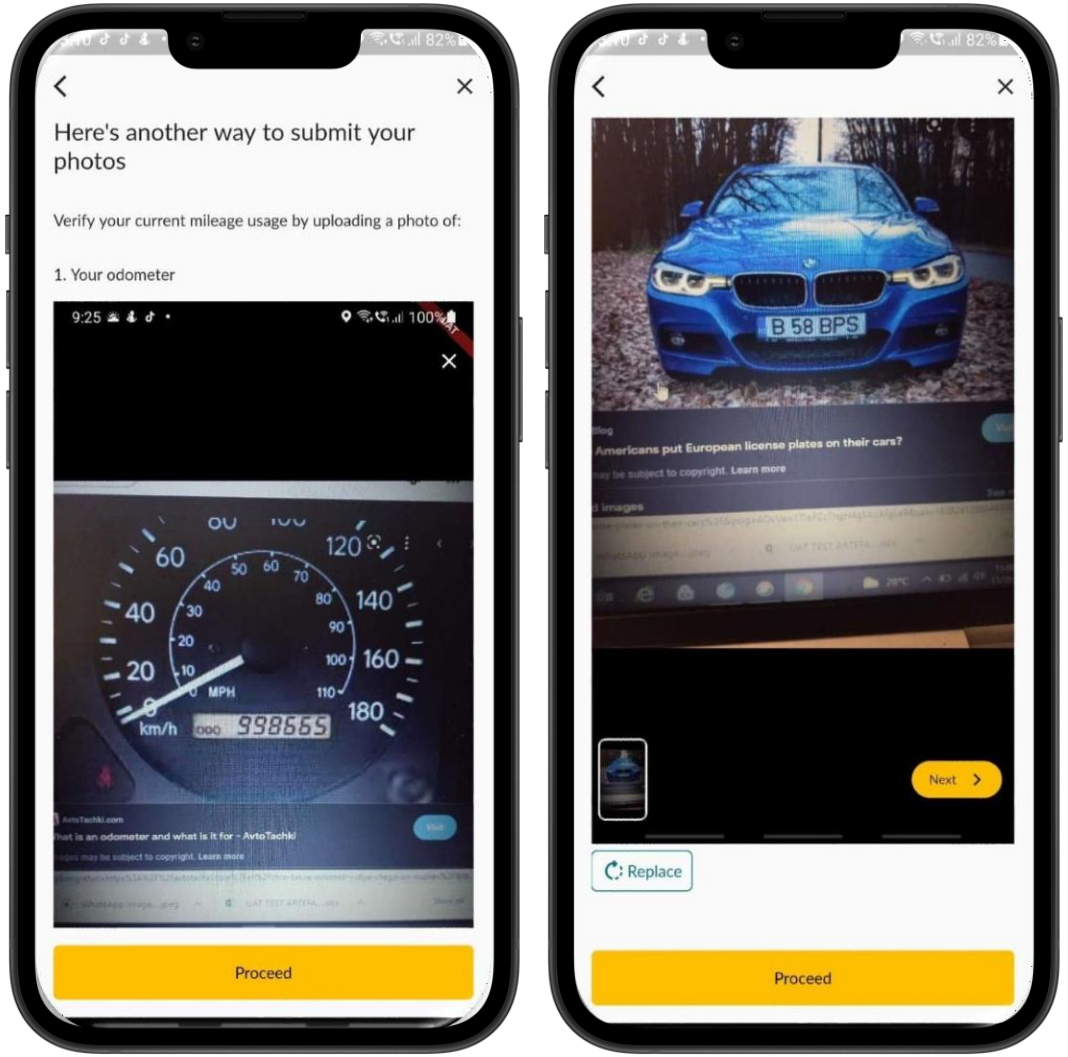
Rebate – Manual Gallery Upload

Step 7

❖Upload your odometer image using gallery and tap ‘Proceed’ to upload next image

Step 8

❖Upload your front car plate image using gallery and tap on ‘Proceed’



My Policy Module - Drive Less Save More

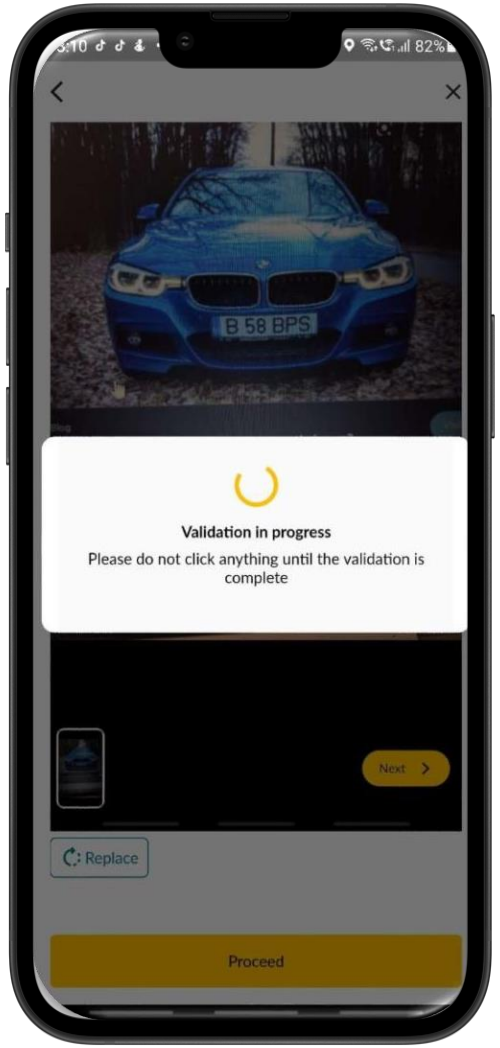
Rebate – Manual Gallery Upload

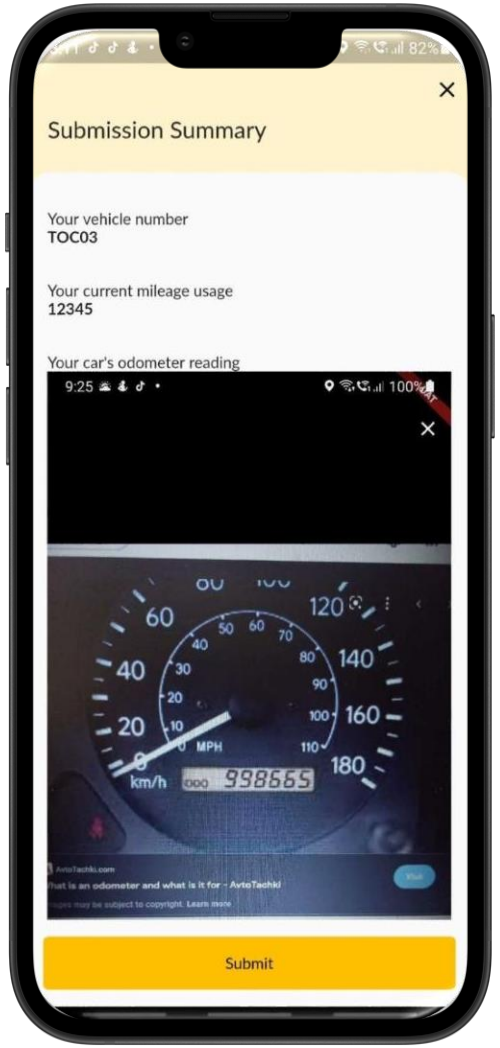
Step 7

❖Validation of the images is in process and you may for a while

Step 8

❖Review your submission and tap on the agreement checkbox before tapping '**Submit** '





My Policy Module - Drive Less Save More

Rebate – Manual Gallery Upload

Step 10

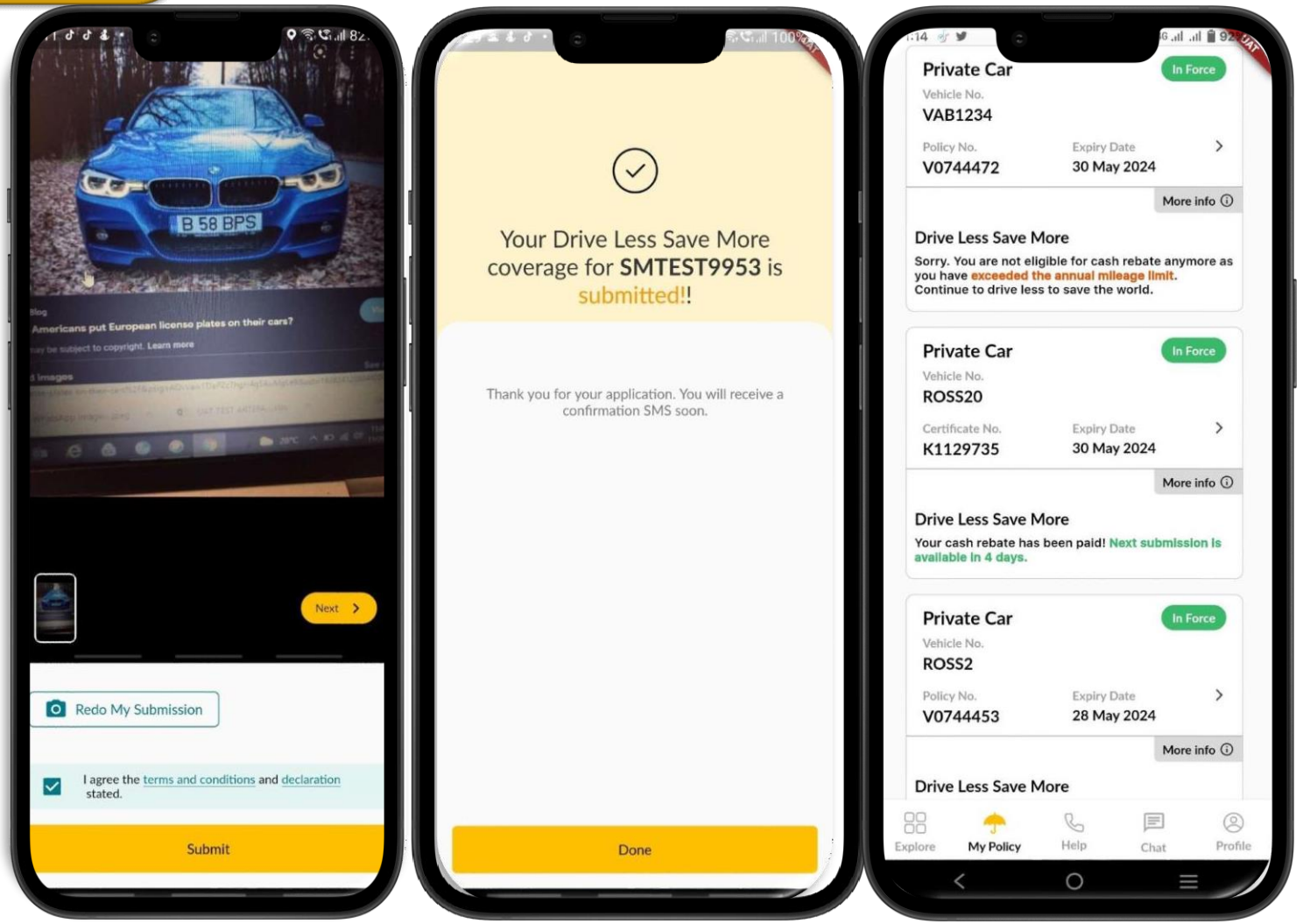
❖Review your submission and tap on the agreement checkbox before tapping '**Submit** '

Step 11

❖Application complete. Tap '**Done**'

Step 12

❖You will see the rebate status either your rebate is successful or not

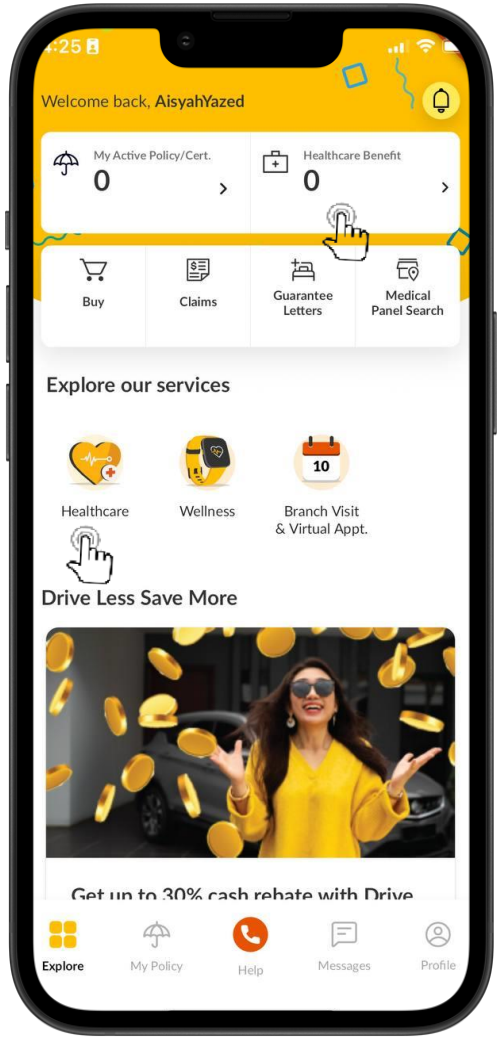


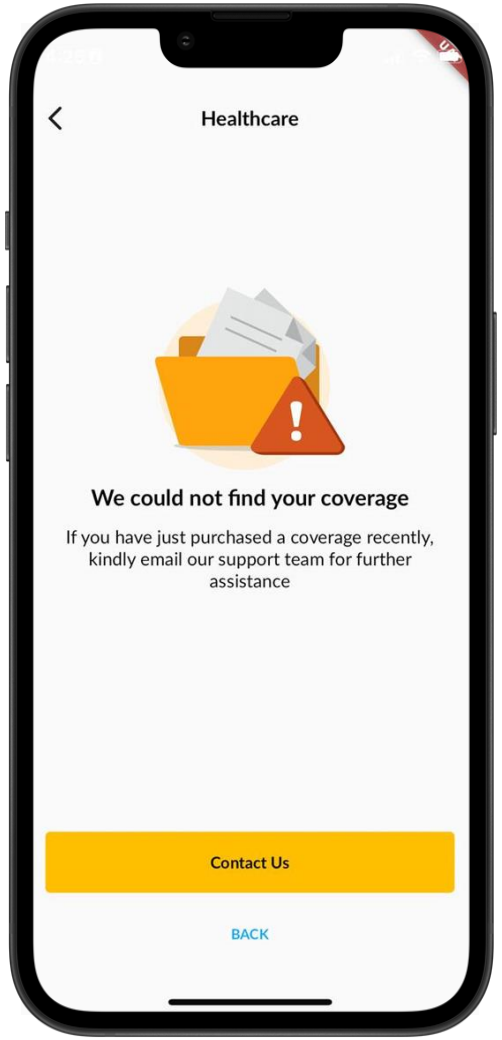
Healthcare Module

Public/Not Maybank Group Employee Journey

- Access the **Healthcare Service Module or the Healthcare Benefit tab** if you intend to view your Healthcare policy.
- If you do not have any **Group Life/Group Family Takaful policy with Etiqa or are not Maybank or Etiqa staff**, you will encounter the message:

"**We could not find your policy.**"





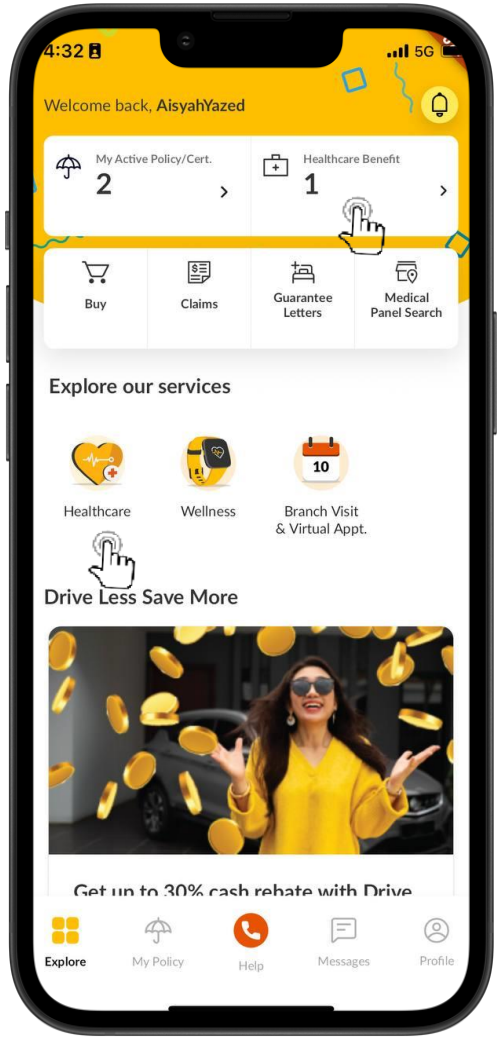
Healthcare Module

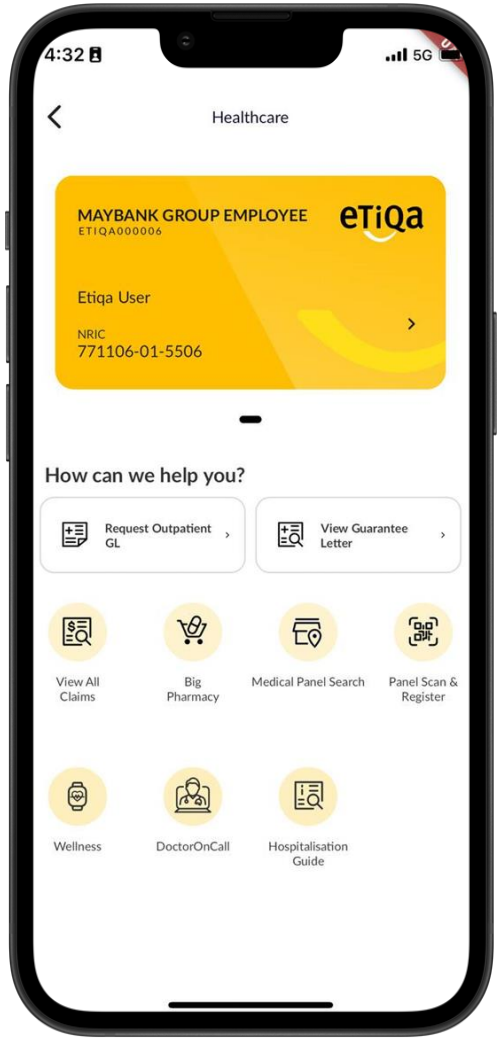
Maybank Group Employee Journey

- If you have any **Group Life/Group Family Takaful policy with Etiqa or Maybank or Etiqa staff**, you can access your healthcare benefit through the Healthcare Benefit tab or the Healthcare Service Module at the bottom.

- After clicking either of those two, you will see your policy details in the healthcare module.

- E.g., The image shown is coverage for Maybank Group employees.

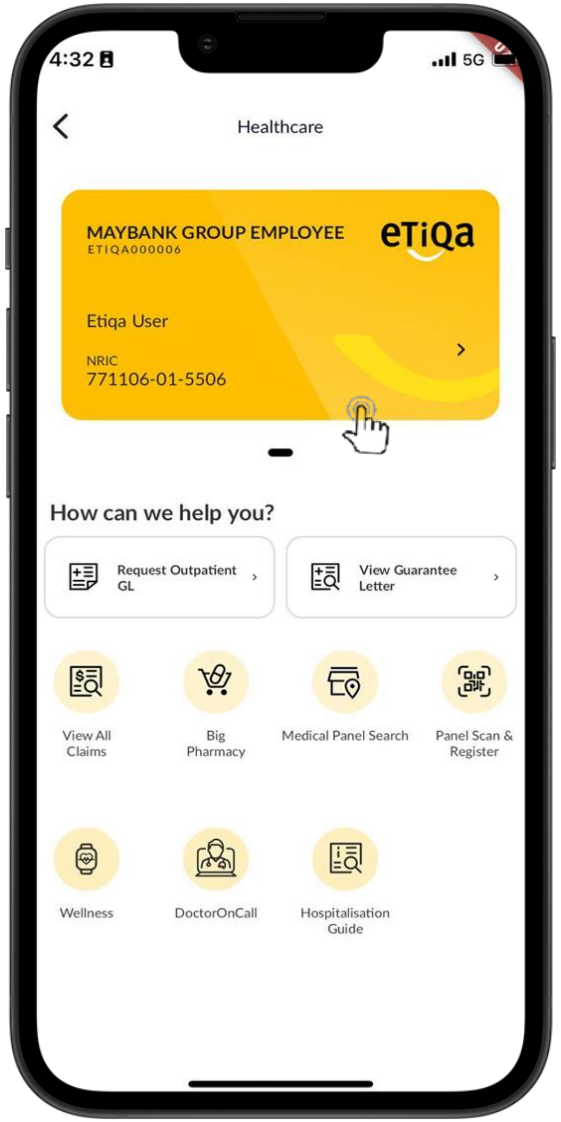


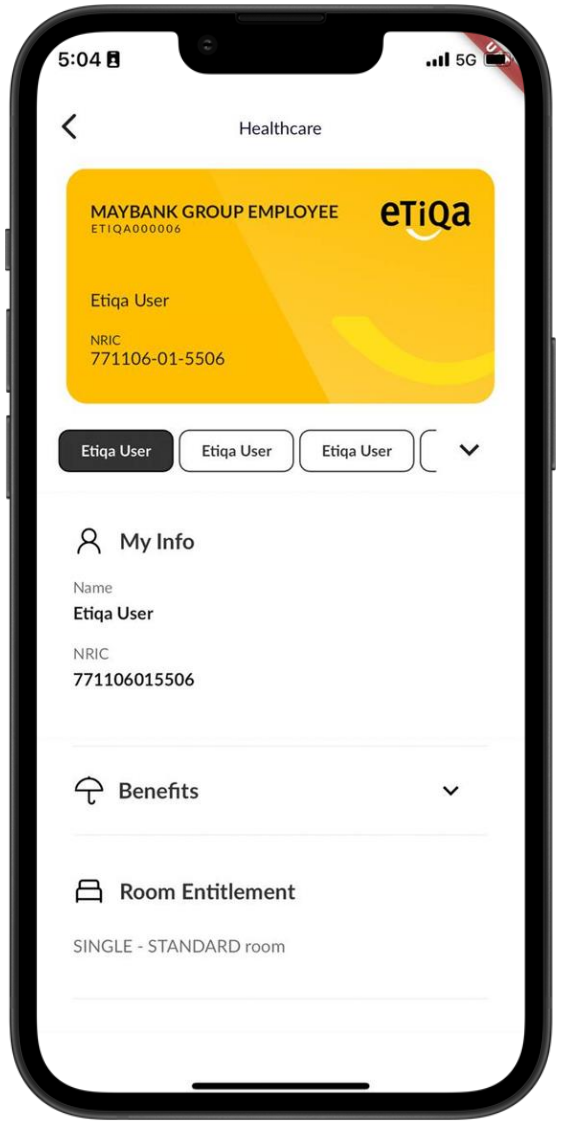


Healthcare Module

- To navigate further, you may tap on the policy e-card and it will show your coverage details and your dependent.

- In this module, you will learn about various services that you can use, such as Request Outpatient GL, View Guarantee Letter, View All Claims, Big Pharmacy, Medical Panel Search, Panel Scan & Register, Wellness, Doctor On Call, and the Hospital Admission Guide.

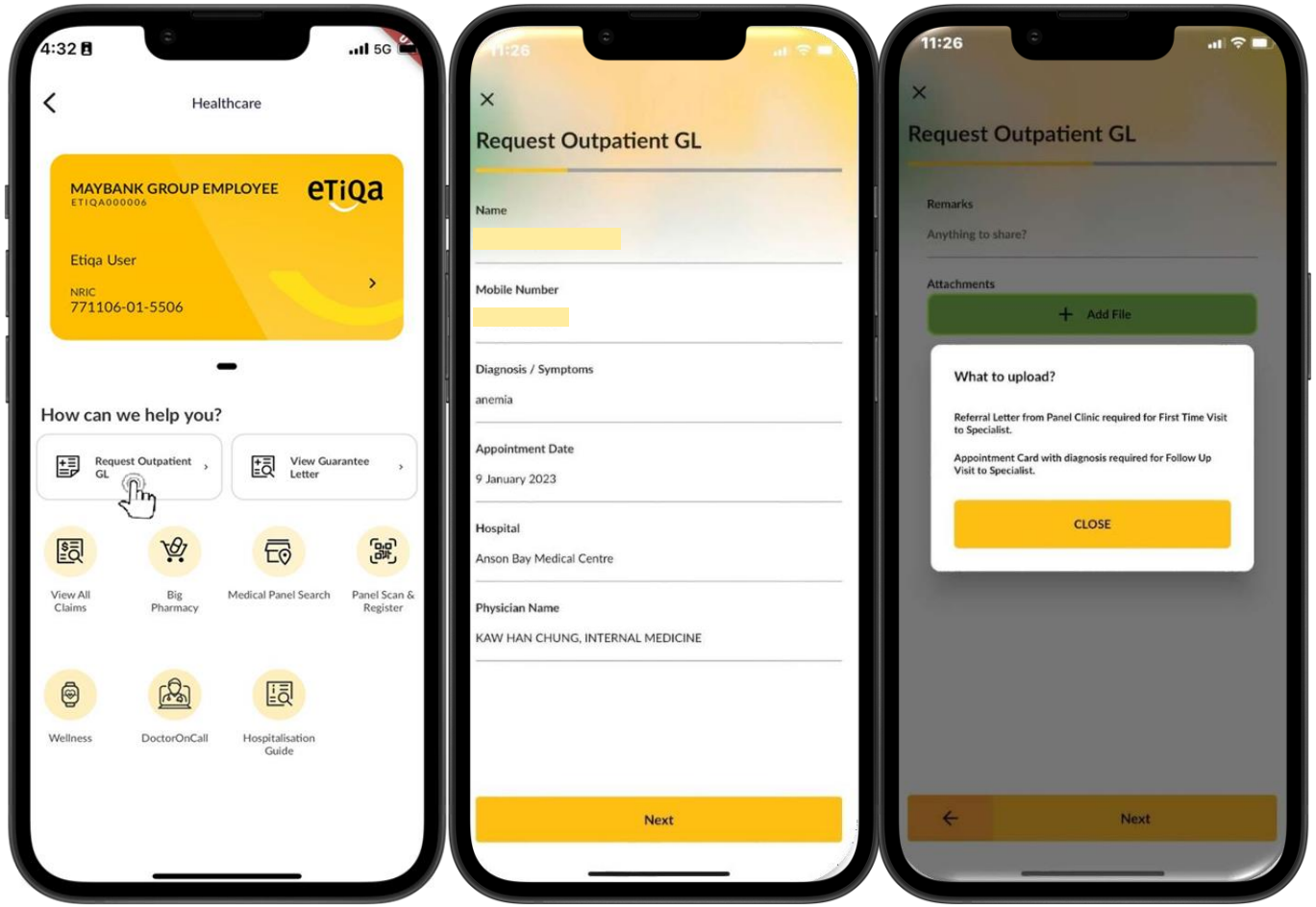




1. Request Outpatient GL

Below are steps on how to Request Outpatient GL through the Etiqa+ App:

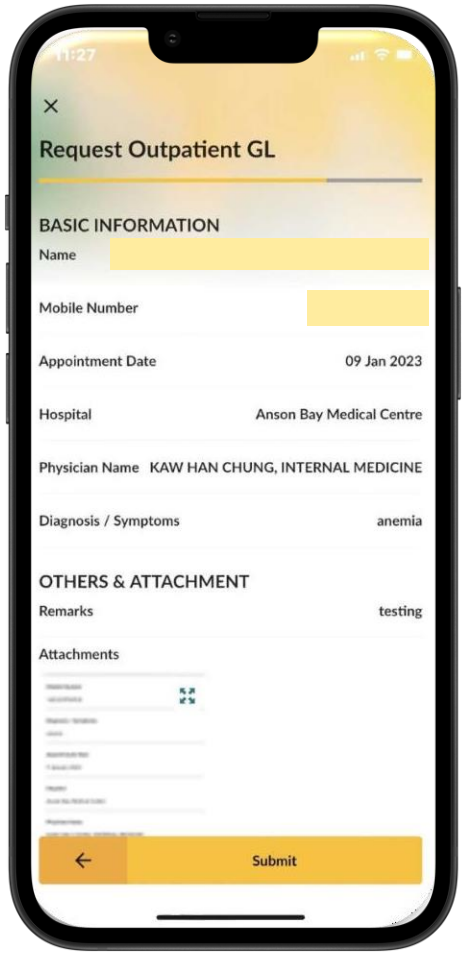
•Tap on Request Outpatient GL
•Fill in all the required details, which are Diagnosis/Symptom, hospital, and Physician name, and click Next.
•Upload required Referral letter, fill in any remarks, if any, and click Next.

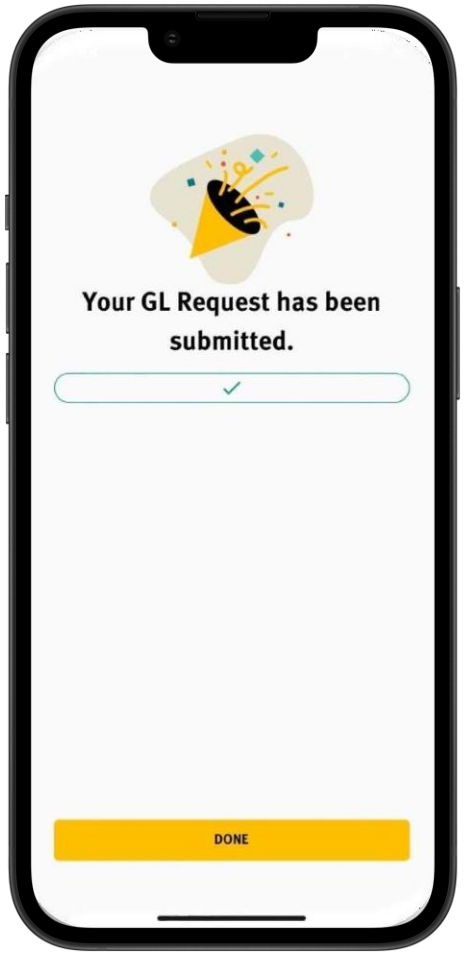


1. Request Outpatient GL

Below is step on how to Request Outpatient GL thru Etiqa+ App

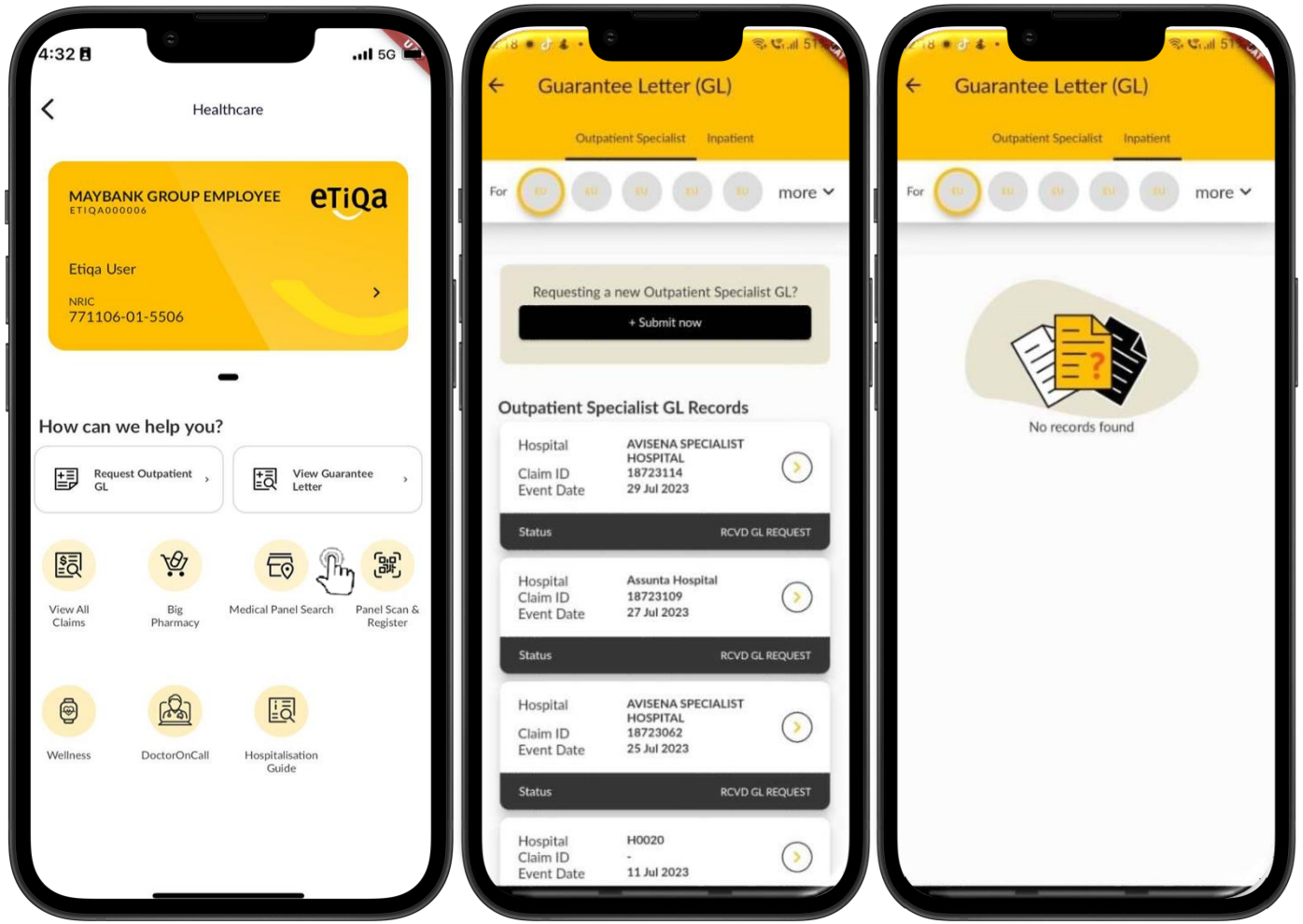
- Review and verify information provided is correctly keyed-in and click Submit
- You may tap on "<-" if you wish to amend your details
- Popup screen will appear indicate that "Your GL Request has been submitted"





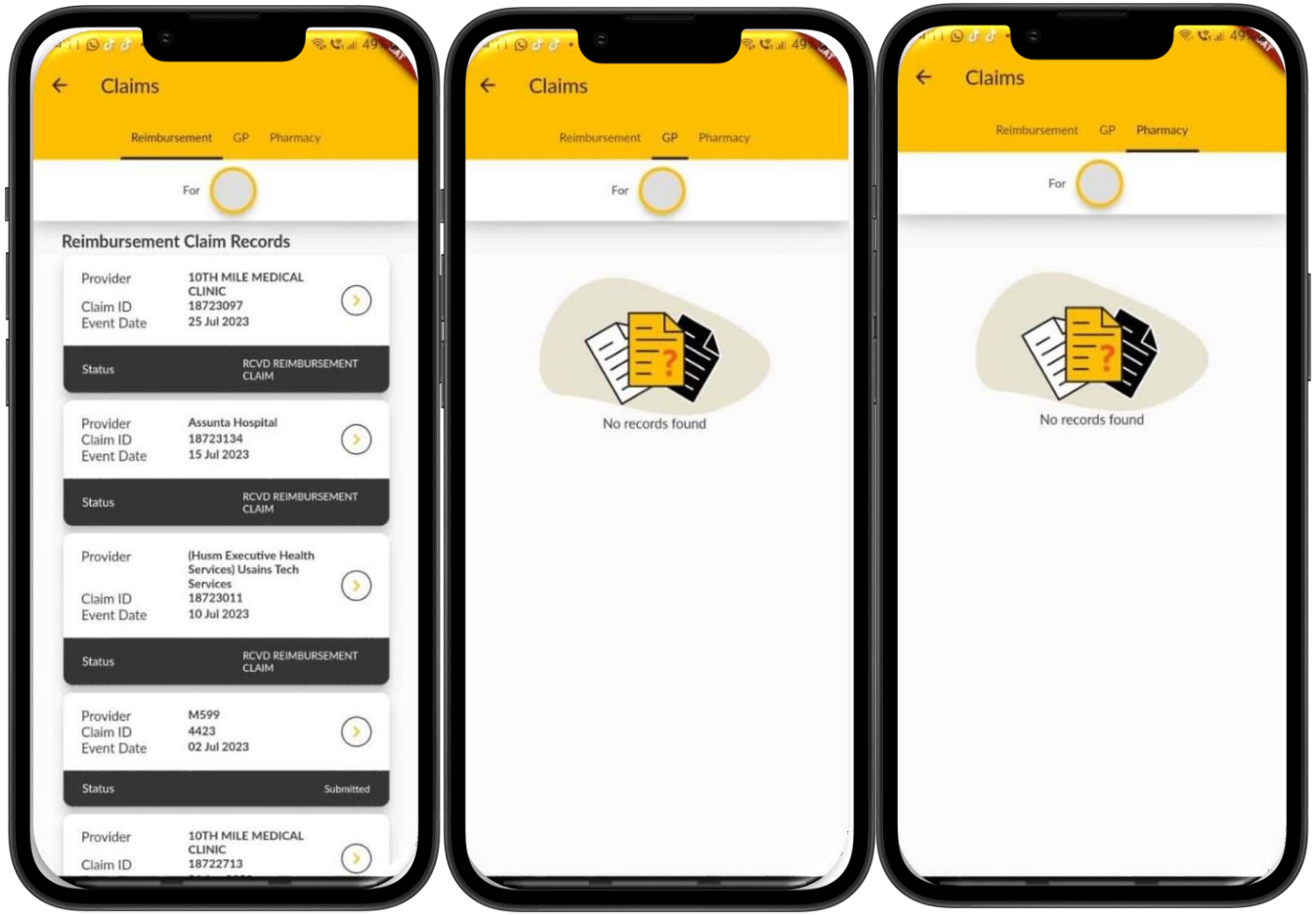
2. View GL Status

- You can view the submitted GL either Outpatient/Inpatient by tap on View Guarantee Letter button and it will directed you to the Guarantee Letter page
- If you intend to view Outpatient Specialist, may tap on it and your current and previous GL will be shown there.
- If your GL is related to your dependent, you may tap any name at the above of the page
- If you intend to view Inpatient GL, may tap on it and your current and previous GL will be shown there.



3. View Claims

- You may view the submitted claims either under Reimbursement, GP or Pharmacy
- It will show the event date and also status of the claim

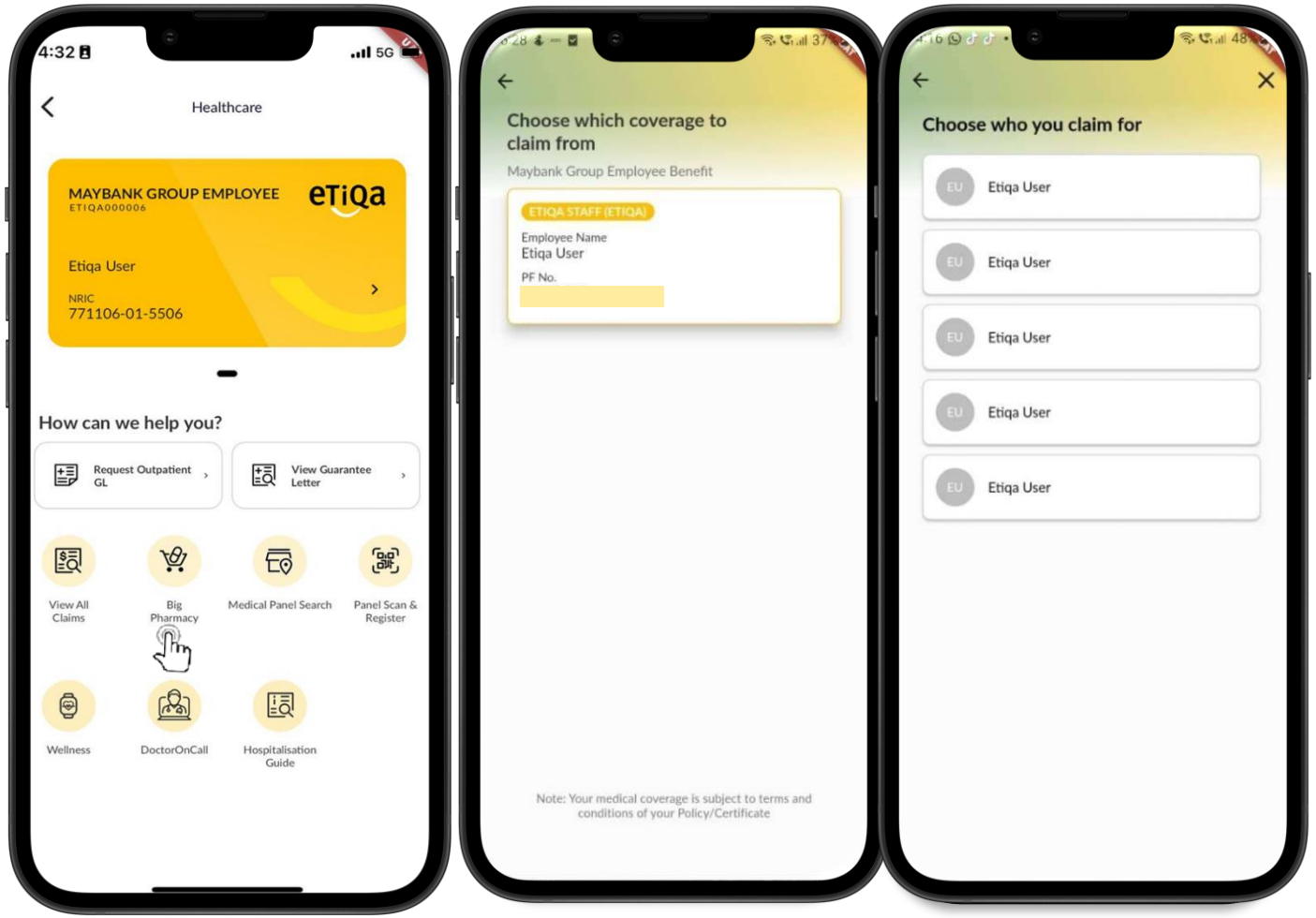


4. Big Pharmacy

- If you are Maybank/Etiqa staff or a group policy holder, you are able to use the "Big Pharmacy" module.
- You may tap on the icon, and it will direct

you to the next page that shows the user's details.

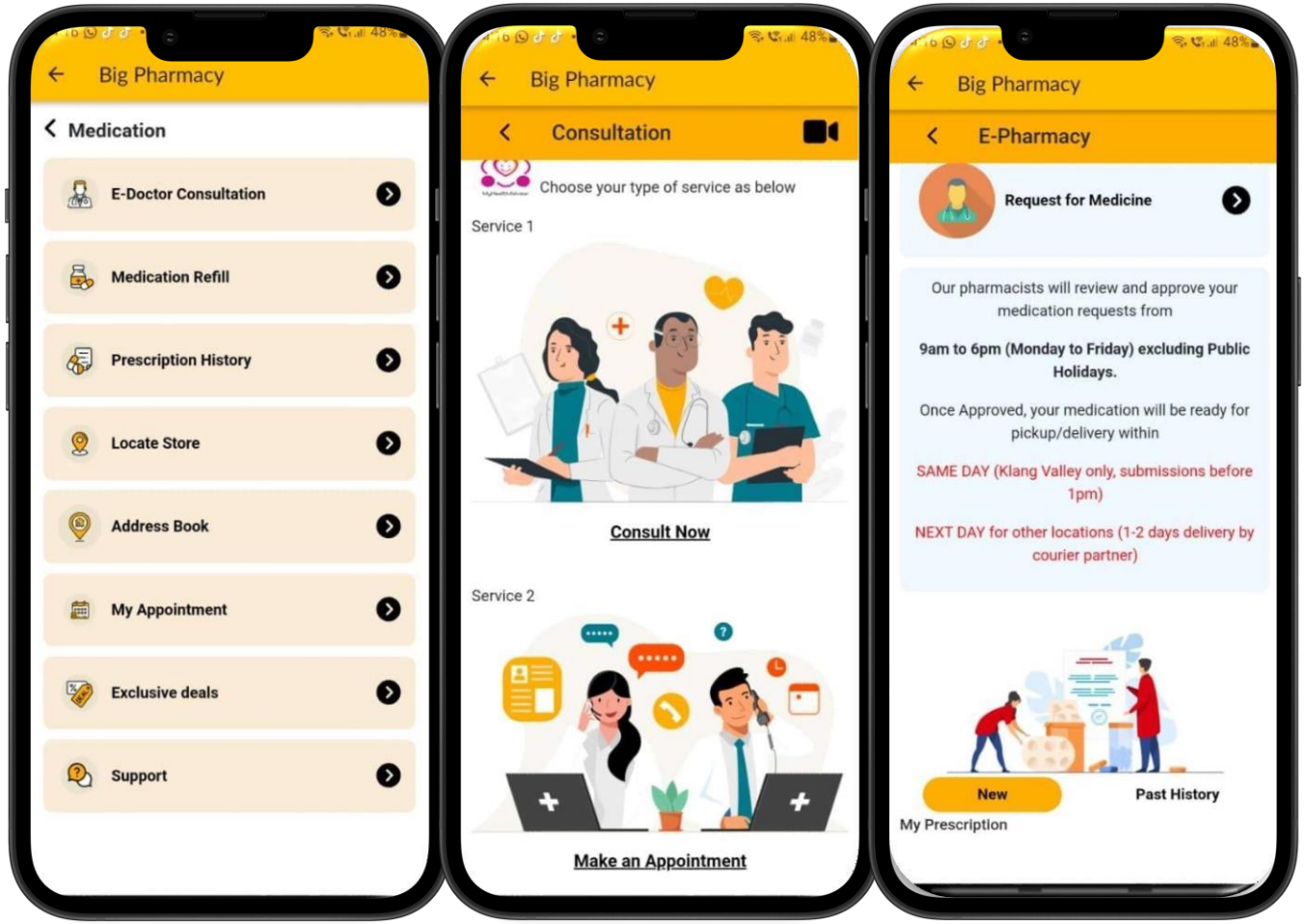
- You may choose which coverage to claim by tapping on the box as shown in the image.
- It will bring you to the selected person you can claim for, and you may choose whom you want to claim for.



4. Big Pharmacy

- In the Big Pharmacy module, there are several types of services that you can use.
- E.g., You can have an e-Doctor Consultation, which is an online consultation with a doctor regarding your illness.
- You can also make an appointment to consult with the doctor.
- Aside from that, you can also refill your medication under this module.
- The pharmacists will review and approve your medication request first, and after that,

you will be able to choose delivery or pickup for your medication refill.

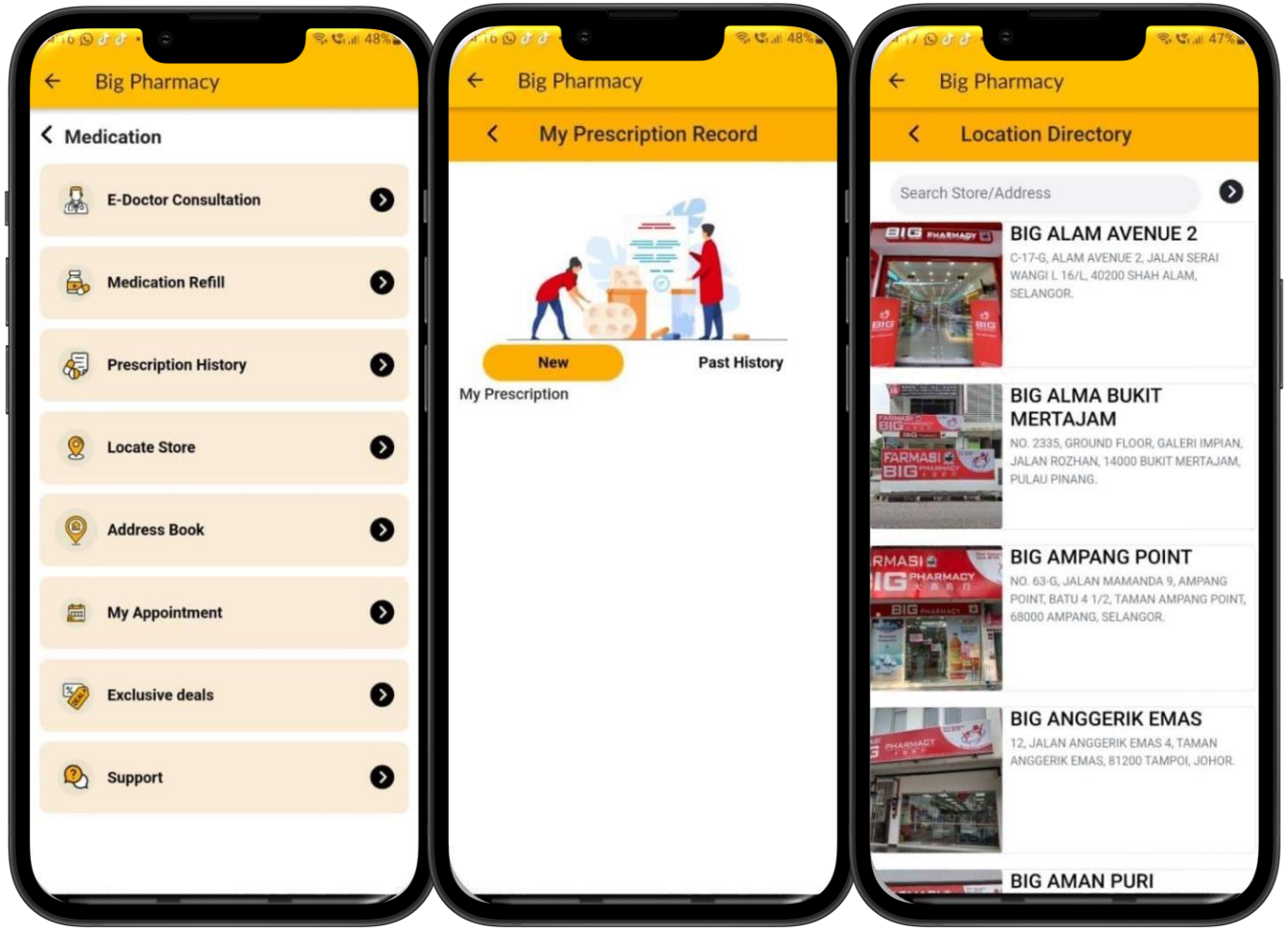


4. Big Pharmacy

•The next service in this module is Prescription History, where you are able to see your previous prescription and latest prescription.

•This prescription has been consulted by your online doctor upon your E-Doctor Consultation.

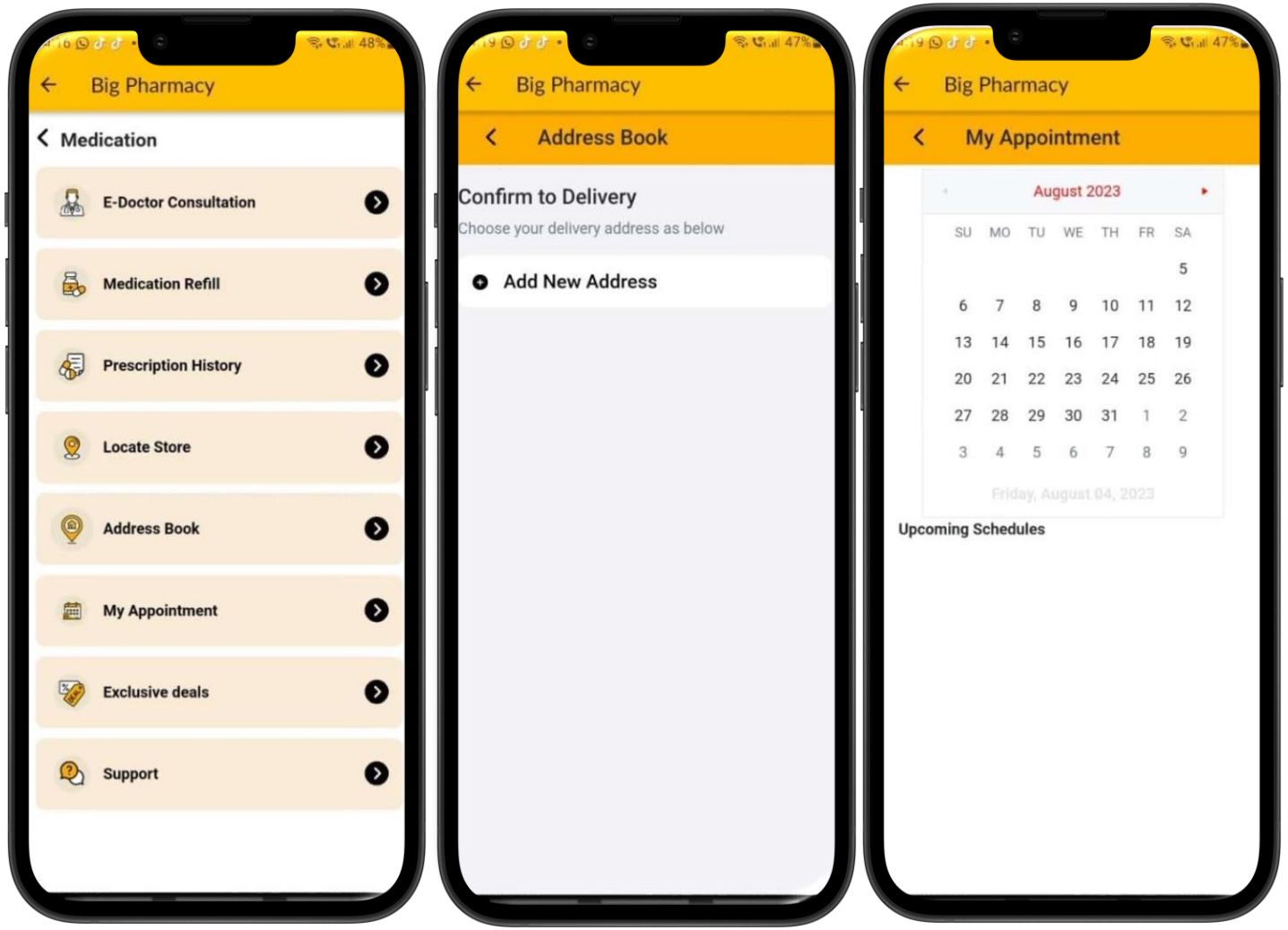
•Aside from that, you are also able to view available Big Pharmacy stores by tapping on "Locate Store," which will show you several stores that they have.



4. Big Pharmacy

•The next service in this module is Address Book, where you can add your new address or confirm your address for them to deliver your medication.

•Next, on the Appointment page, you can view any of your upcoming appointments.



4. Big Pharmacy

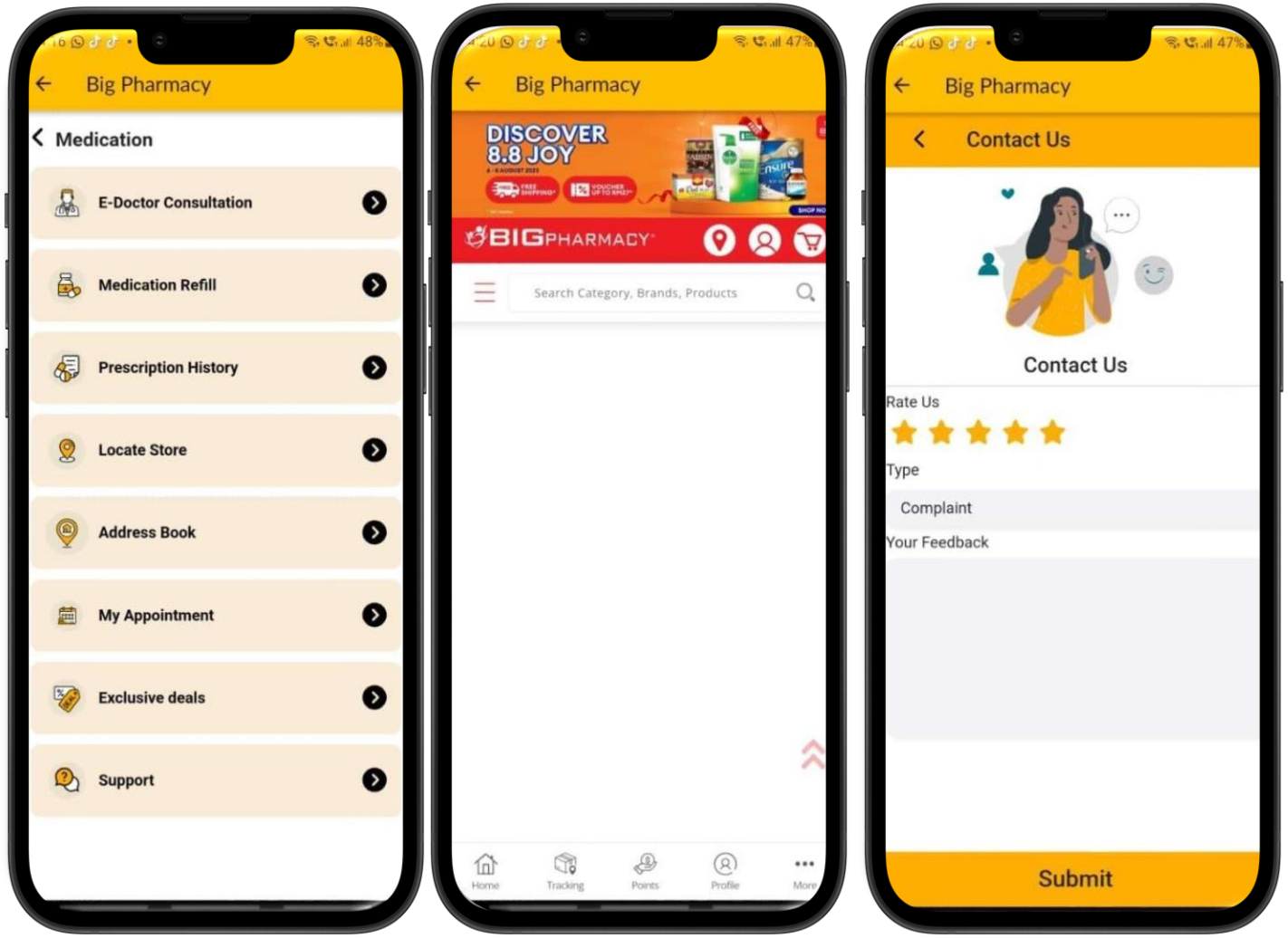
•The next service is Exclusive Deals, where you can view any deals on the Big Pharmacy website.

•You can choose the product you want and buy it through this website.

•The last one is for Big Pharmacy support.

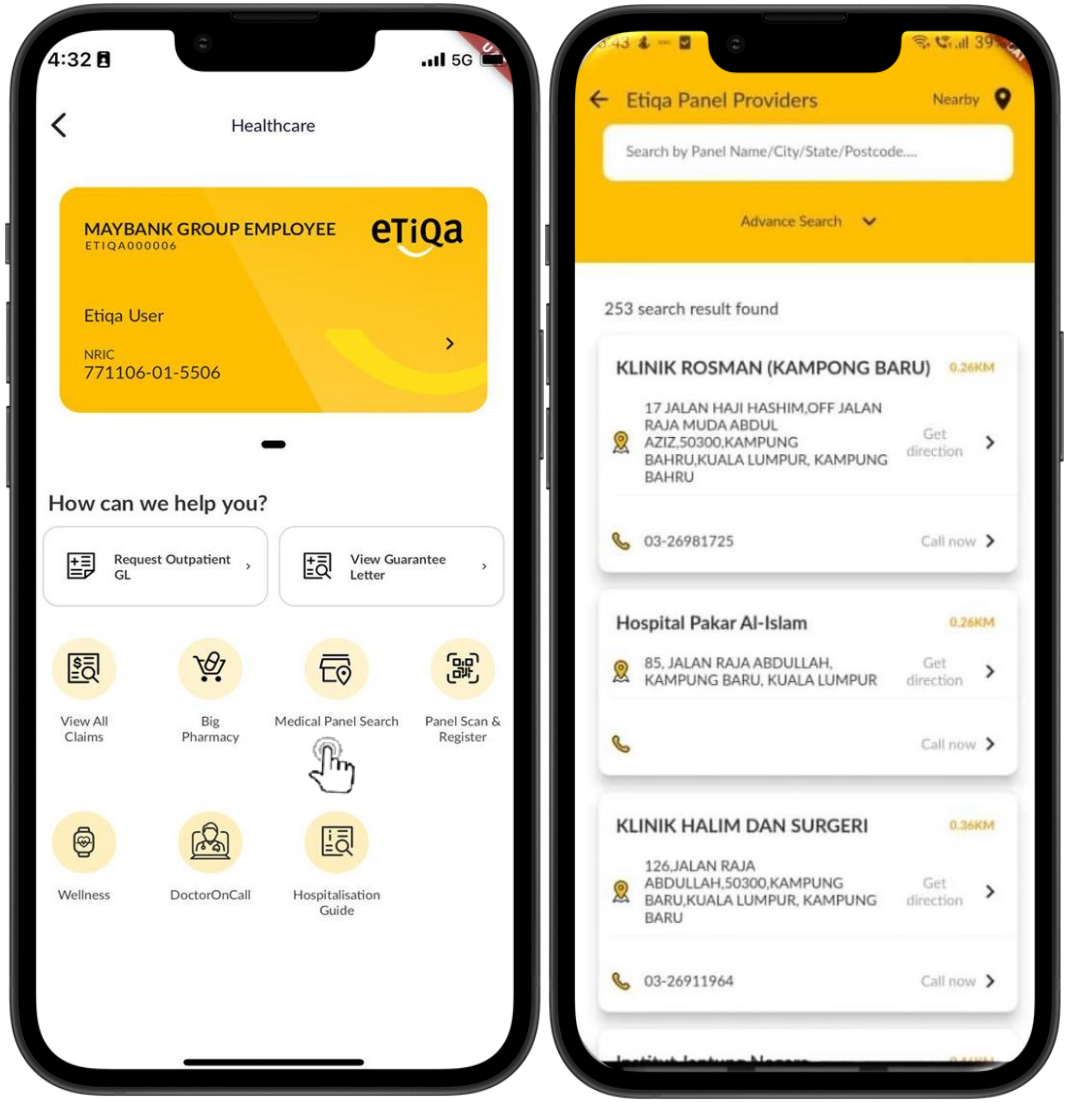
•If you have any inquiries or issues, you may liaise with the Support team directly.

•You can also give your rating pertaining to their service towards you.



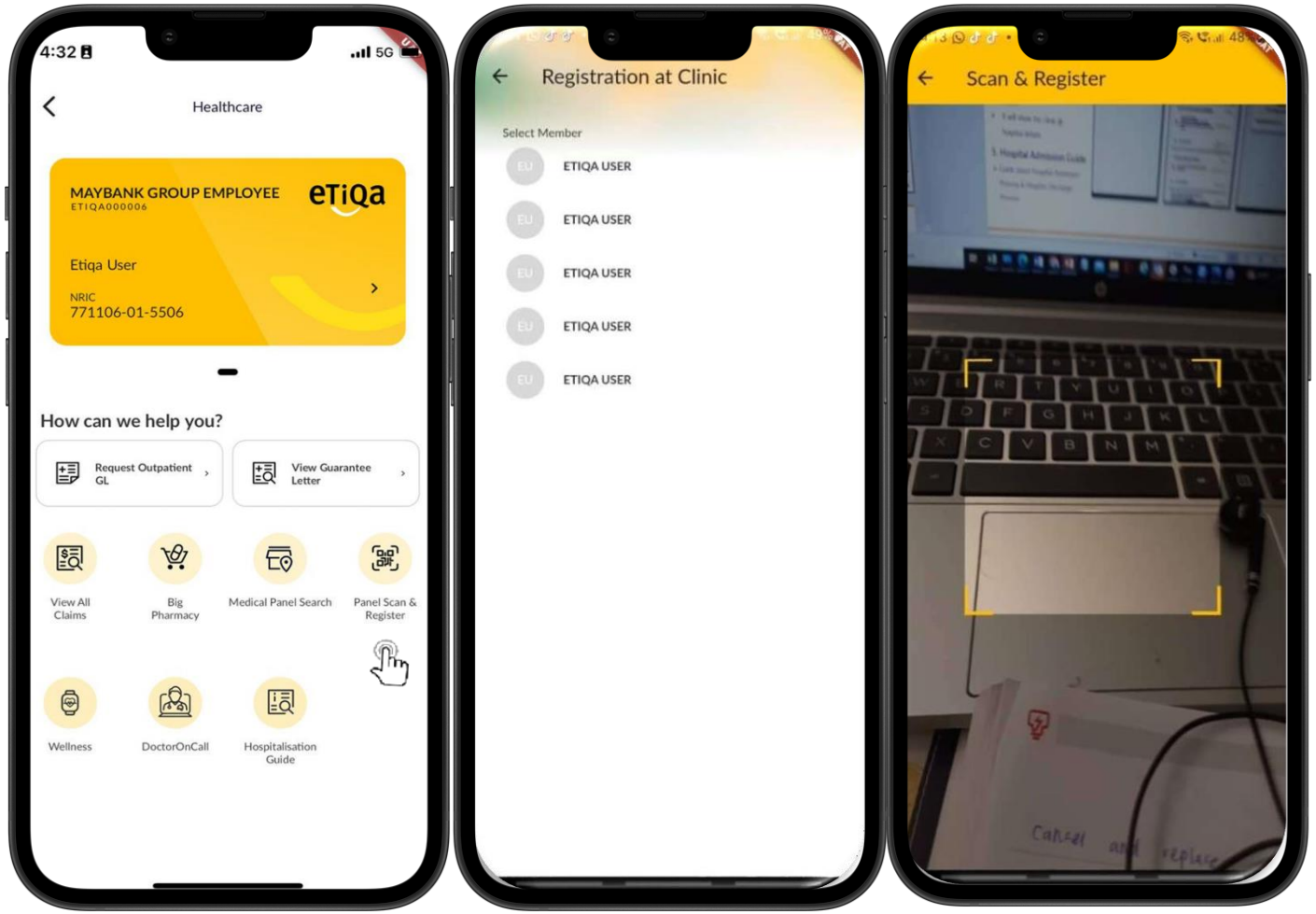
5. Medical Panel Search

- You may search for any nearest panel providers by turning on your location.
- It will show the clinic and hospital details.



6. Panel Scan & Register

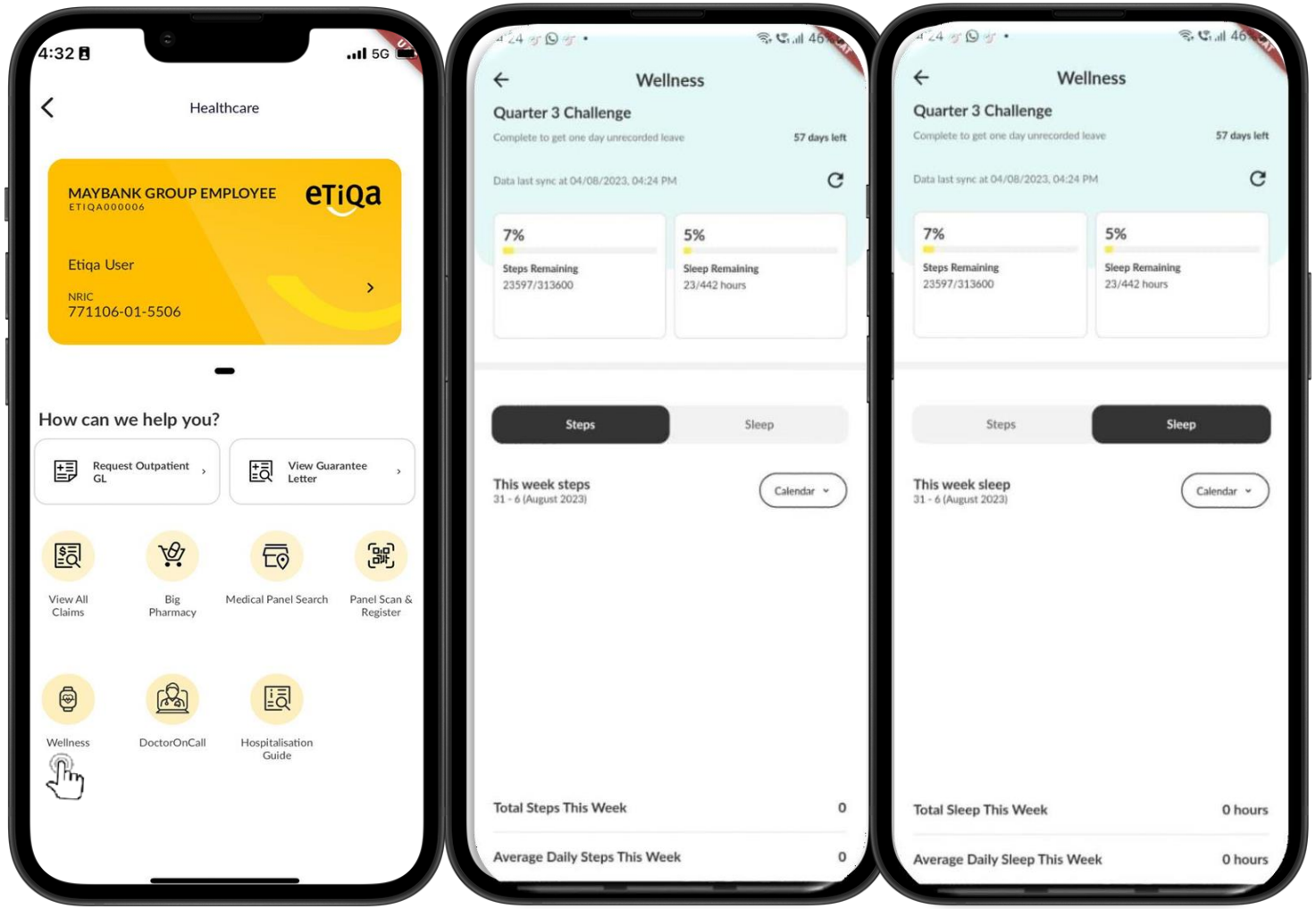
- This feature allows you to Scan and Register your details upon your visit to the Panel Clinic.
- Tap on the "Panel Scan & Register" icon, and you will be directed to Member Selection.
- Choose the selected member list you intend to scan, and it will direct you to scan the QR code.
- It will bring you to the next step for registration.



7. Wellness Module

The Wellness Module is currently available for Maybank and Etiqa staff only

- The wellness module will show participants Daily Steps and sleeps.
- Participants must sync their wearable to their Health App and connect to the Etiqa+ App.
- You can see how many steps and sleep hours you need to achieve, as shown in the image.

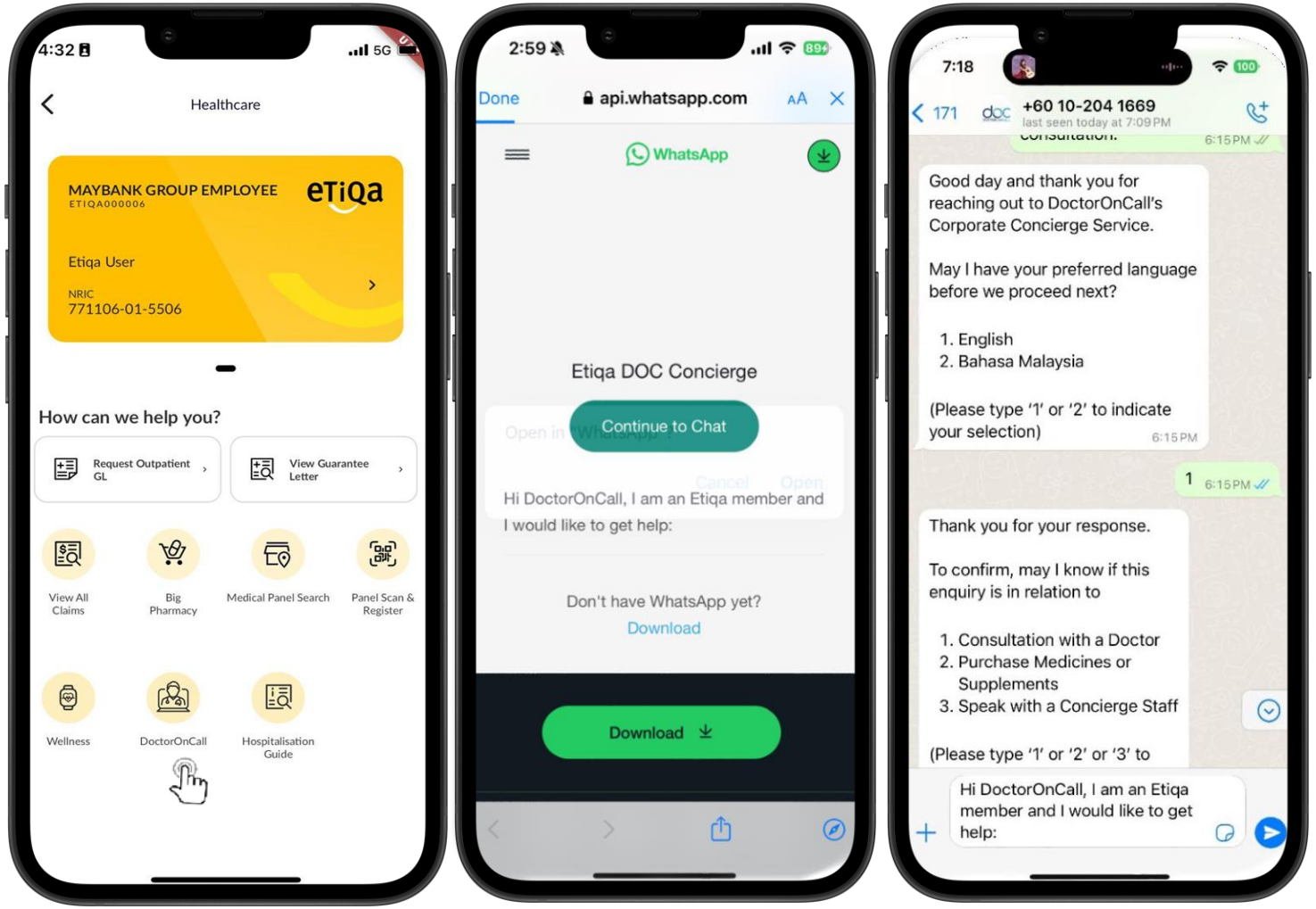


8. Doctor On Call

Doctor On Call Module is currently available for Maybank, Etiqa and certain Corporate Client staff

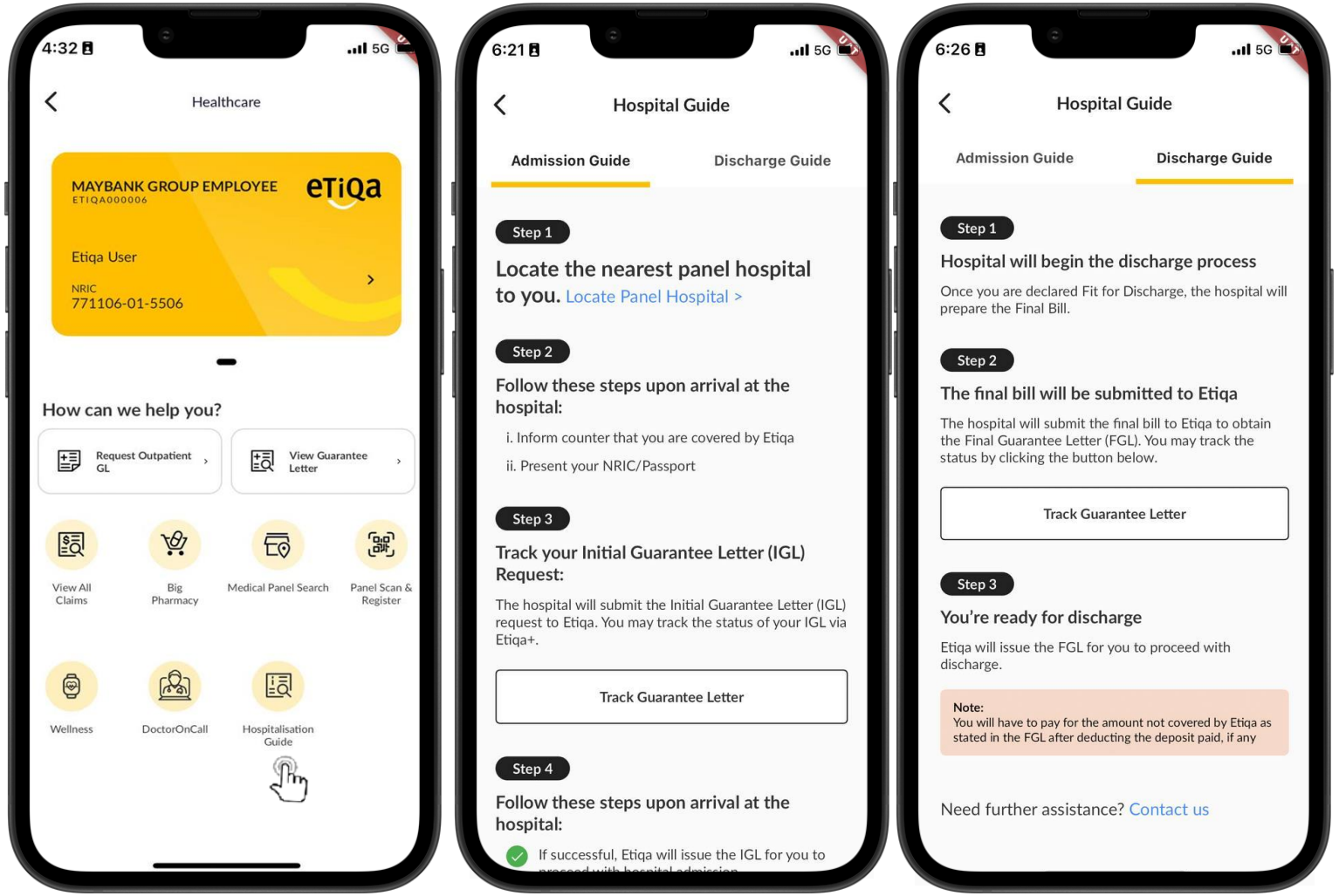
- The Doctor On Call module will connects to the Doctor On Call whatsapp
- Participants will be able to request for :

1. Consultation with a Doctor
2. Purchase Medicines or Supplements
3. Speak with a Concierge Staff



9. Hospital Admission Guide

- On the below page of the module, you can follow the step by step admission guide and discharge guide



My Policy Module – Policy/Certificate View

My Policy Module – Policy/Certificate View

Customers are able to view the purchased policy under My Policy/Certificate in Etiqa+ app.

- Once successfully purchased the policy, you are able to view the policy details under **Active tab.**
- The policy details are shown as below:-

  i. Period of Takaful/Insurance

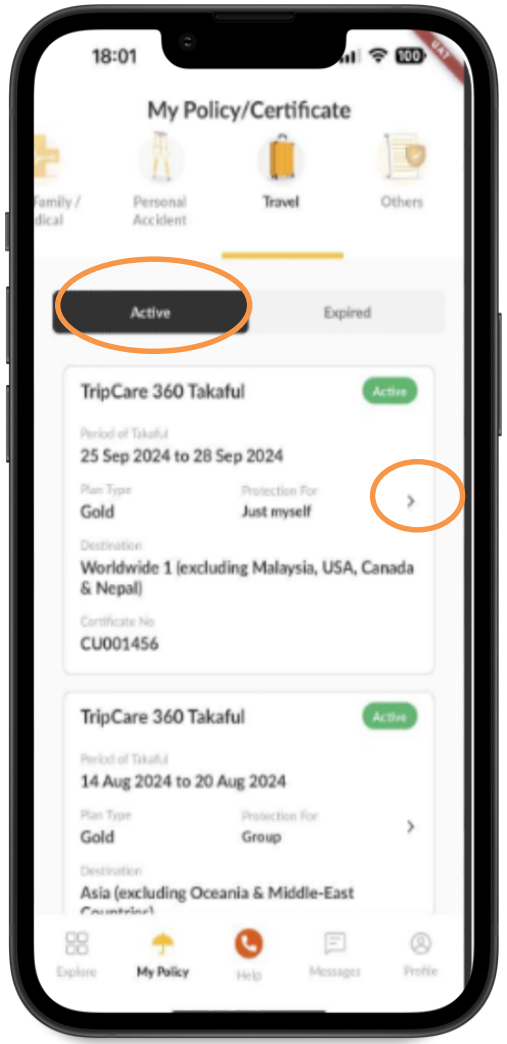
  ii. Plan Type

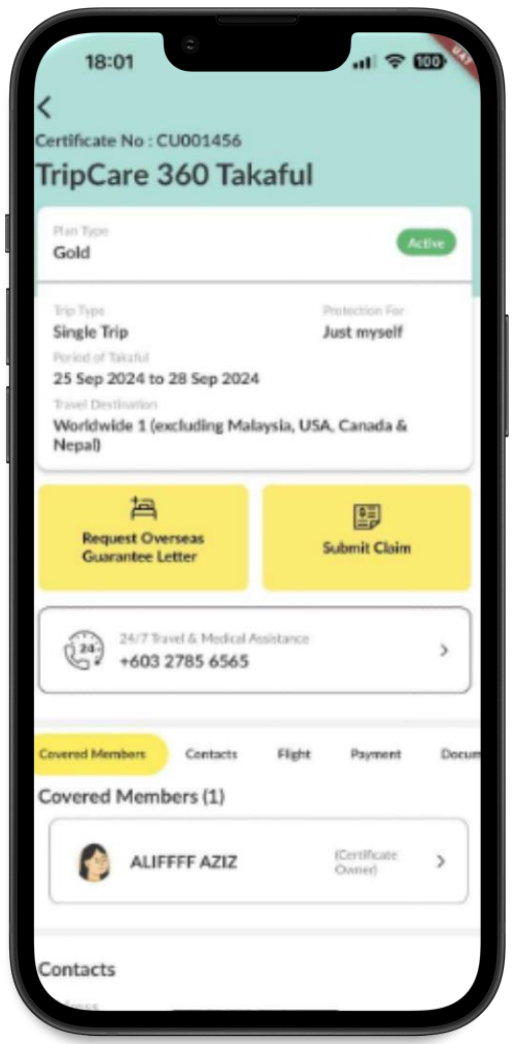
  iii. Protection for

  iv. Destination (for Travel policy)

  v. Policy/Certificate No

- By clicking at the arrow in the active policy details, you will be prompted to the details of the Policy/Certificate.





My Policy Module – Policy View & Download Document

In the **Policy Module**, customers can view the policy details and also able to download the policy document.

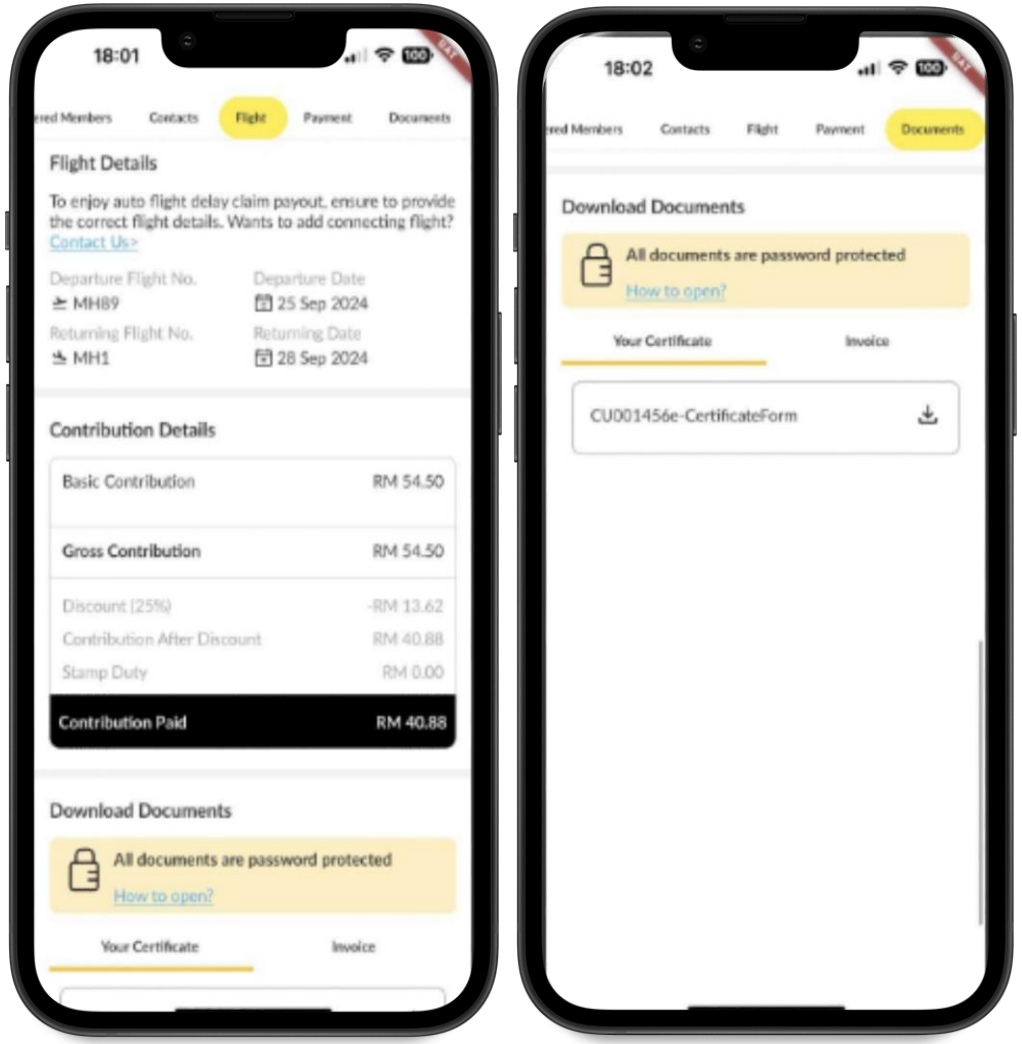
For instance, customers can view the following:-

- Flight Details
- Contribution Details
- Download Documents

For security purposes when downloading documents, all documents are password protected.

To access the document, please key-in your **date of birth and the last 4 digits of your NRIC or Passport.**

Example: Your password is 030819885055 if your NRIC number is 880803-05-5055.



In-app Buy Travel Product

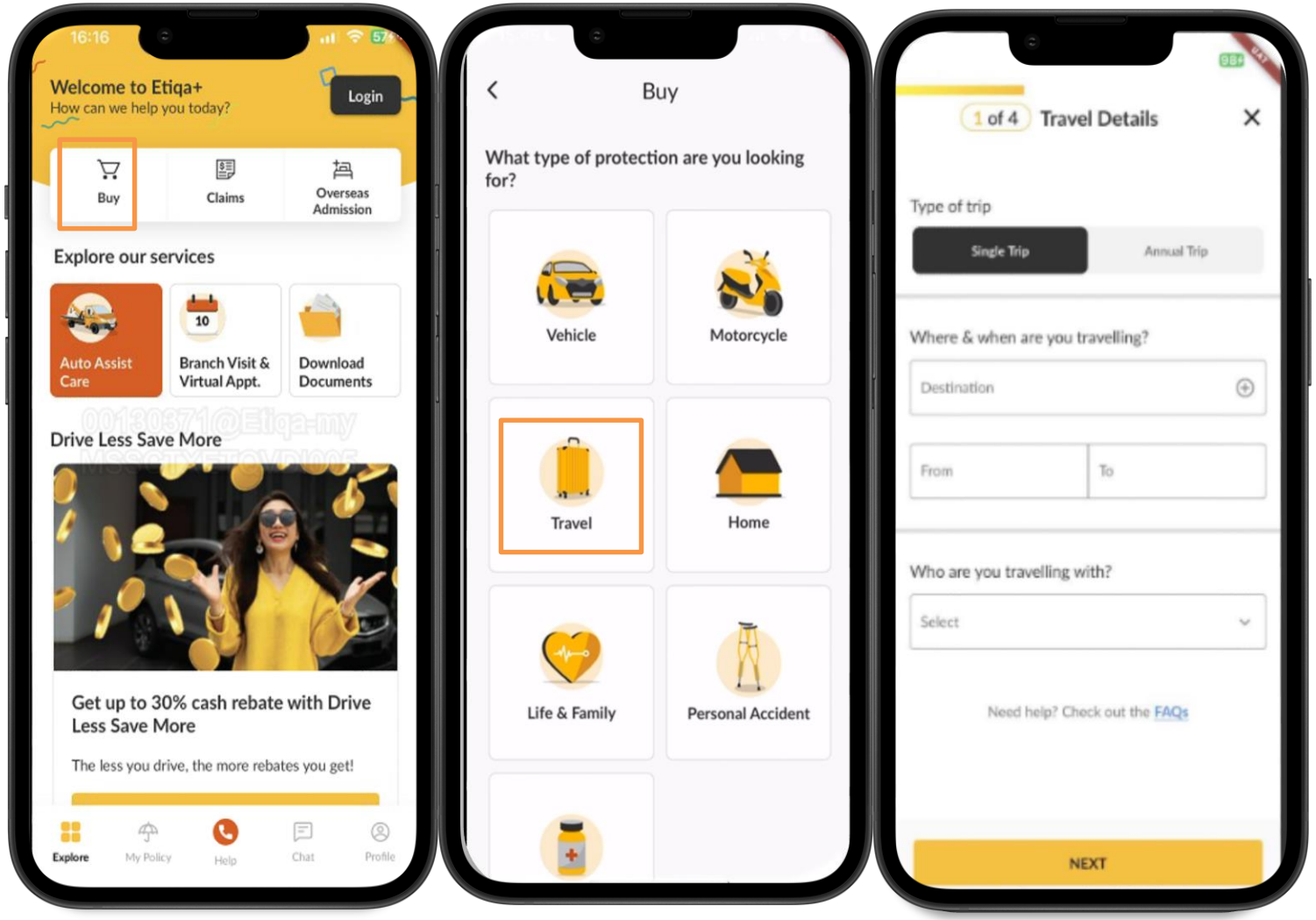
Buy module – In app Travel Purchase

Customers are able to perform In-app purchase for Travel policy under Buy Module in Etiqa+ app as per below steps.

- Click to **"Buy"** Module in the Etiqa+ homepage.
- Click on **Travel** for the type of protection.
- There are two types of trip available:-
  i. Single Trip
  ii. Annual Trip

- The first step is you need to fill in the travelling details such as Destination and travelling date.

- You also need to select your **travelling partners**:-
  i. Myself (18-70 years old
  ii. Myself as Senior Citizen (71-80 years old)
  iii. With my spouse (18-70 years old)
  iv. With my family (Up to max. of 10 children, not including parents)
  v. Group (18-70 years old)



Buy module – In app Travel Purchase

- Secondly, you need to select the protection type:-

  i. Insurance

  ii. Takaful

- You may click at the **"Compare the benefit"** to view the Benefit Comparison in term of the key benefits for both entity.

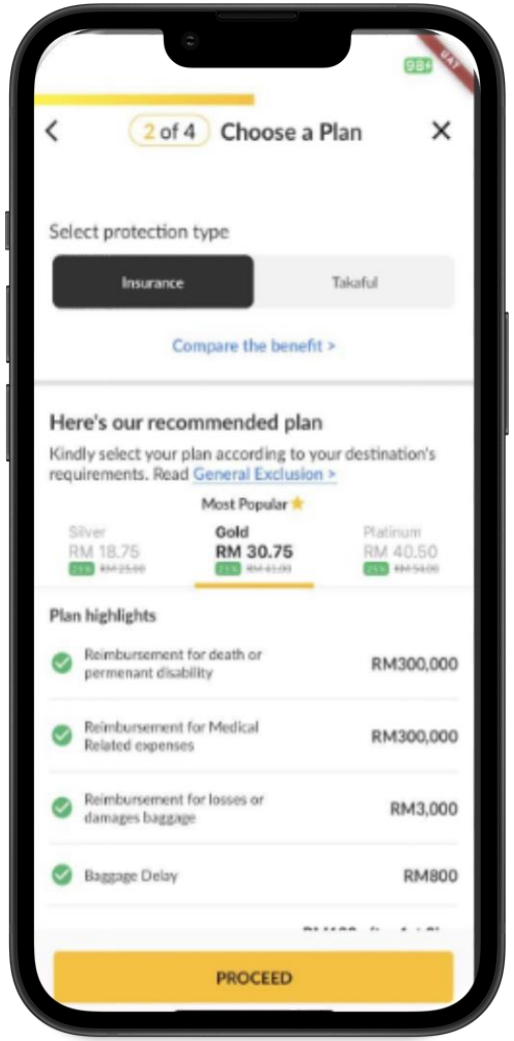
- You will be provided with the recommended plan together with the plan highlights for following plans:-

  i. Silver

  ii. Gold

  iii. Platinum

- You may click at the **"View Full Plan Details"** to check further on the plan details before click the **"PROCEED"** button.

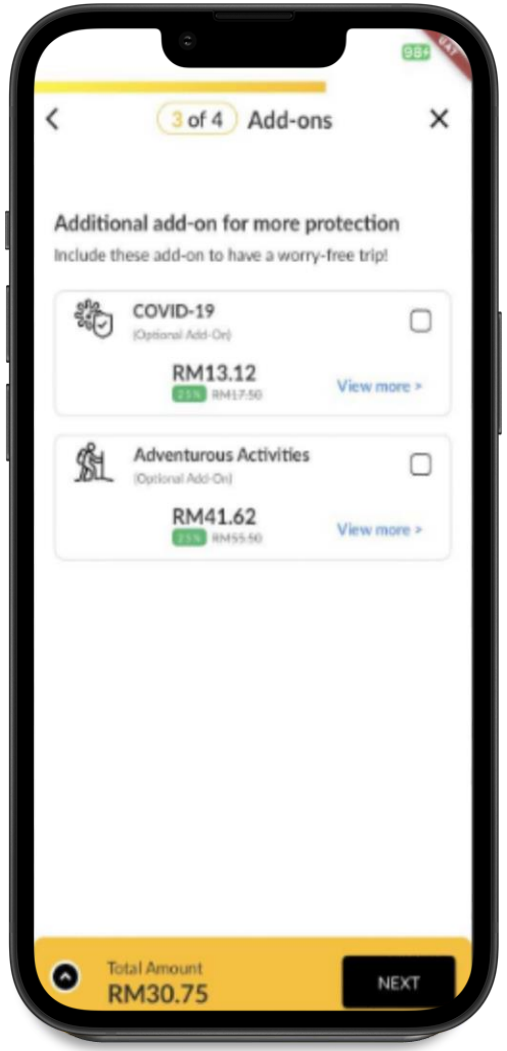


Buy module – In app Travel Purchase

Protections as below can be added according to the plan eligibility:-

i. COVID-19

ii. Adventurous Activities



Buy module – In app Travel Purchase

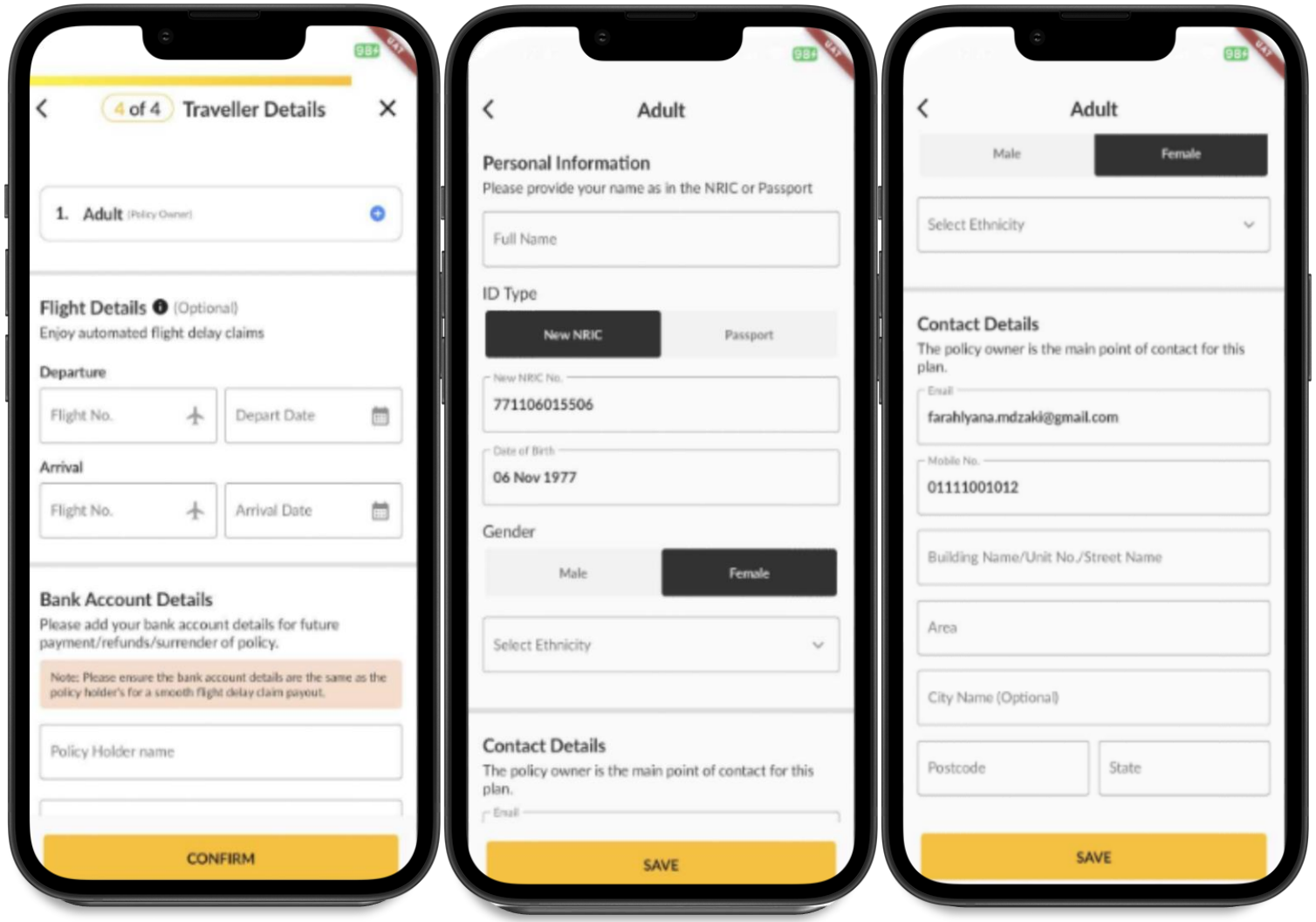
The fourth step is to fill in the **Traveller Details**:-

i. Adult (Policy Owner's Name)

- Fill in Full Name
- Select New NRIC/Passport
- Date of Birth
- Select Gender (Male/Female)
- Select Ethnicity
- Fill in Contact details (Email, Mobile No., Building Name/Unit No./Street Name)
- Area
- City Name (Optional)
- Postcode
- State

ii. Flight Details

iii. Bank Account Details

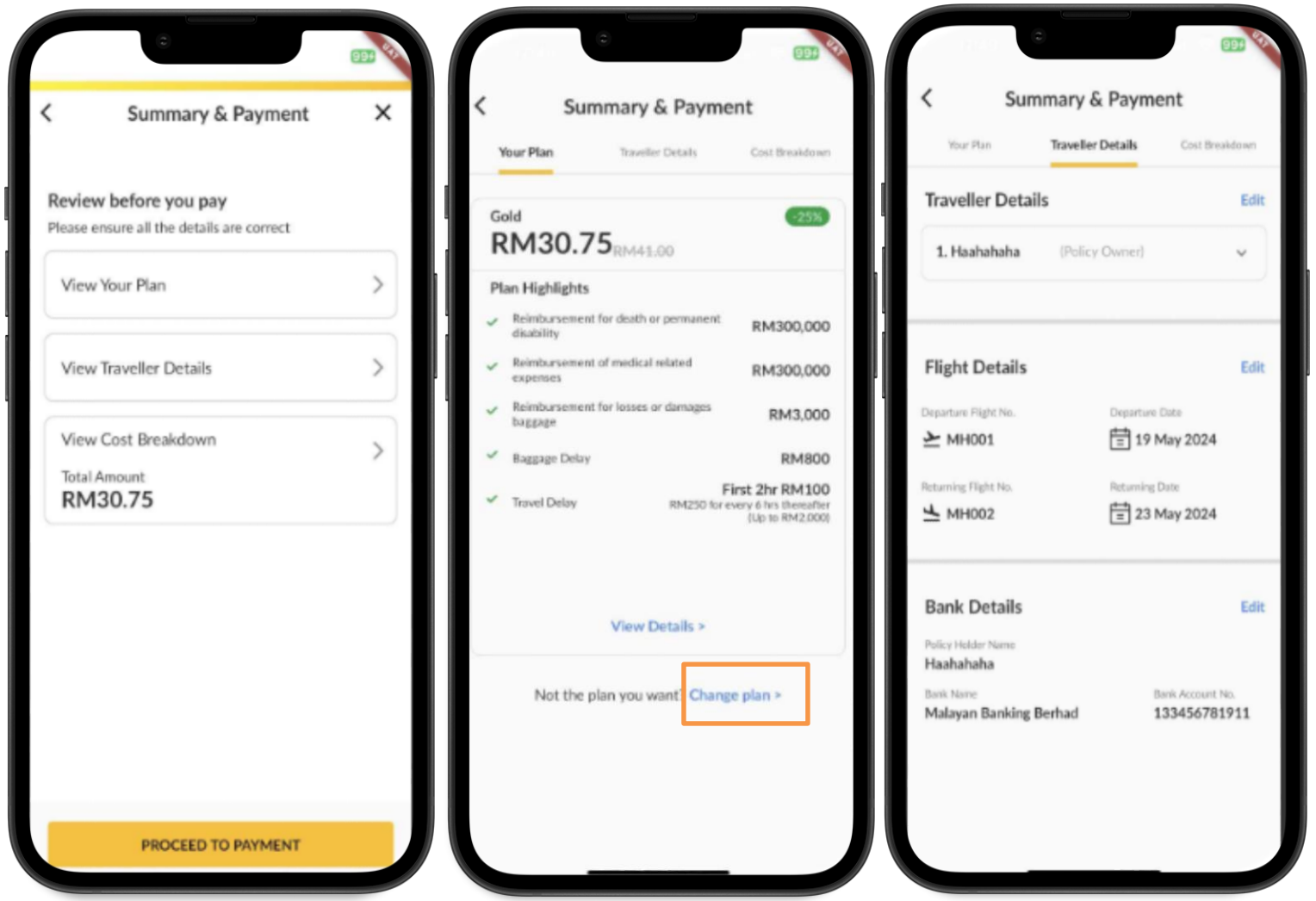


Buy module – In app Travel Purchase

- Next, you will be redirected to Summary & Payment page to review before proceed with the payment.
  - ➢ View Your Plan
  - ➢ View Traveller Details
  - ➢ View Cost Breakdown

- Under **View Your Plan** tab, you will be able to view the Plan Highlights. If the plan does not suit your want, you may click at the **"Change plan"** to update the plan.

- Under **Traveller Details** tab, you are able to view and edit the Traveller details, Flight details and Bank details.



Buy module – In app Travel Purchase

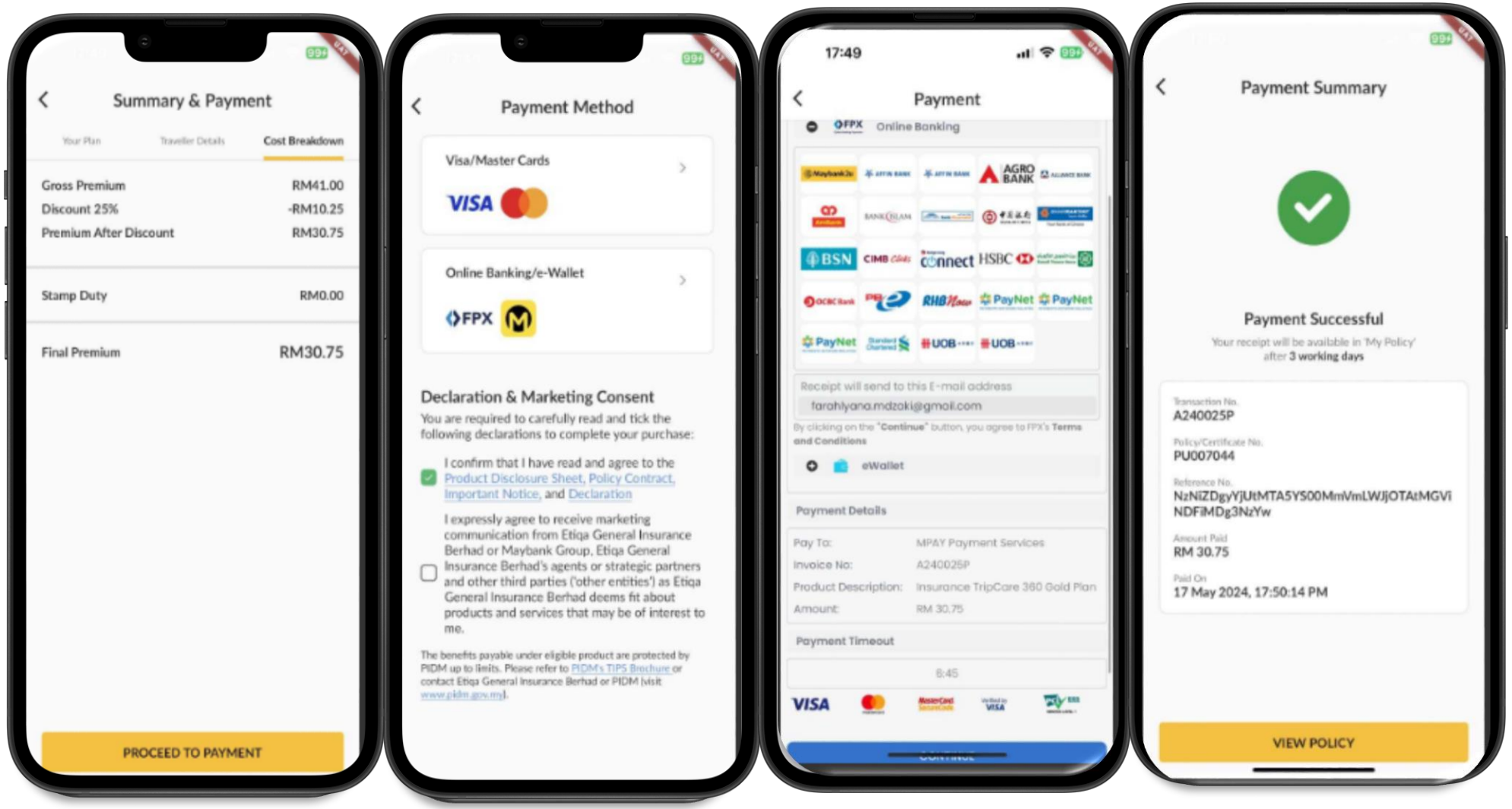
- Under **Cost Breakdown tab**, you able to review the gross premium, discount given, the stamp duty fee and the final premium you should pay.

- Once you click **"PROCEED TO PAYMENT"** button, you will redirected to Payment Method page to select your payment method (VISA/Master Cards/Online Banking/e-wallet).

- You need to **read and understand** the Declaration & Marketing Consent before tick in the box.

- The page will redirect you to proceed at the Payment page.

- You will prompt to page Payment Successful and you may view your purchased policy by click at the **"VIEW POLICY"** button.

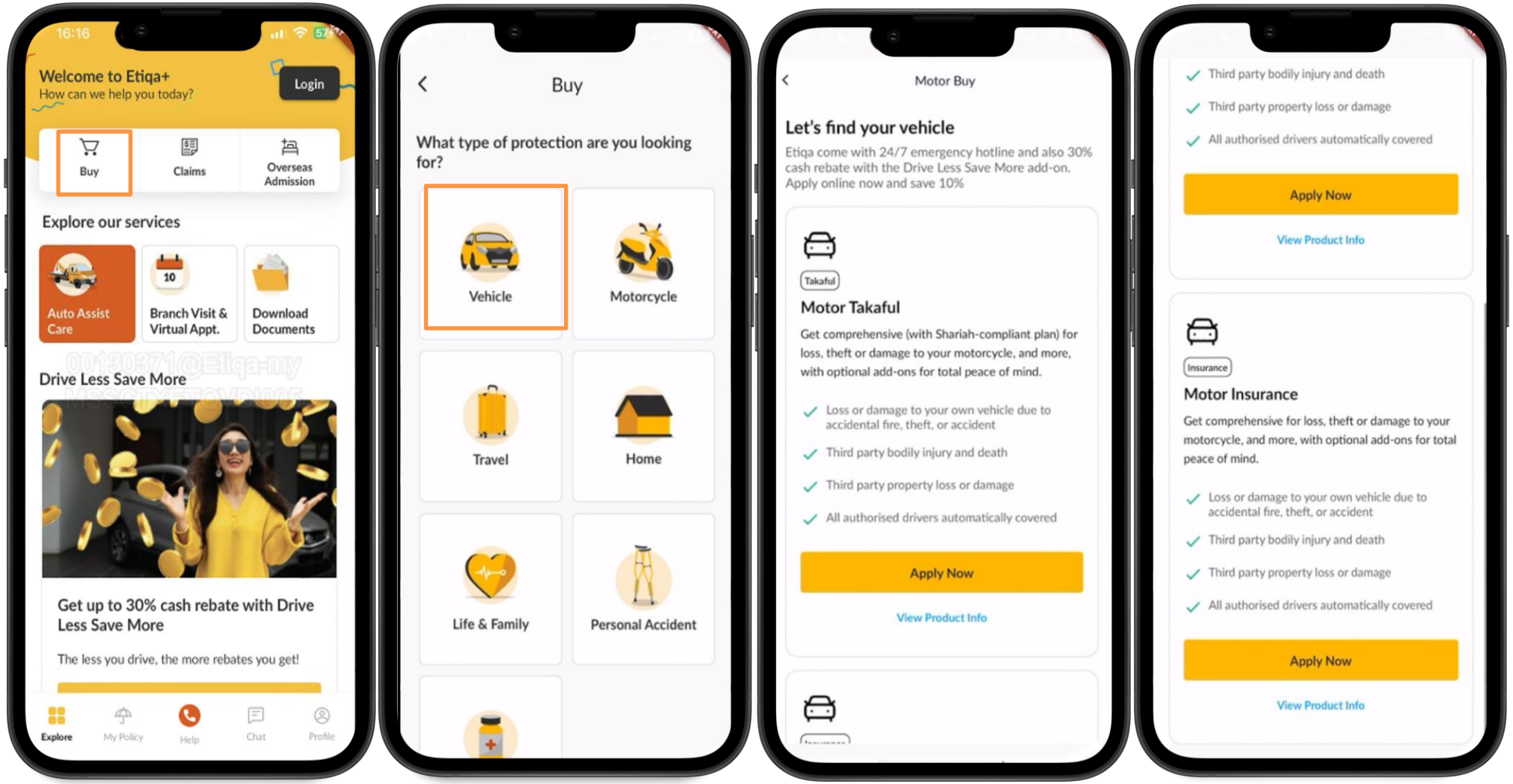


In-app Buy Motorcar Policy

Buy module – In app Motorcar Purchase

Customers are able to perform In-app purchase for Motorcar policy under Buy Module in Etiqa+ app as per below steps.

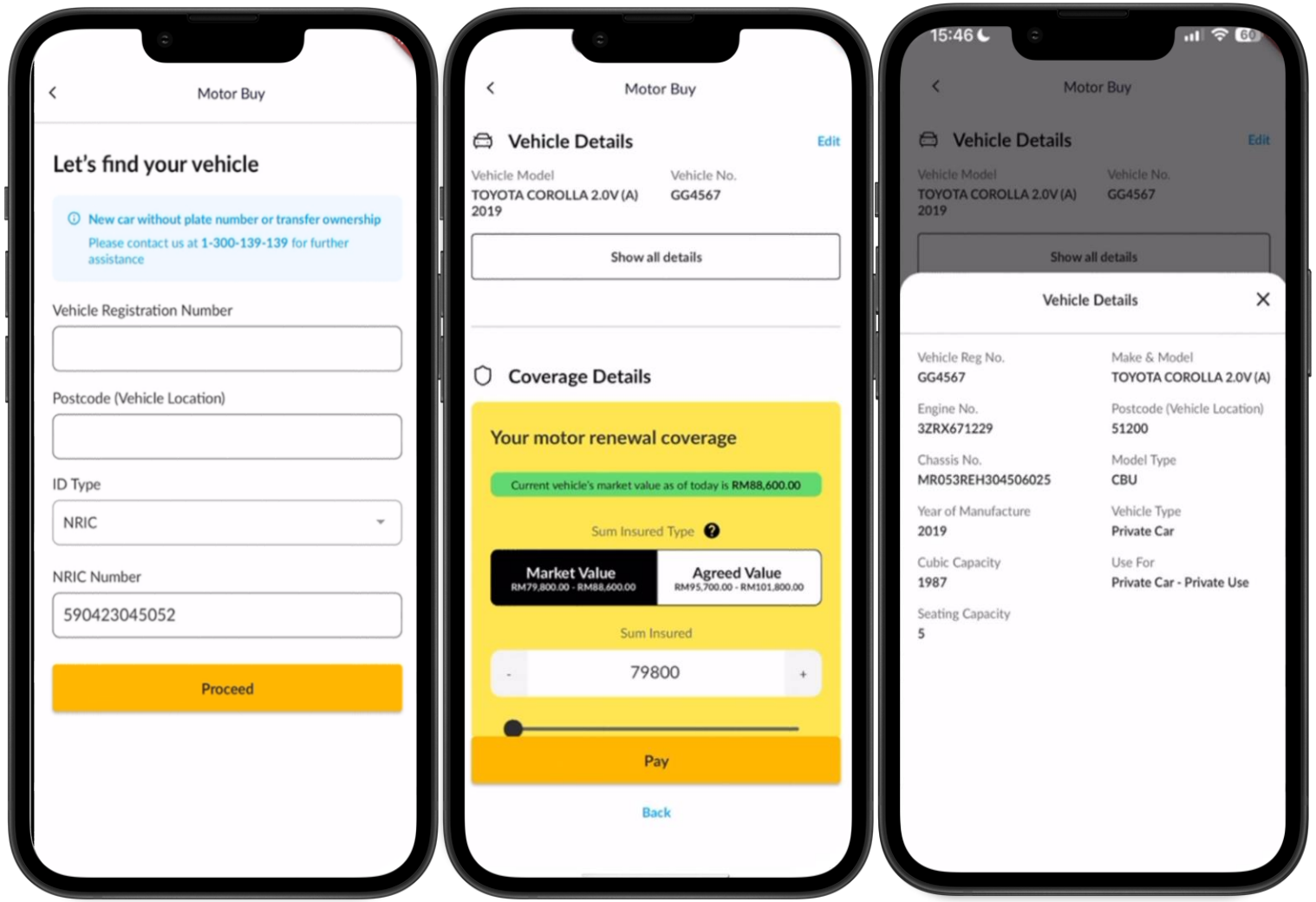
- Click to **"Buy"** Module in the Etiqa+ homepage.
- Click on **Vehicle** for the type of protection.
- Then, you may choose to buy **Motor Takaful** or **Motor Insurance** based on your preference.



Buy module – In app Motorcar Purchase

- Then, you will be redirected to **"Let's find your vehicle"** page to fill in the following details:-
  i. Vehicle Registration Number
  ii. Postcode (Vehicle Location)
  iii. ID Type (NRIC, Passport No., Army No., Police No.)
  iv. ID/NRIC Number

- You may click **"Proceed"** once filled up the details and you can verify the vehicle details by click at the **"Show all details"** button.



Buy module – In app Motorcar Purchase

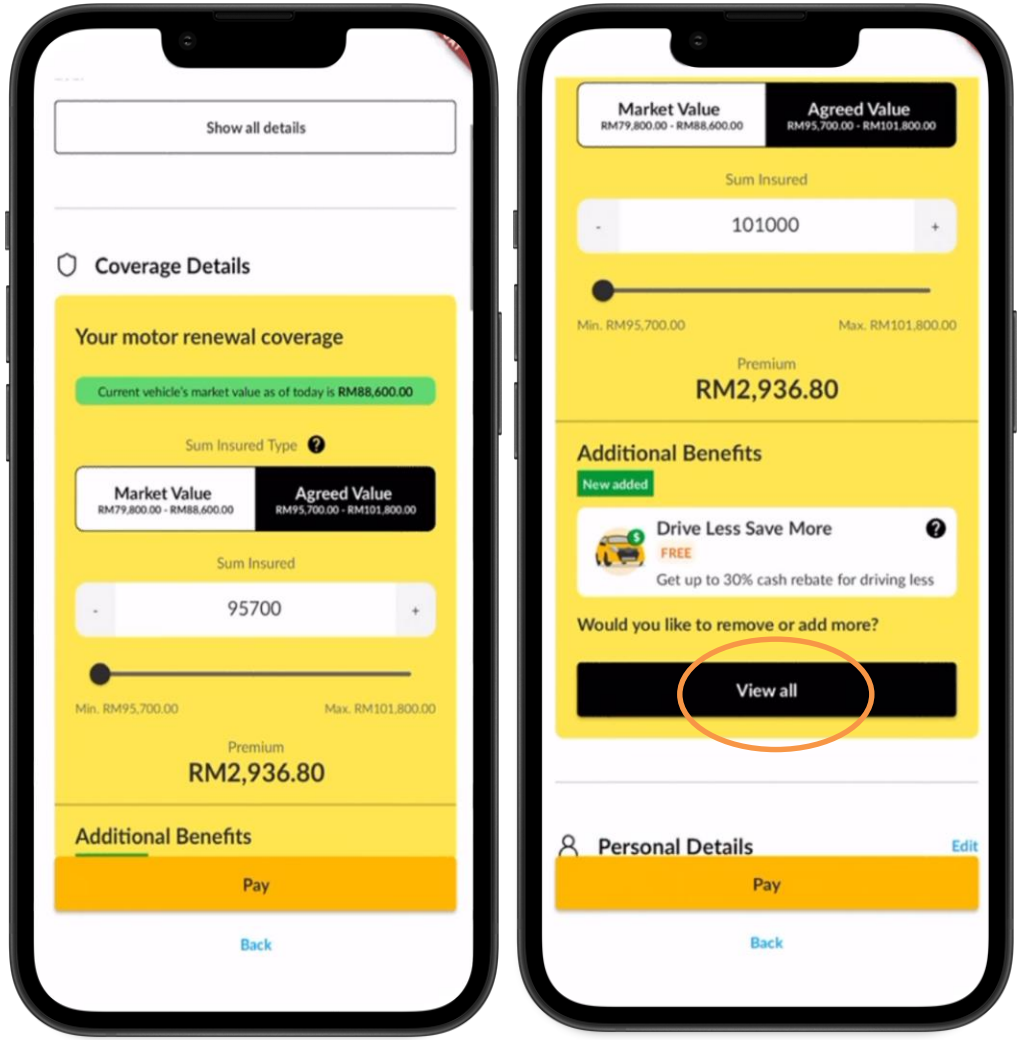
Under Coverage Details page, you need to choose the sum insured and additional benefits for your policy.

There are **two types of Sum Insured**:-

i. **Market Value** – We will reimburse the value of your car according to the current market value at the time of total loss or theft.

ii. **Agreed Value** – We will reimburse the total amount as stated in the event of total loss or theft.

Then, by clicking at the "**View all"** under Additional Benefits, you can choose to remove or add more benefits to your policy.



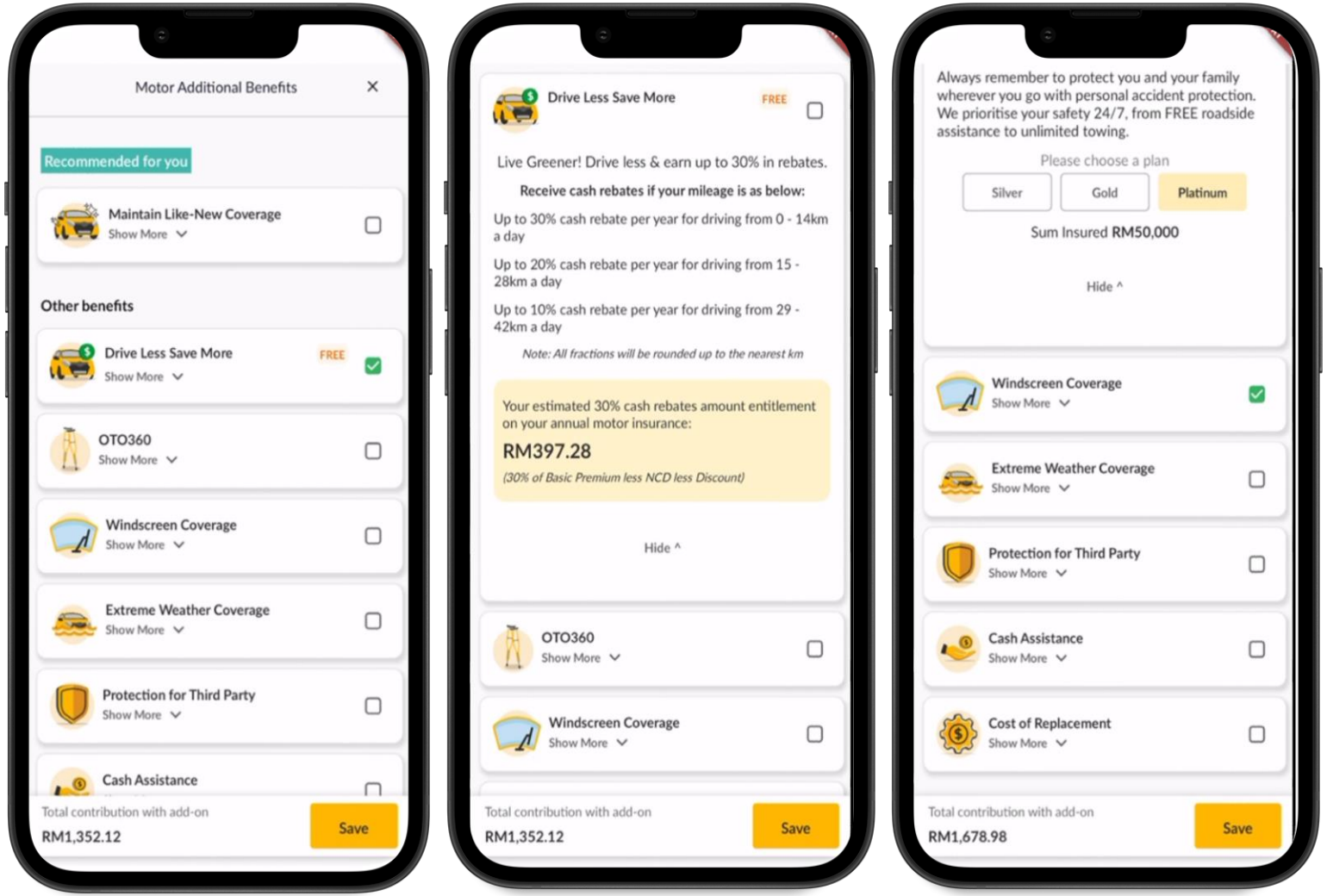
Buy module – In app Motorcar Purchase

- You will be prompted to **Motor Additional Benefits page** for you to tick any additional benefits that you wish to opt-in to your policy.

- There will be a recommended motor additional benefit, for example **Maintain Like-New Coverage.**

- You may click to **"Show More"** under the benefit for you to key in the preferred Sum Insured if you intended to add on.

*** ***Drive Less Save More is our free add-on benefit to Private Car user that provide support to people who are driving less.***

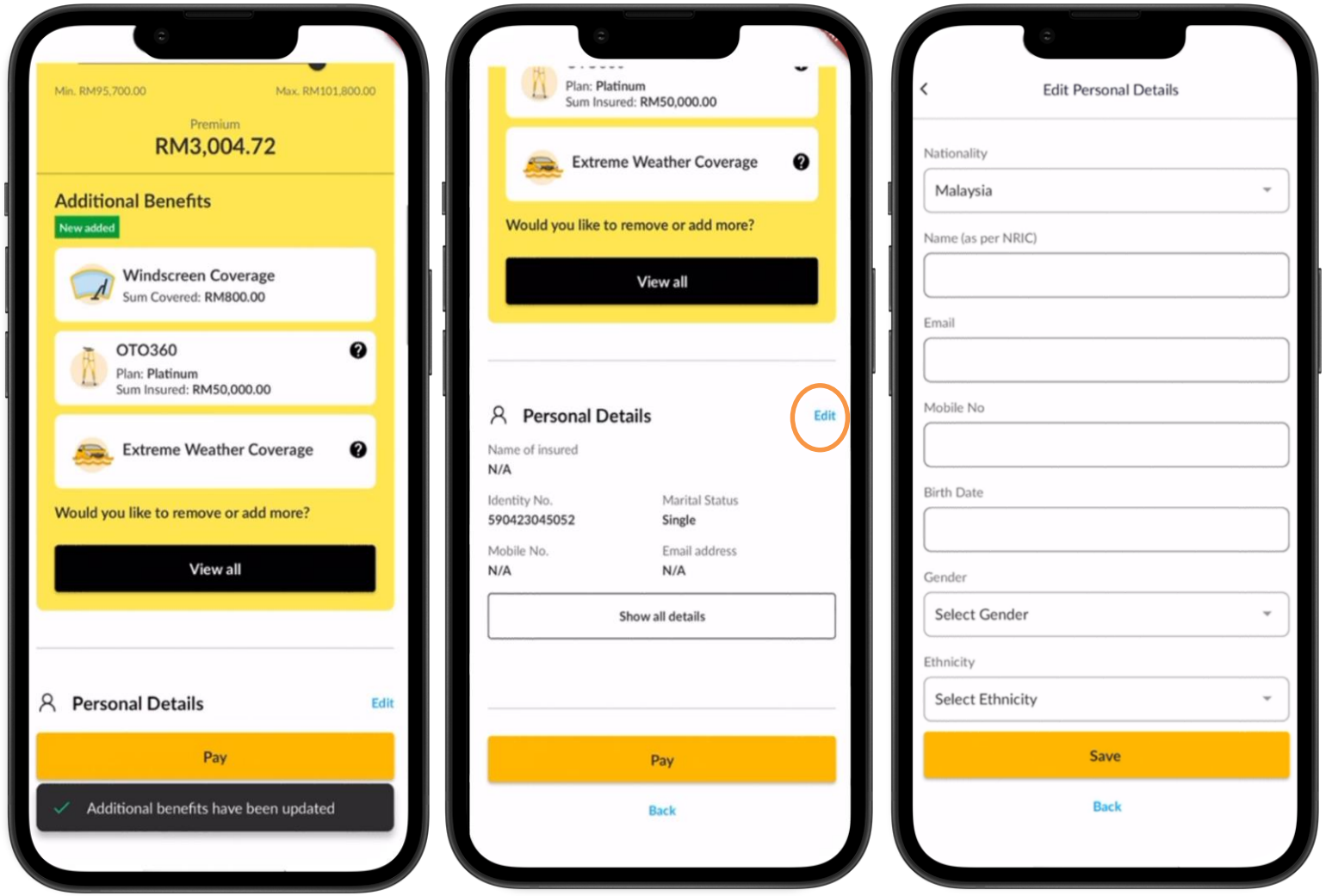


Buy module – In app Motorcar Purchase

Once the additional benefits have been updated, you may proceed to edit your Personal Details by click at the "Edit" button.

Personal Details to be filled in and select accordingly are as per below:-

- Nationality
- Name as per NRIC
- Email
- Mobile No
- Birth Date
- Gender
- Ethnicity
- Marital Status
- Address Line 1
- Address Line 2
- City
- Postcode
- State



Buy module – In app Motorcar Purchase

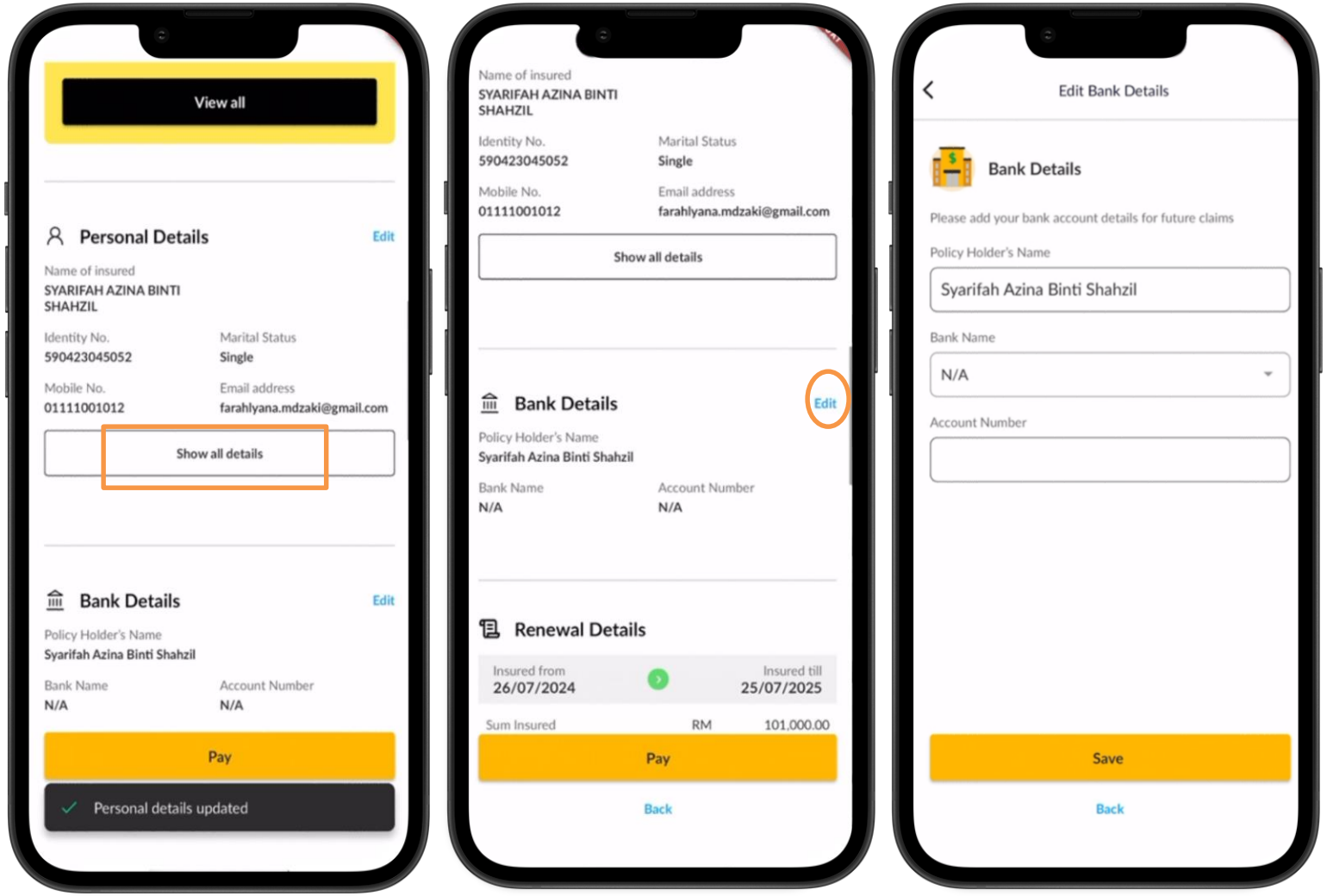
After the Personal Details have been updated, you may view the updated details by clicking the "Show all details" button.

Then, you may proceed to edit **Bank Details** by click at the **Edit** button.

Under Edit Bank Details, you need to key in the following details:-

- Policy Holder's Name
- Bank Name
- Account Number

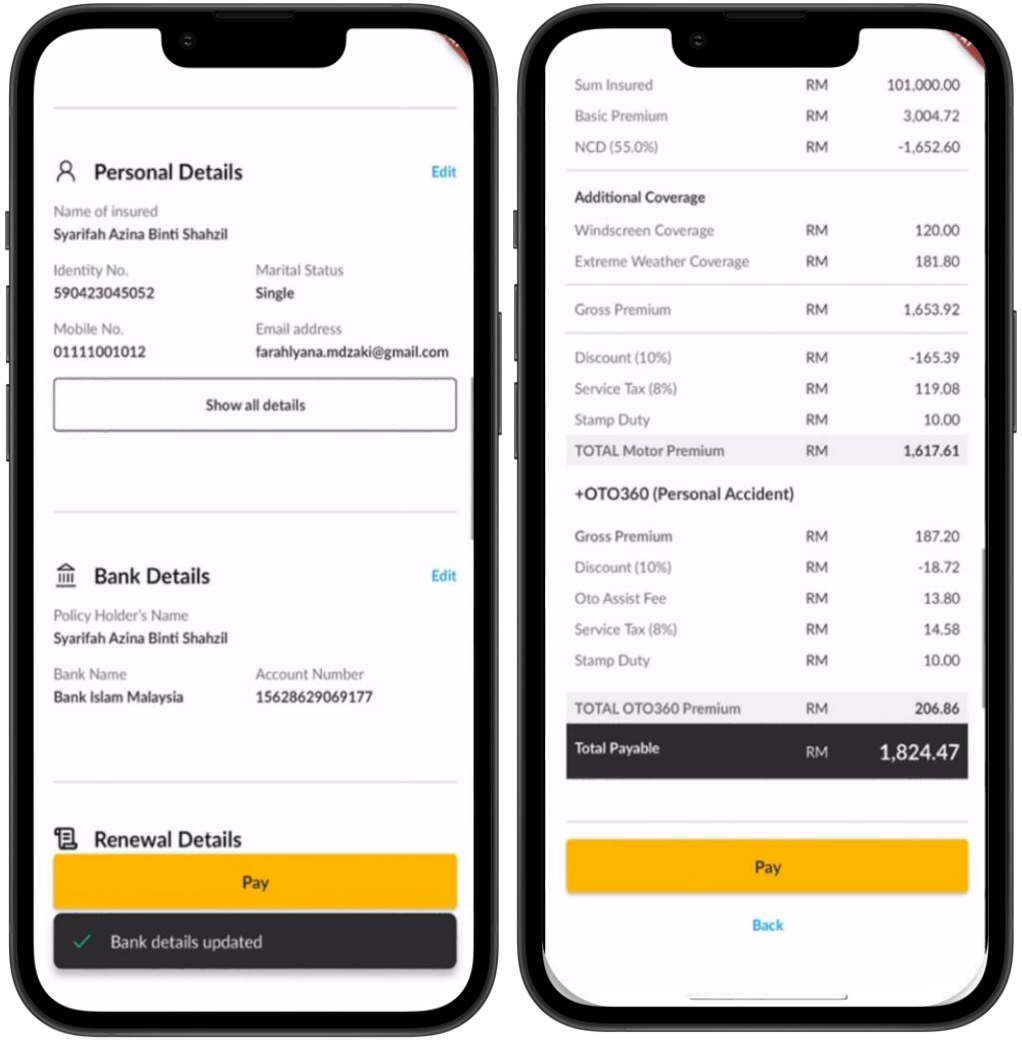
- You may **click "Save"** once keyed in the details.



Buy module – In app Motorcar Purchase

Once the bank details updated, you may scroll down to the Renewal Details to check on the Total Payable amount based on below items :-

- Policy period
- Sum insured
- Basic Premium
- NCD
- Additional Coverage
- Total Premium
- Gross Premium
- Discount
- Service Tax
- Stamp Duty



Buy module – In app Motorcar Purchase

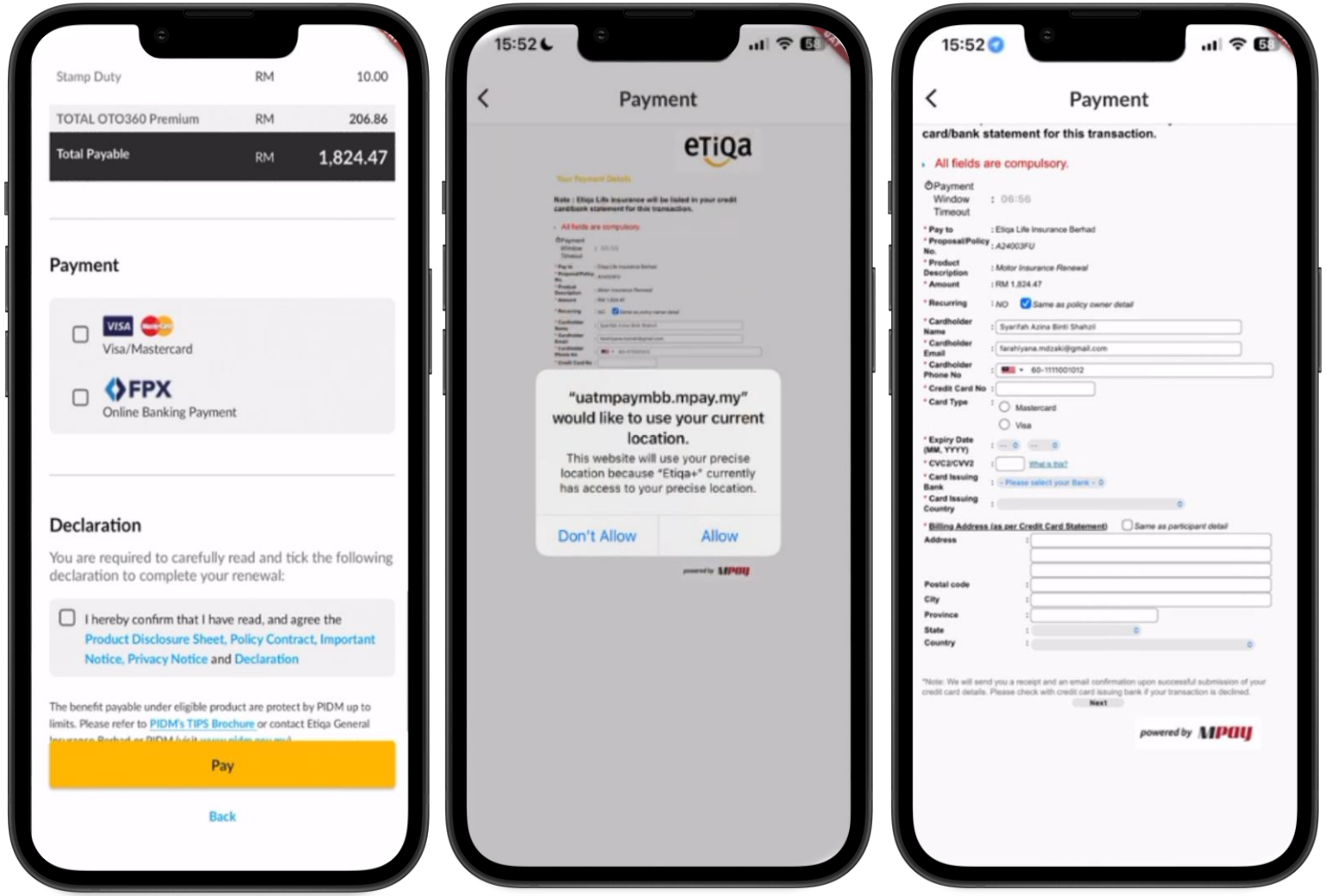
To proceed with the payment, you may choose the payment method as below:-

- Visa/Mastercard
- Online Banking Payment

•You need to **read and understand** the Declaration before tick the box.

•You may click **"Pay"** button to proceed with the payment.

•The page will redirect you to proceed at the payment transaction page for you to key in the required information.

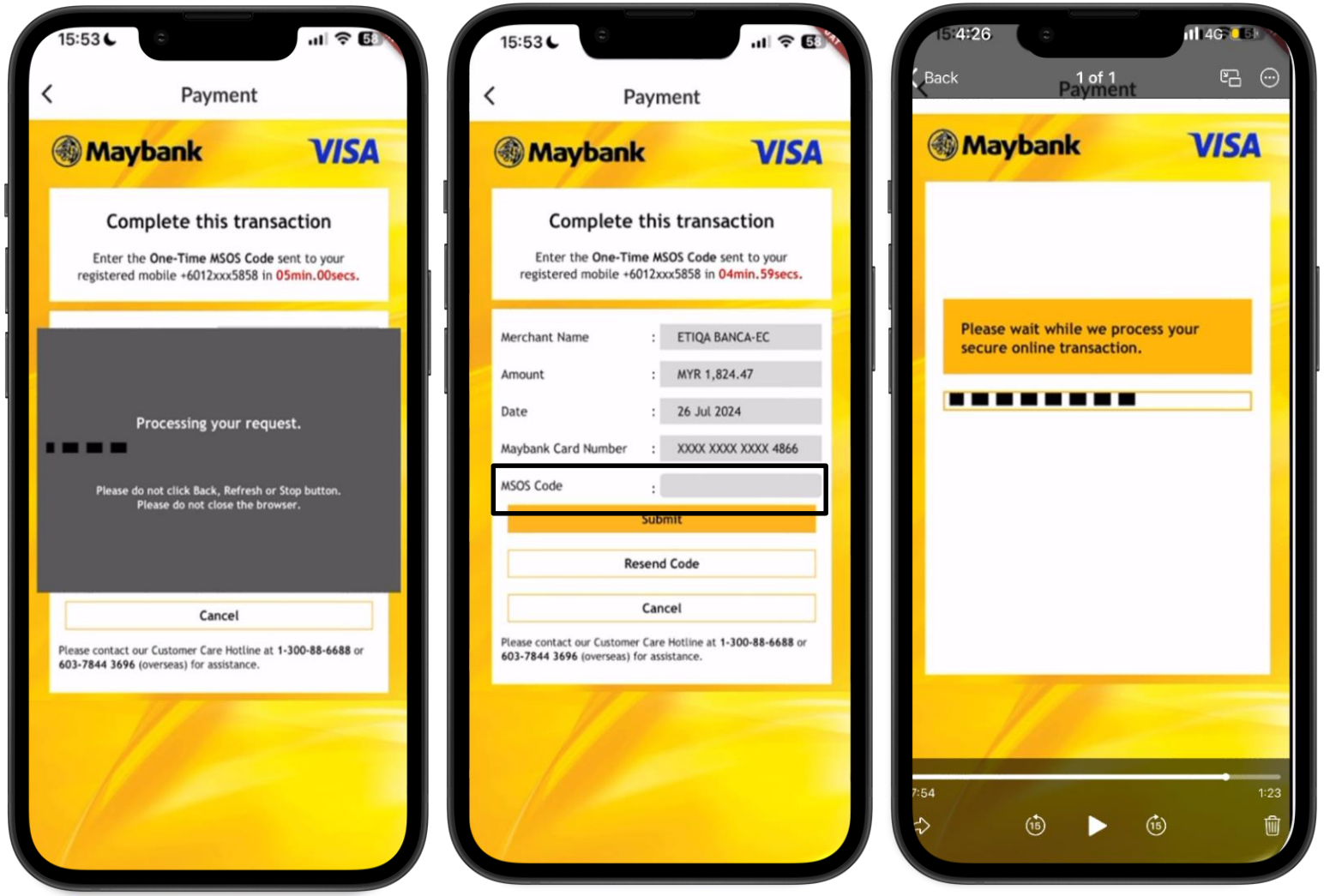


Buy module – In app Motorcar Purchase

At the 1st payment page, there is an alert for you to complete the transaction.

- You will receive the One-Time MSOS Code that sent to your registered mobile number for you to key in as per in the 2nd page of the payment transaction.

- It will further processing your request. Please note that you are not allowed to click Back, Refresh or Stop button. Else, it will interrupt the process.

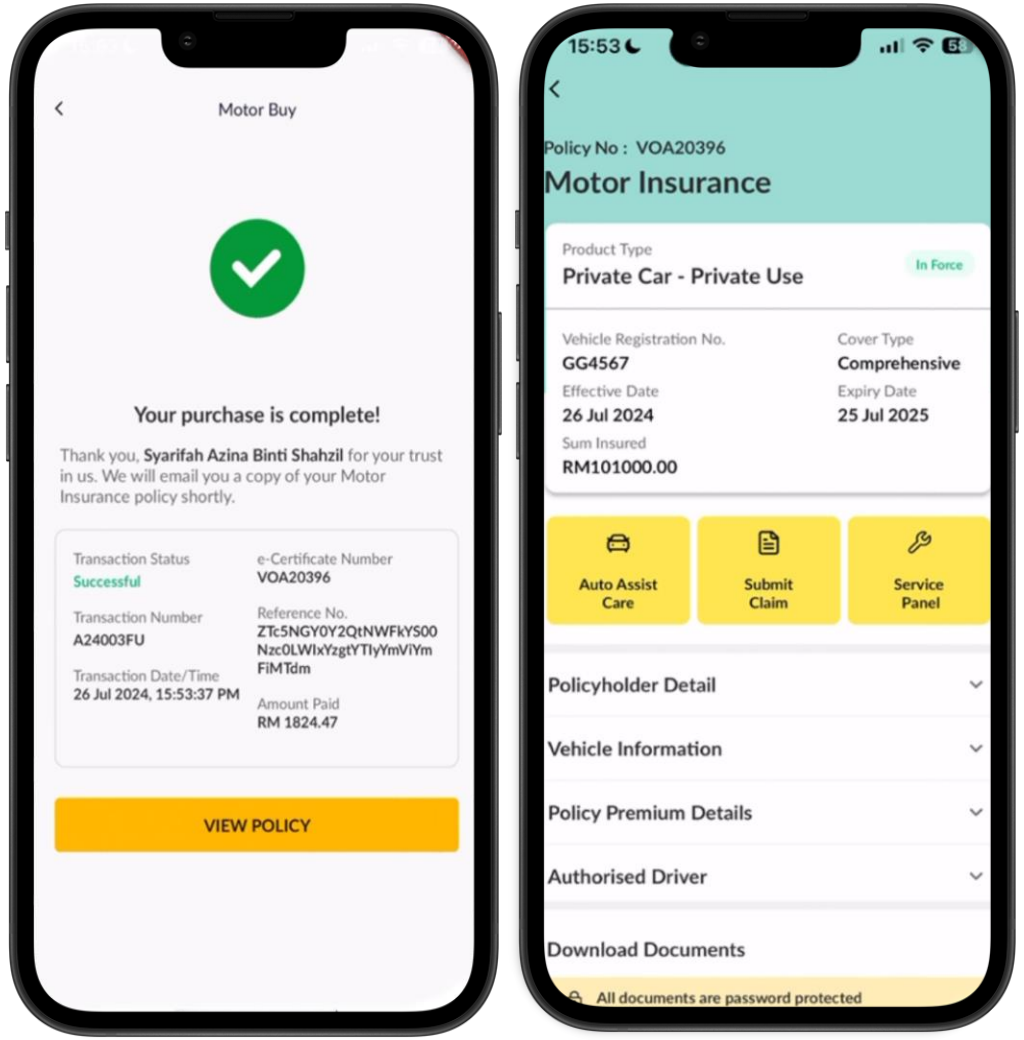


1 2 3

Buy module – In app Motorcar Purchase

Once the transaction has been success, you will be prompted to page that shows **"Your purchase is completed"**

You may click at the **"VIEW POLICY"** button in order to view and verify your purchased policy details.

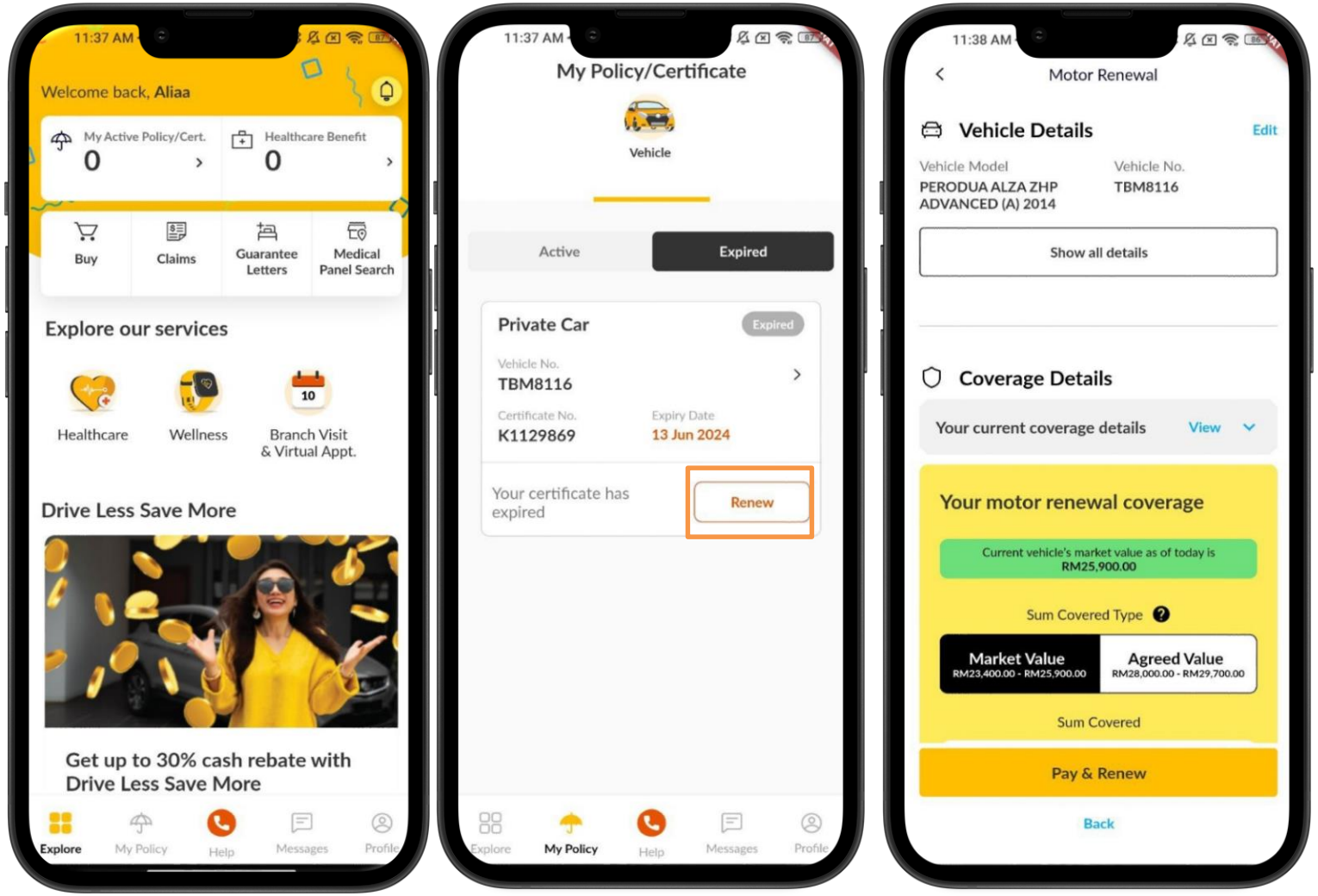


In-app Motorcar One-Click-Renewal

One Click Renewal – In app Motorcar Renewal

Customers are able to renew motorcar insurance under One Click Renewal button in Etiqa+ app.

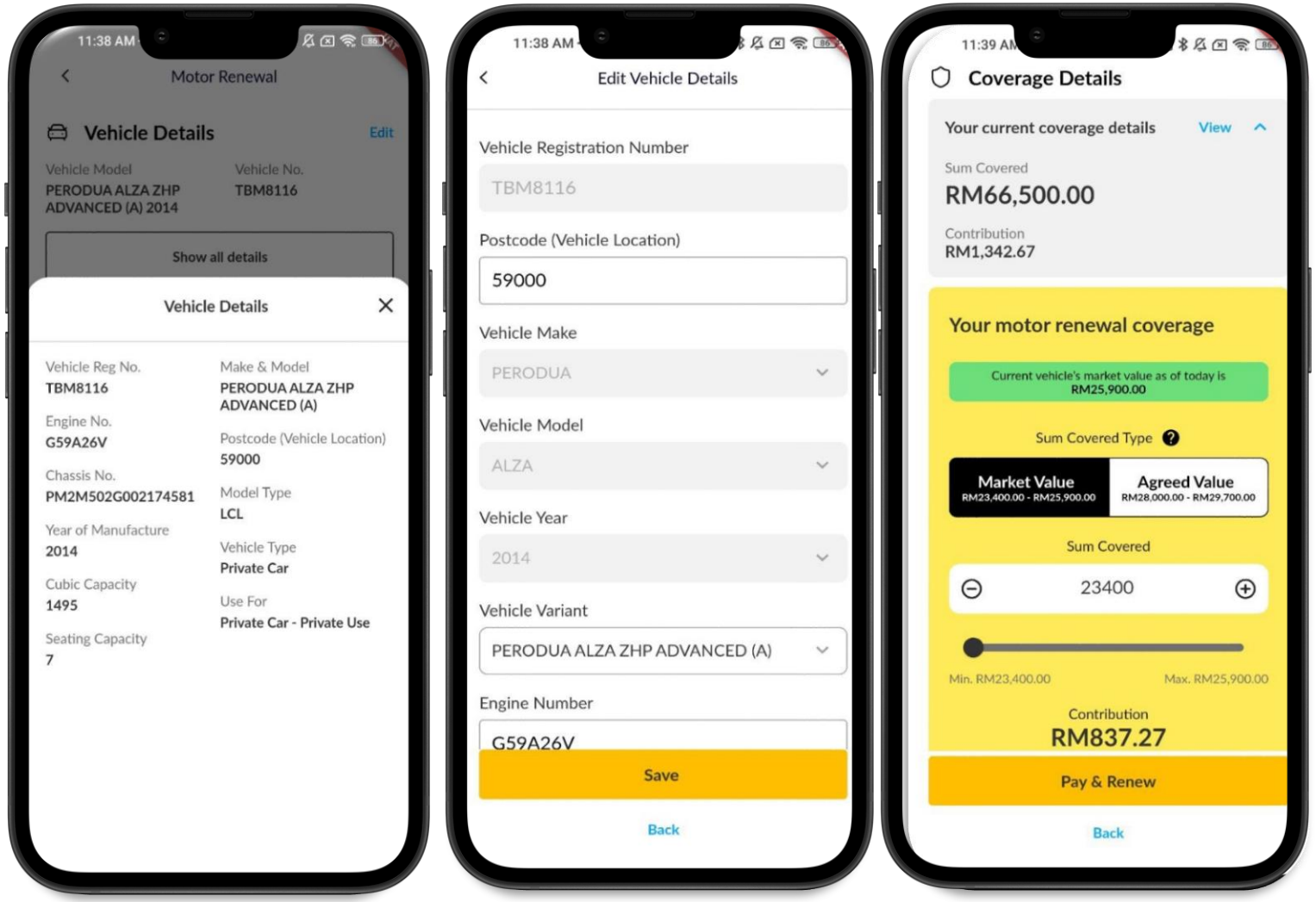
- You need to click to My Active Policy/Certificate module in order to view the **"Renew"** button at your expired policy.



One Click Renewal – In app Motorcar Renewal

In the "Renew" page, you will be redirected to Vehicle Details for the Motor Renewal process.

- You may edit your Vehicle Details by click at the **Edit** function and view your updated details by click at the **Show all details.**
- You also may view your current coverage details by click at the **View** function to confirm on your current Sum Covered and Contribution.



One Click Renewal – In app Motorcar Renewal

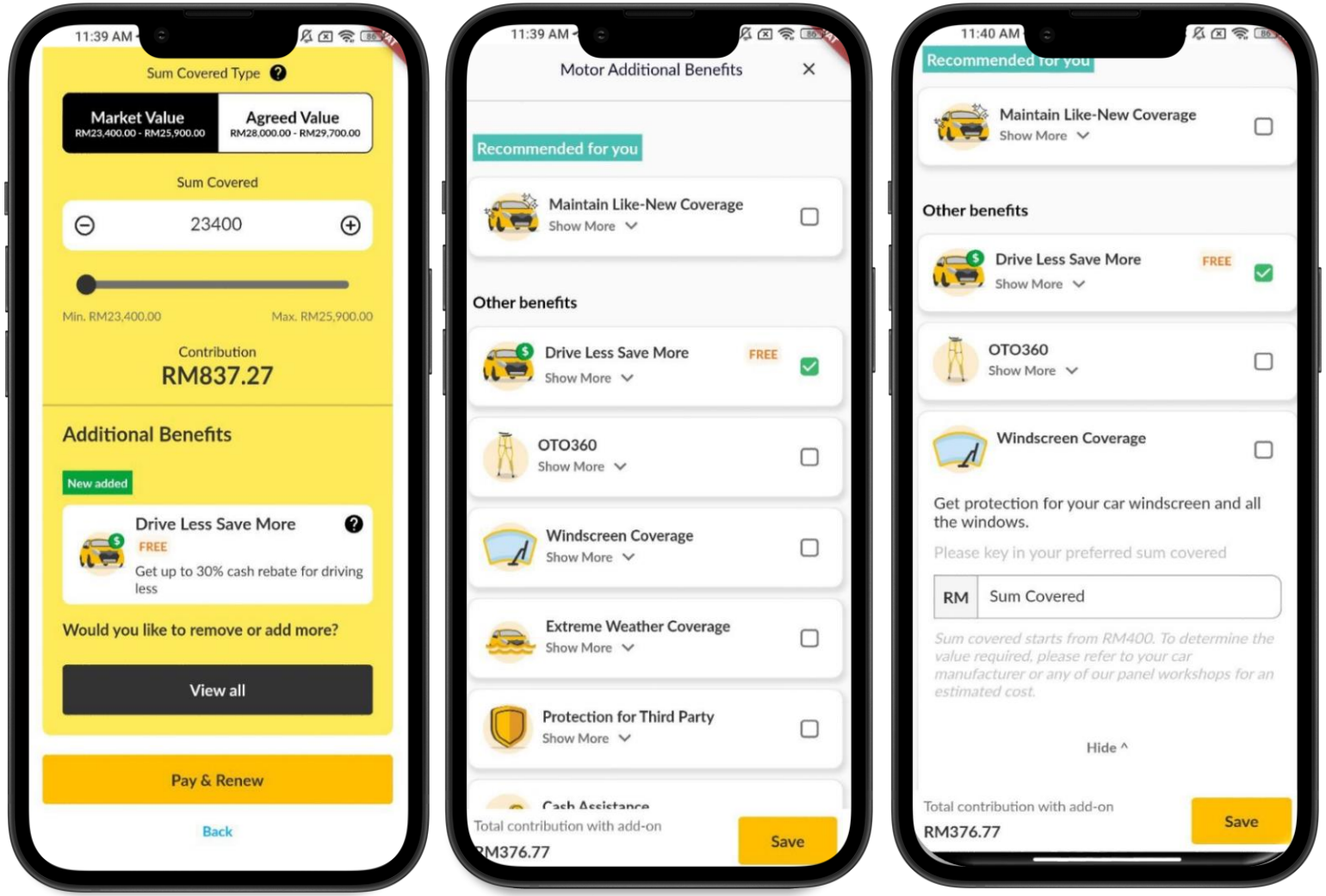
Under Coverage Details page, you may choose the sum insured and additional benefits for your renewal policy.

There are **two types of Sum Insured**:-

i. **Market Value** – We will reimburse the value of your car according to the current market value at the time of total loss or theft.

ii. **Agreed Value** – We will reimburse the total amount as stated in the event of total loss or theft.

Then, by clicking at the "**View all"** under Additional Benefits, you can choose to remove or add more benefits to your policy.



One Click Renewal – In app Motorcar Renewal

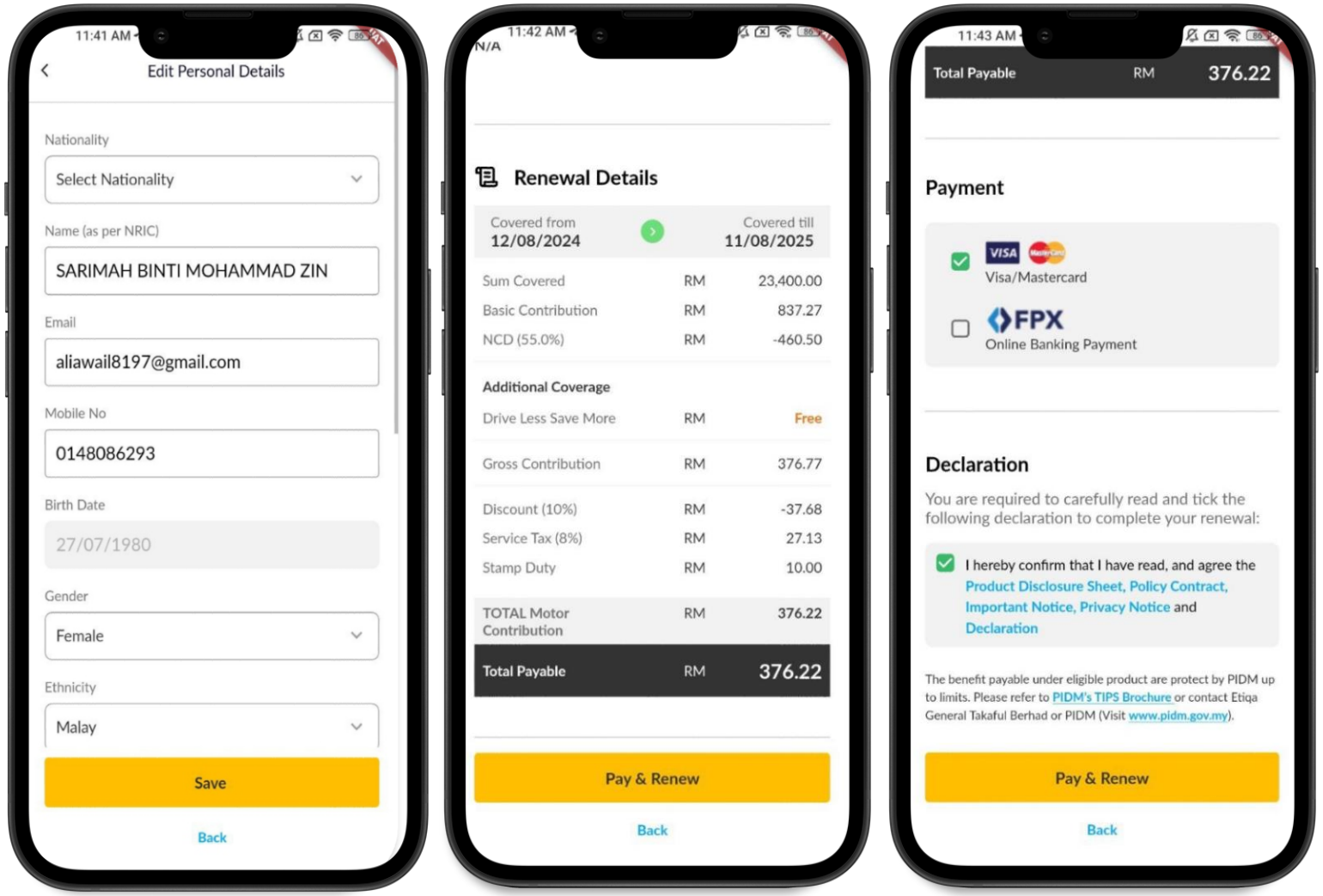
Once the additional benefits have been updated, you may proceed to edit your **Personal Details** by click at the **"Edit"** button.

Then, you may scroll down to the **Renewal Details** to check on the **Total Payable amount.**

To proceed with the payment, you may choose the payment method as below:-

- Visa/Mastercard
- Online Banking Payment

- You need to **read and understand** the Declaration before tick the box.
- You may click **"Pay"** button to proceed with the payment.



One Click Renewal – In app Motorcar Renewal

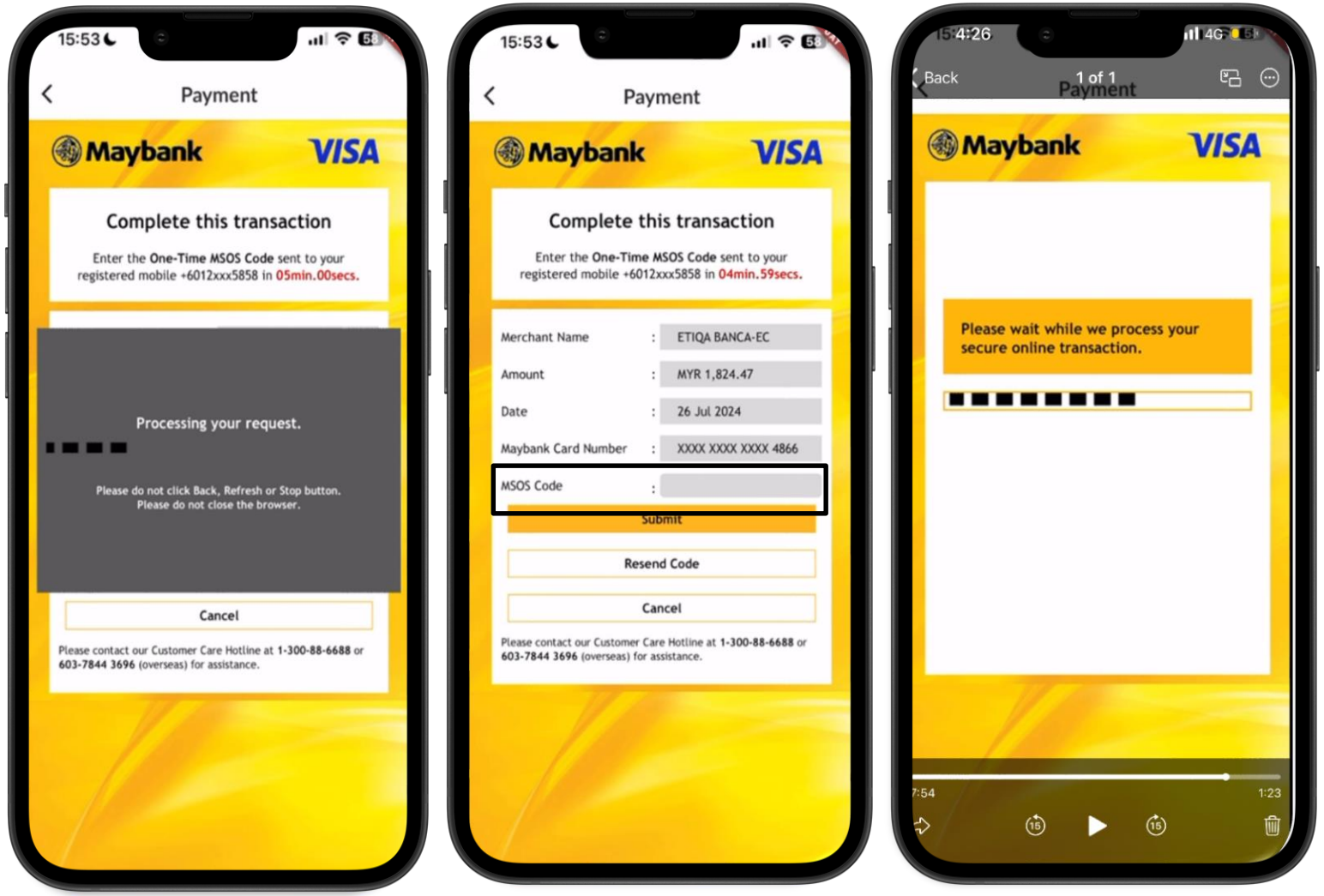
The page will redirect you to proceed at the payment transaction page for you to key in the required information.

Buy module – In app Motorcar Renewal

At the 1st payment page, there is an alert for you to complete the transaction.

- You will receive the One-Time MSOS Code that sent to your registered mobile number for you to key in at the 2nd page of the payment transaction.

- It will further processing your request. Please note that you are not allowed to click Back, Refresh or Stop button. Else, it will interrupt the process.

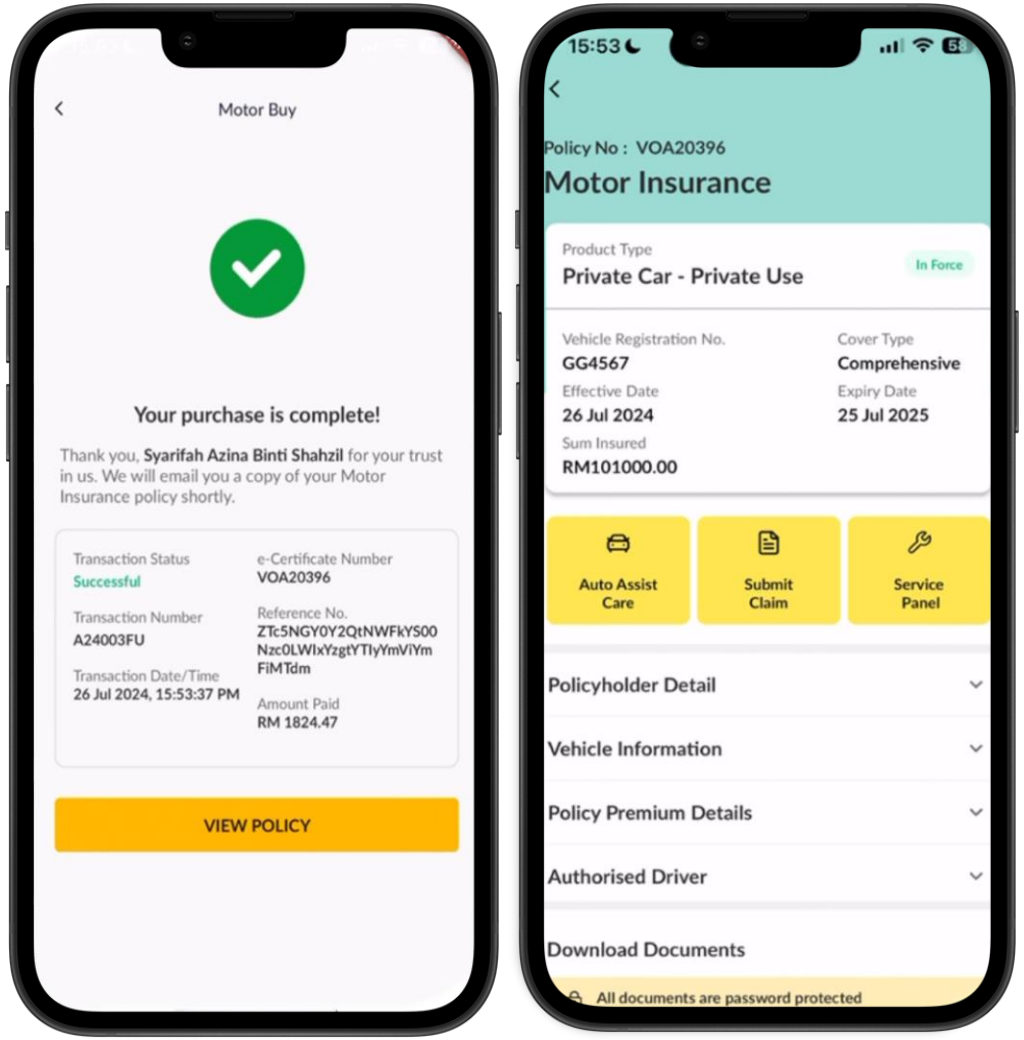


1 2 3

Buy module – In app Motorcar Renewal

Once the transaction has been success, you will be prompted to page that shows **"Your purchase is completed"**

You may click at the **"VIEW POLICY"** button in order to view and verify your purchased policy details.



Motorcar Claim Process

Claims module – Motor Claim

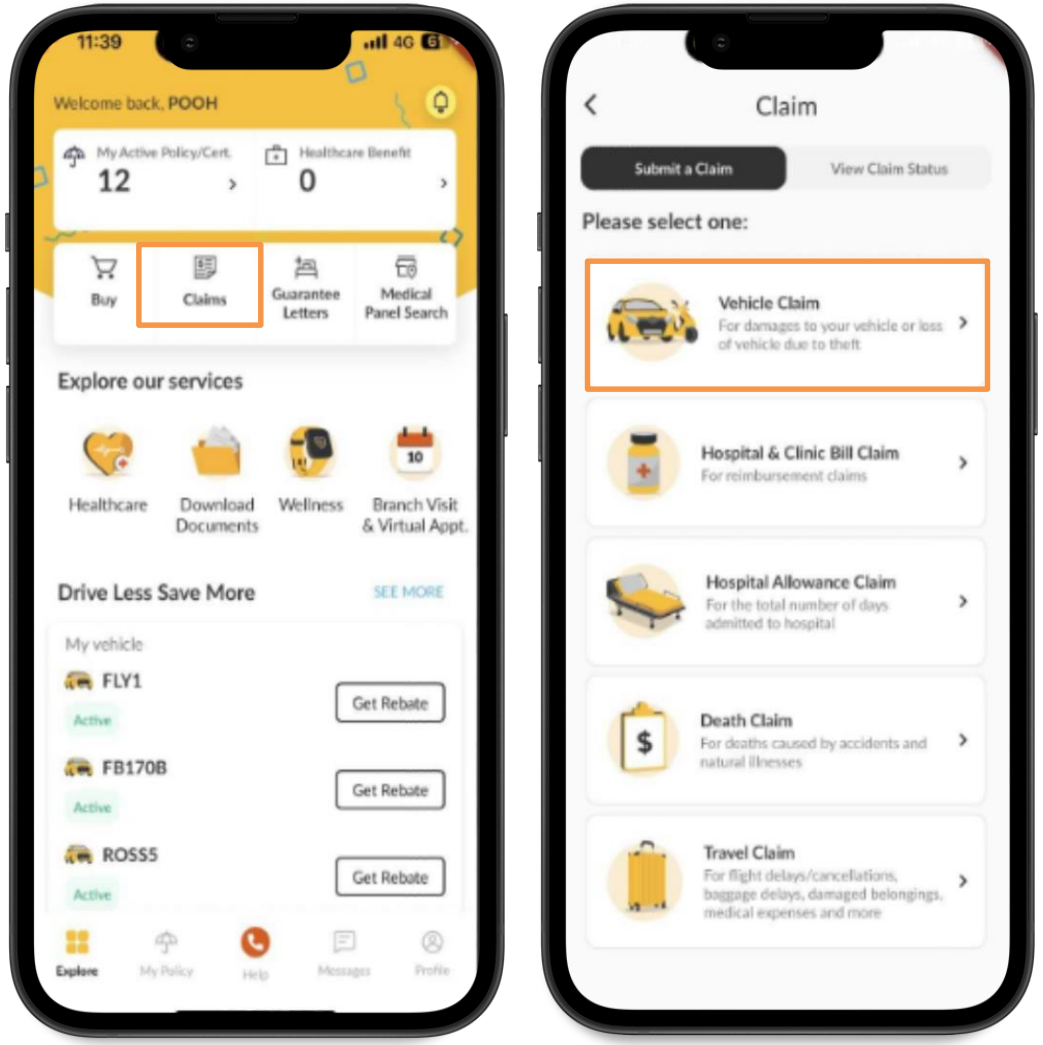
Below are steps on how to Submit Motor Claim through the Etiqa+ App:

Step 1

- Click to **"Claims"** icon in the Etiqa+ homepage.
- You will be redirected to the Claim page module which have the options to Submit a Claim or to View the Claim Status.

Step 2

- For Motor claim submission, you may click to **"Vehicle Claim"** to proceed further.



Claims module – Motor Claim

Vehicle Damages

Step 3

- In the **"Vehicle Claim"** page, you are required to choose the Date of Incident.

Step 4

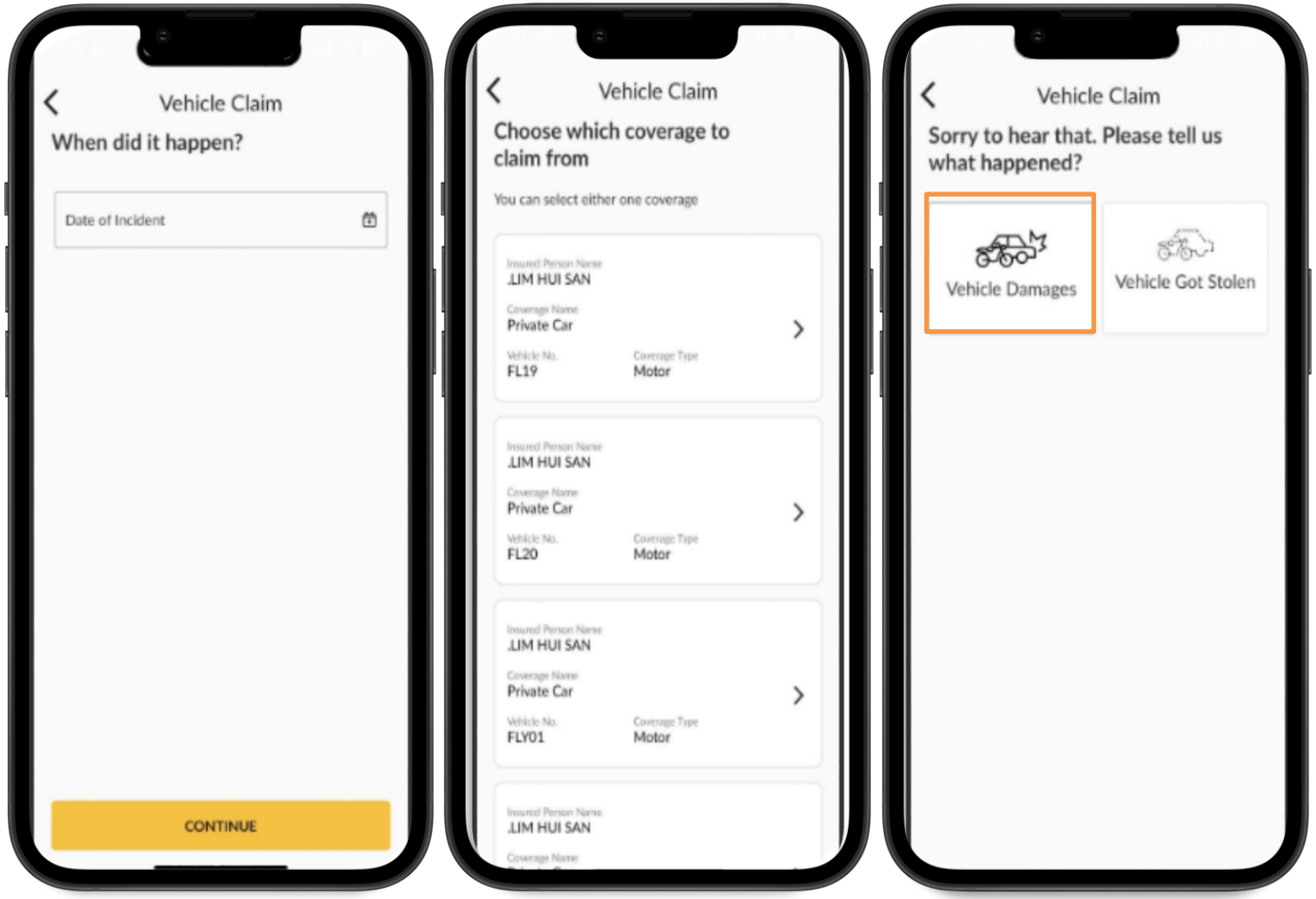
- You may select the policy coverage that you want to submit a claim.

Step 5

- After you select the coverage, you are required to choose the type of incident as per below:-

  i. Vehicle Damages

  ii. Vehicle Got Stolen



Claims module – Motor Claim

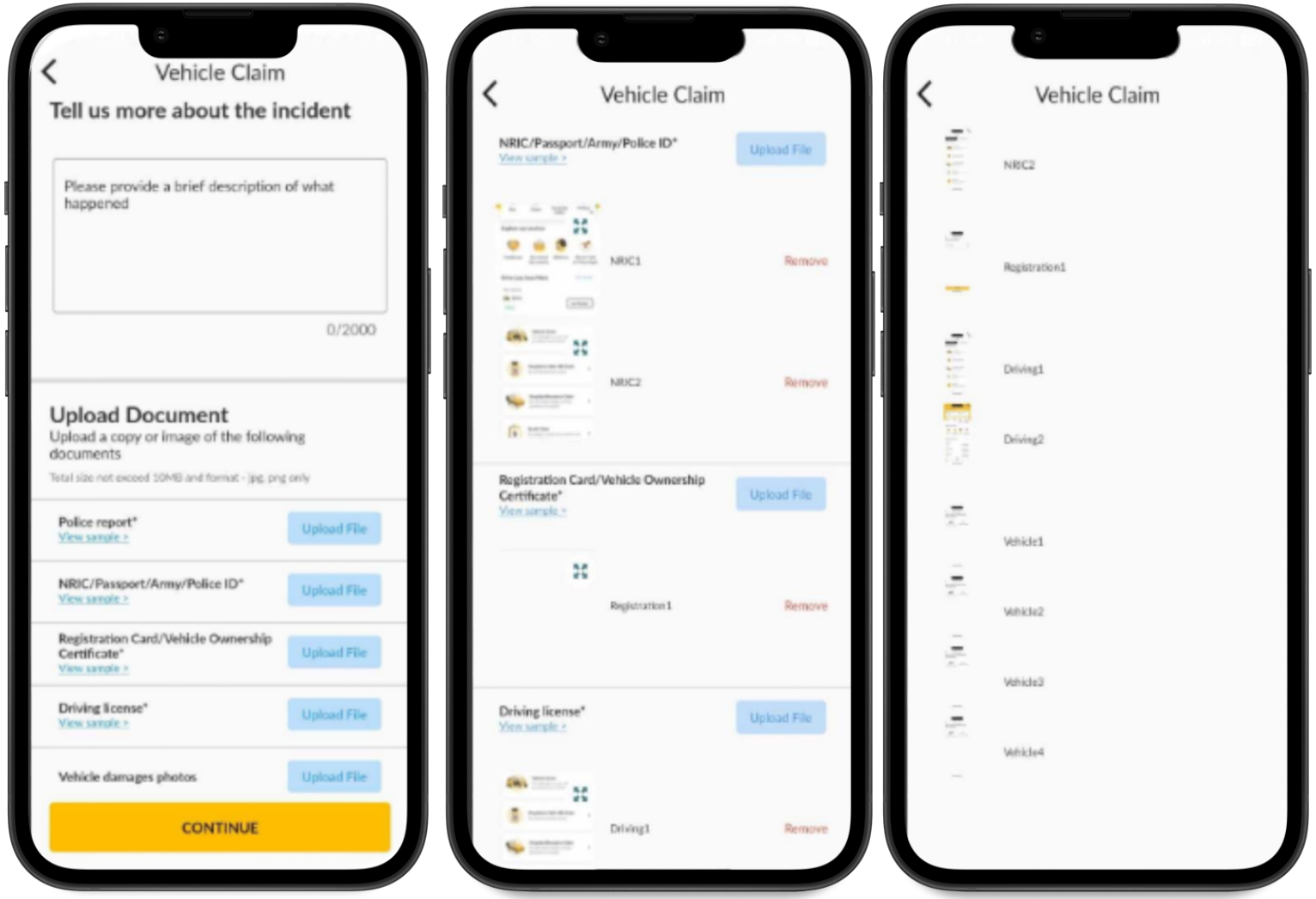
Step 6

- Under "**Vehicle Damages"** type of claim, you need to provide a brief description of the incident.

Step 7

- Then you need to uploads all the required documents such as below details:-
  i. Policy report
  ii. NRIC/Passport/Army/Police ID
  iii. Registration Card/Vehicle Ownership
  iv. Driving License
  v. Vehicle damages photos

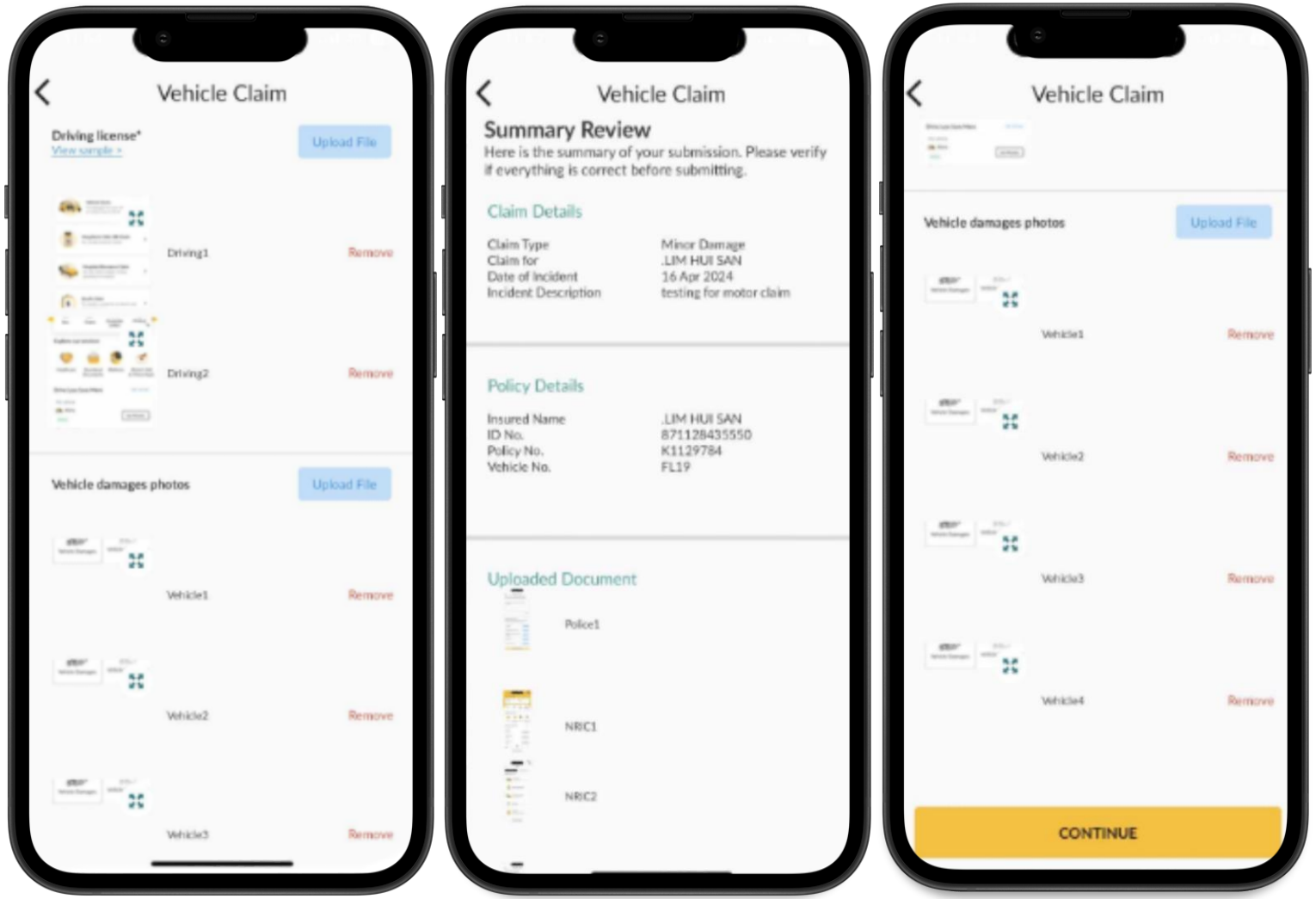
***** Total size not exceed 10MB and format jpg.png only**



Claims module – Motor Claim

Step 8

- Once all the documents have been uploaded, you will be redirected to **Summary Review** to cross check all the claim details, policy details and also the uploaded documents before click the **"CONTINUE"** button.



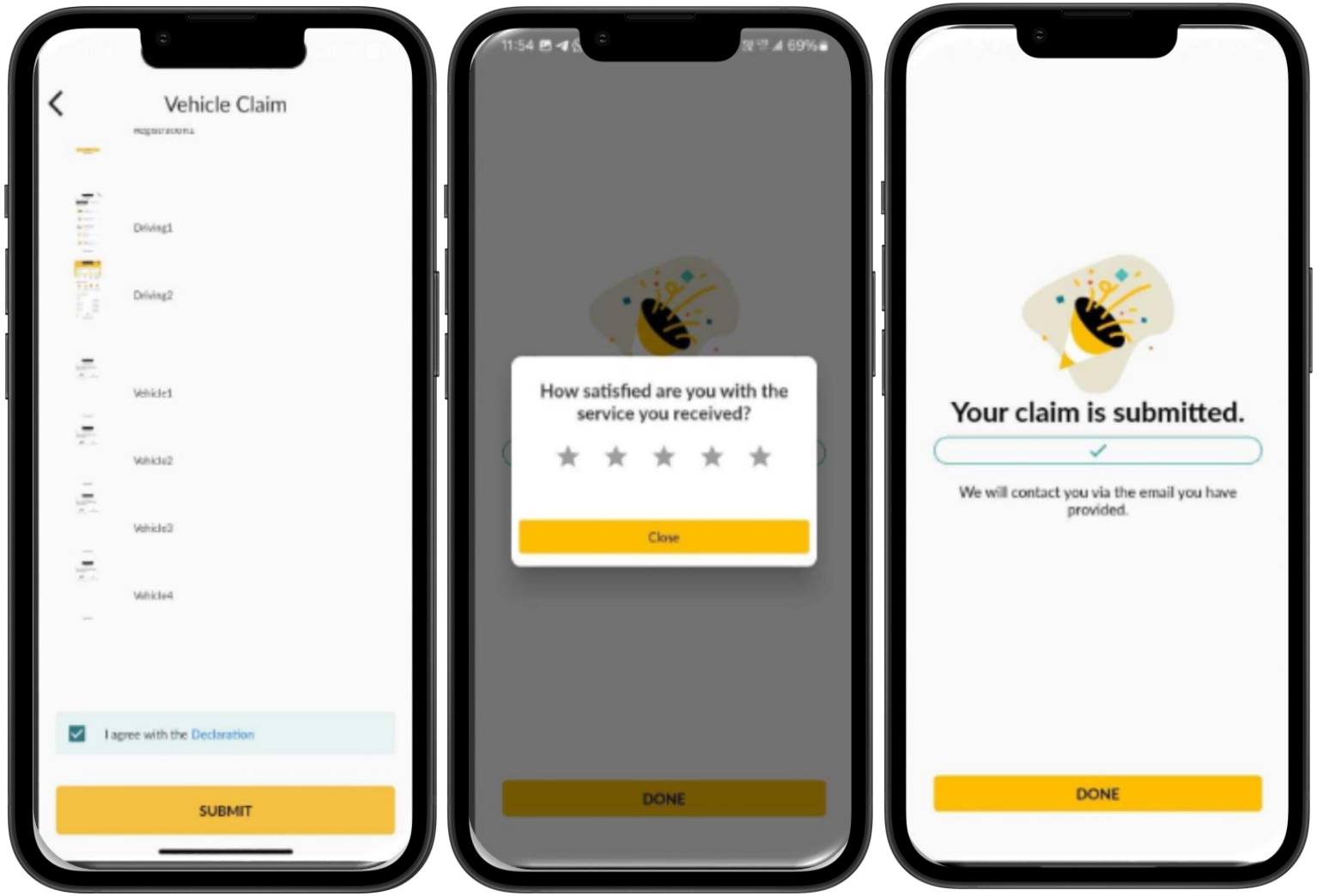
Claims module – Motor Claim

Step 9

- You need to **read the declaration** and **tick** for the consent agreement.

Step 10

- You may click **"SUBMIT"** and the successful message will be displayed.
- If the submission not successful, an error message will appear.
- You also can **submit rating** for the service and may review your claim submission under View Claim tab.



Claims module – Motor Claim

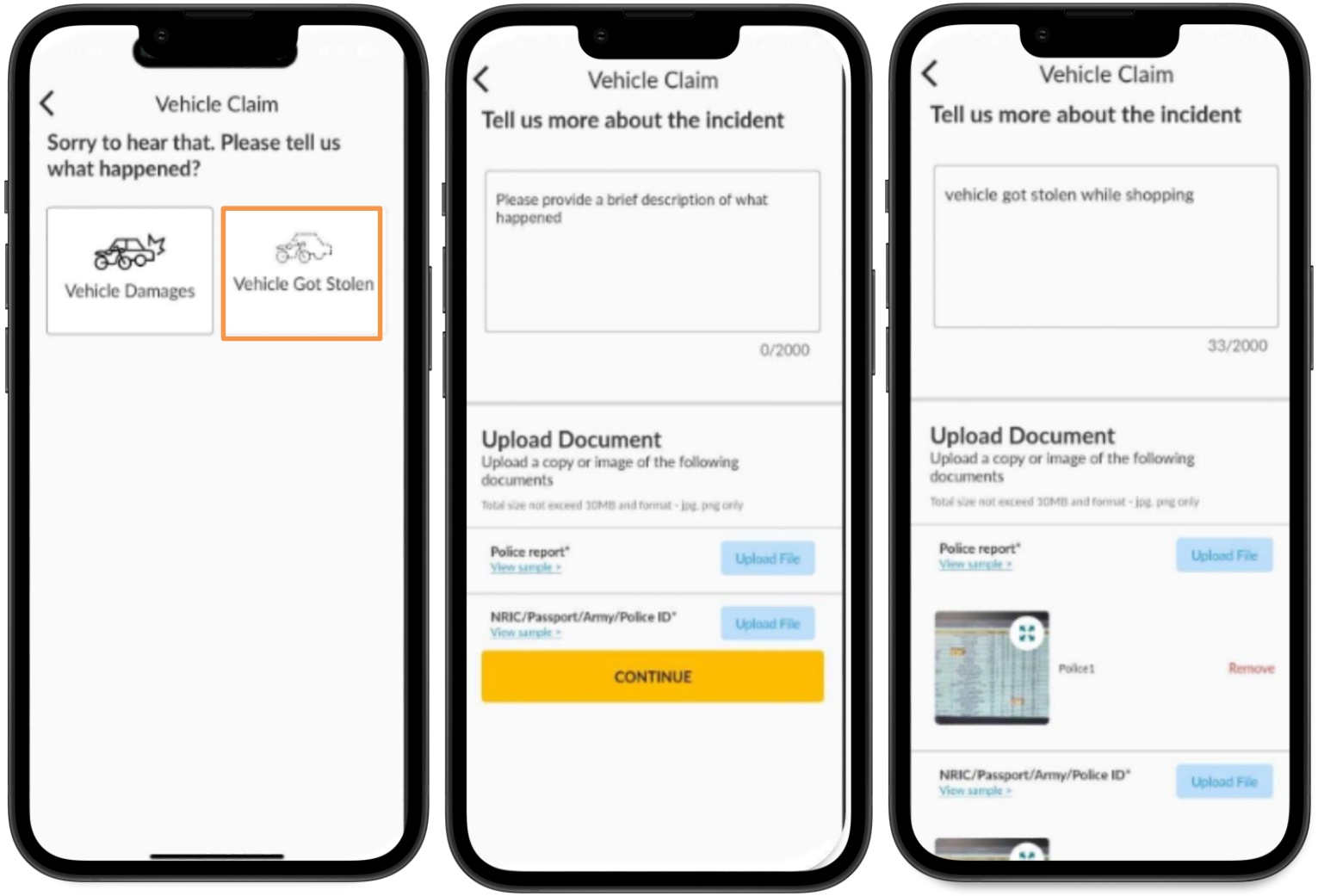
Vehicle Got Stolen

- Under "**Vehicle Got Stolen"** type of claim, you need to provide a brief description of the incident.

- Then you need to uploads all the required documents as below before click the **"CONTINUE"** button:-

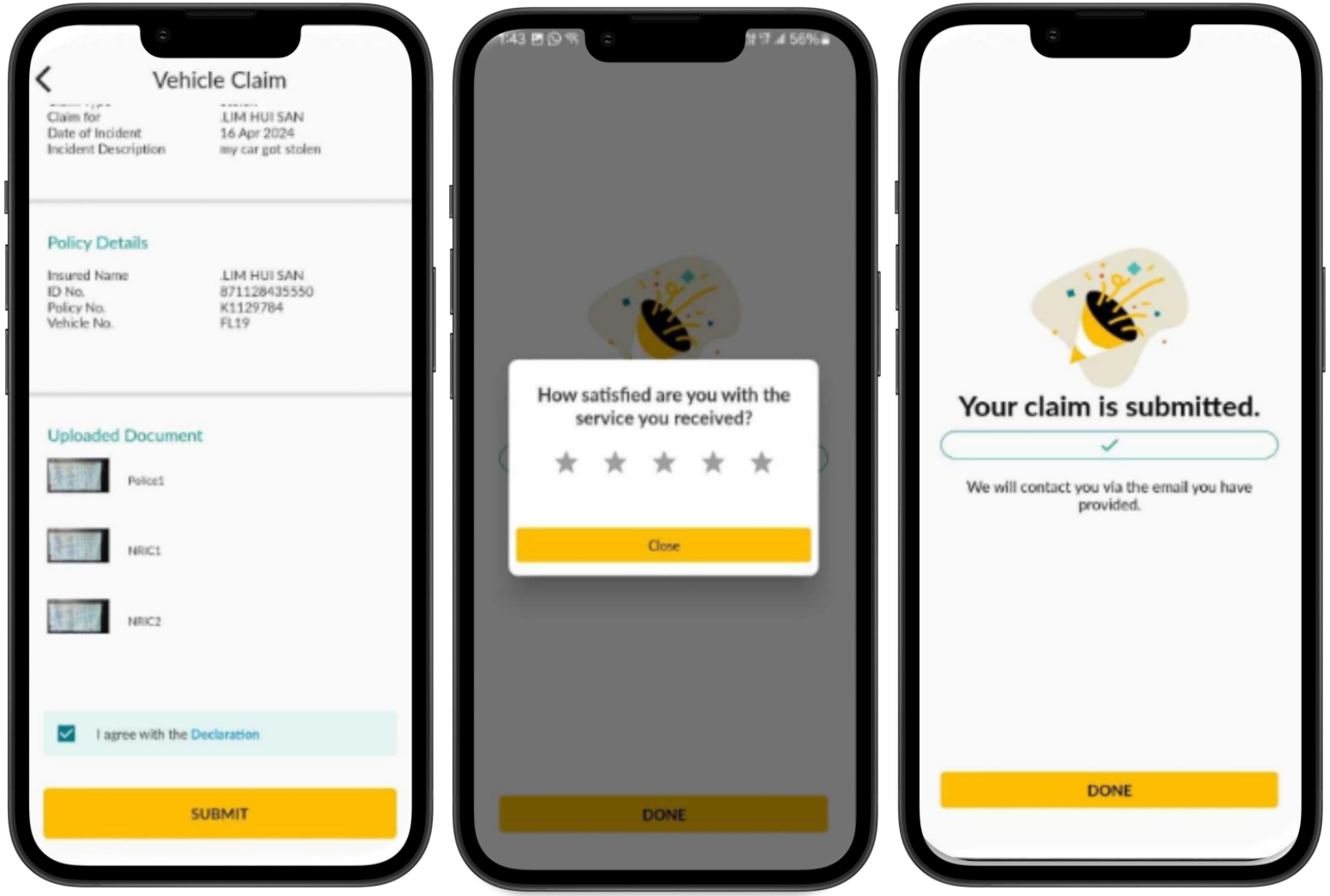
  i. Police report

  ii. NRIC/Passport/Army/Police ID



Claims module – Motor Claim

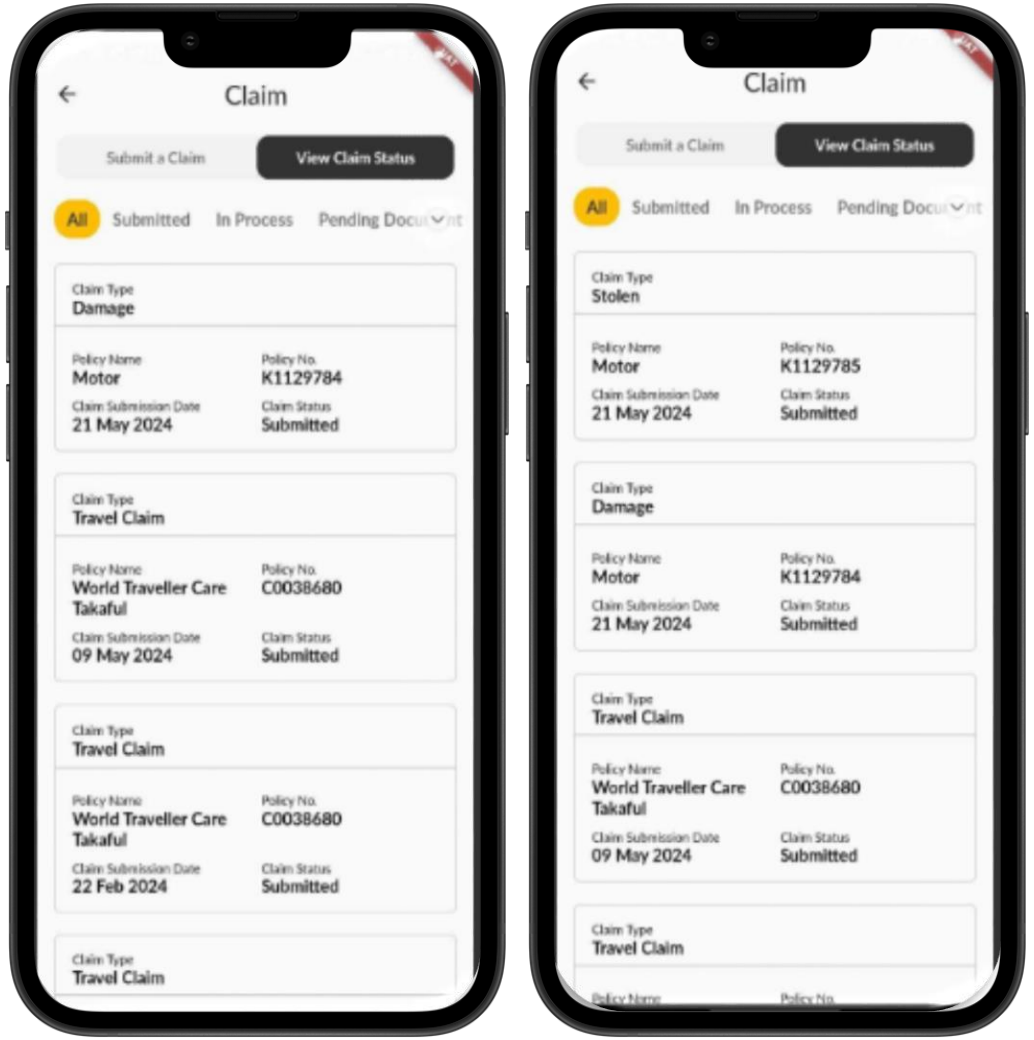
- You will be redirected to **Summary Review** to cross check all the claim and policy details.
- You need to **read the declaration** and **tick** for the consent agreement.
- You may click **"SUBMIT"** and the successful message will be displayed.
- If the submission is not successful, an error message will appear.
- You also can **submit rating** for the service and may review your claim submission under View Claim tab.



View Motorcar Claim Status

Claims module – View Claim Status

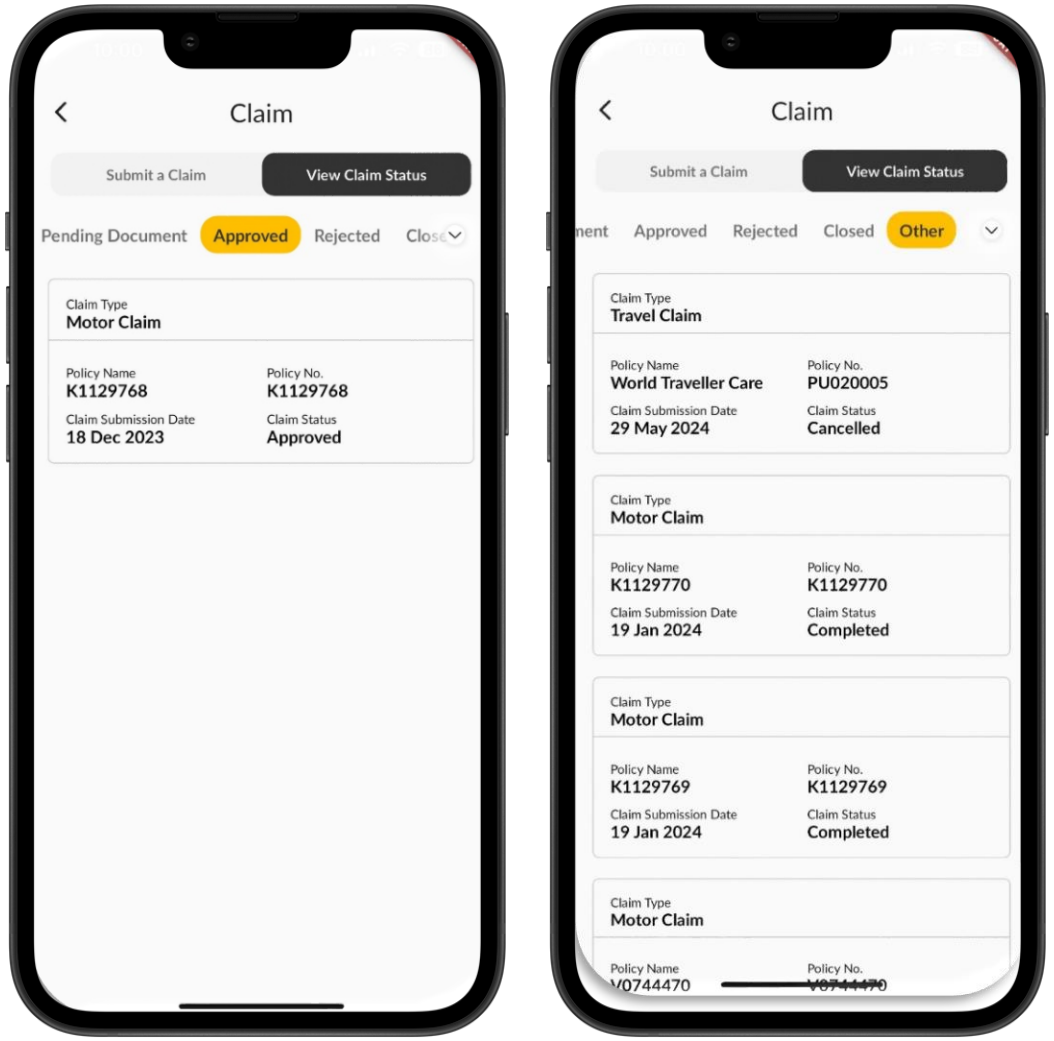
- You are able to view the successful submission claim status in the View Claim Status tab.
- Motor claim type that available are for **Damage** and **Stolen** claim.



Claims module – View Claim Status

Claim Status

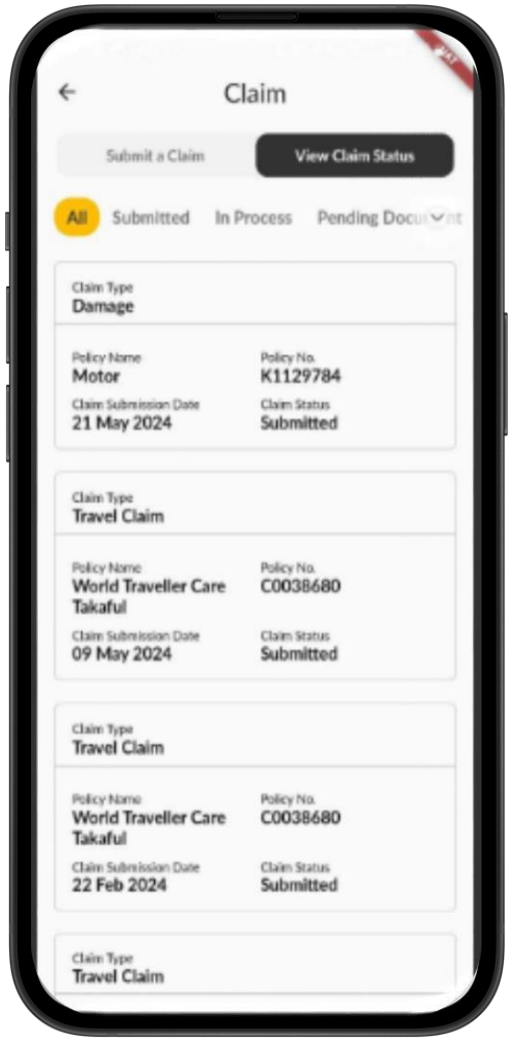
- **Submitted** - You will be able to view the claim status under "Submitted" once the claim has been successfully submitted.
- **In Process** – The claim status will be changed to "In Process" once the claim assessment is in process. This can take up to 5 working days.
- **Pending Document** - When you submitted an incomplete document or additional documents are required for your claim process, you need to upload the required pending document in this tab.
- **Approved** - This status refers to claim that has been approved and the claim payment will be credited to customer's bank account within 4 working days.
- **Rejected** - This status refers to claim that has been declined. You will receive a Decline letter for acknowledgement.
- **Other** - This status refers to claim that has been cancelled/completed.
- **Closed** - This status refers to the completed claim.

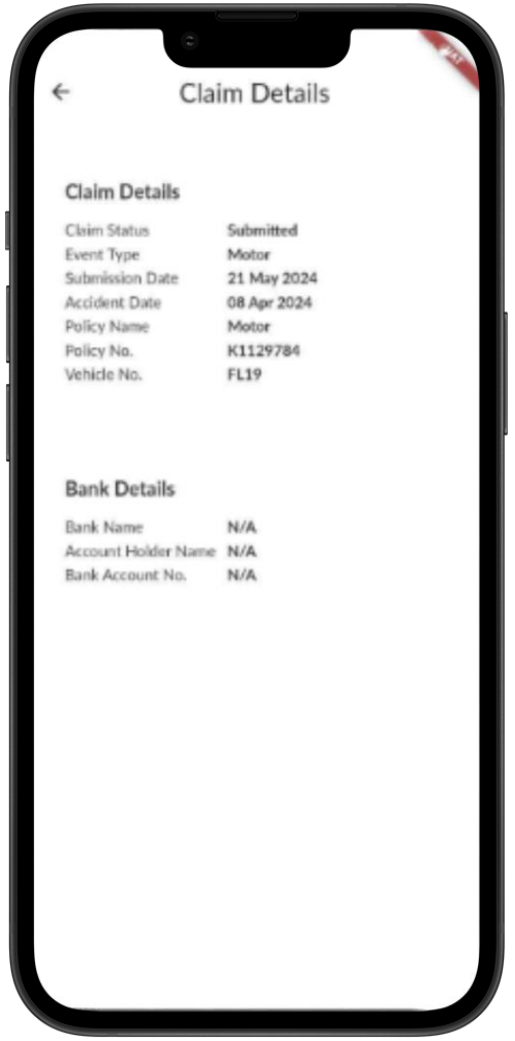


Claims module – View Claim Status

Claim Status

You will be able to view the claim status in details by click at the selected claim. User able to view the tracking status for the claim and repair status.





Claims module – View Claim Status

Claim Status

You will be able to view the claim status in details by click at the selected claim. User able to view the tracking status for the claim and repair status.

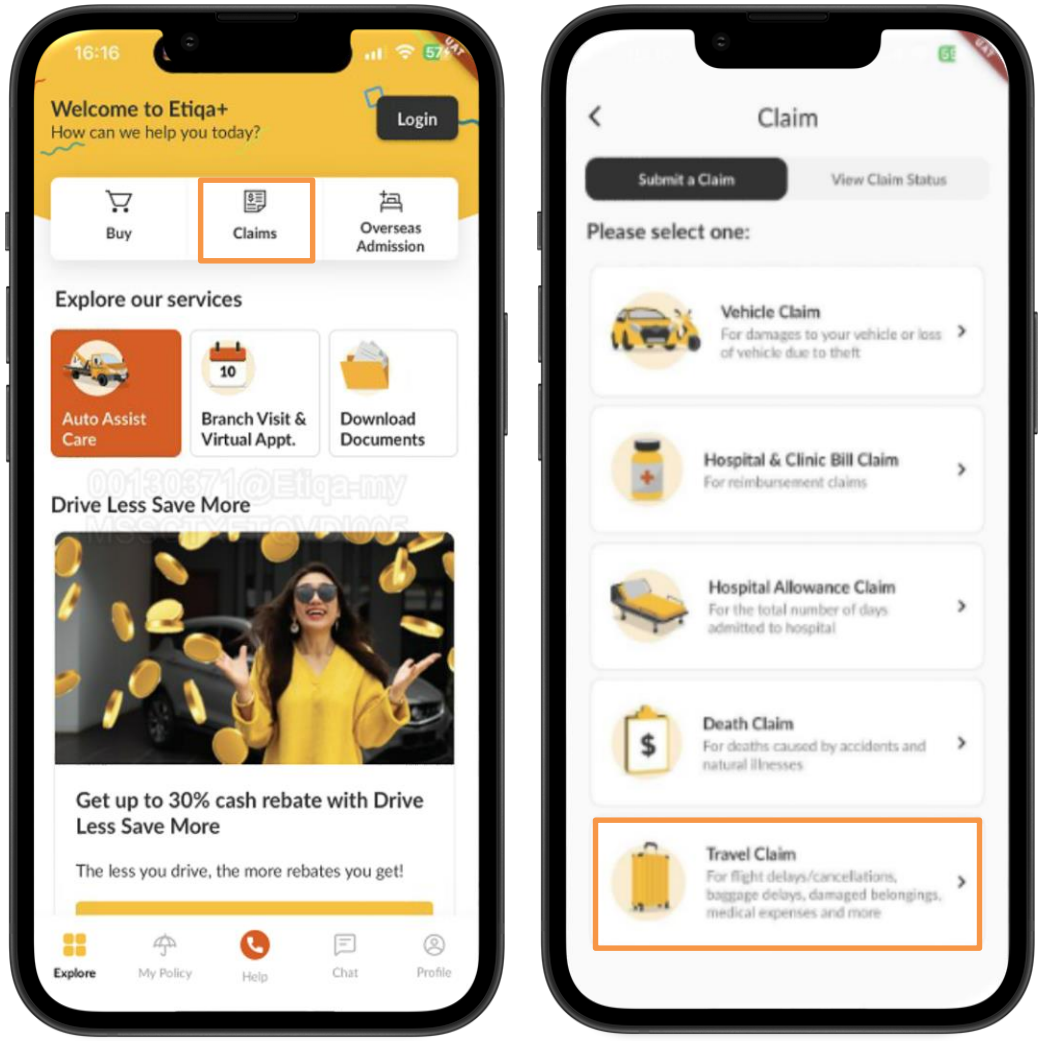
Travel Claim Process

Claims module – Travel Claim

Below are the steps to submit Travel Claim through Etiqa+ App:

- Click to **"Claims"** icon in the Etiqa+ homepage.
- You will be redirected to the Claim page module which have the options to Submit a Claim or to View the Claim Status.

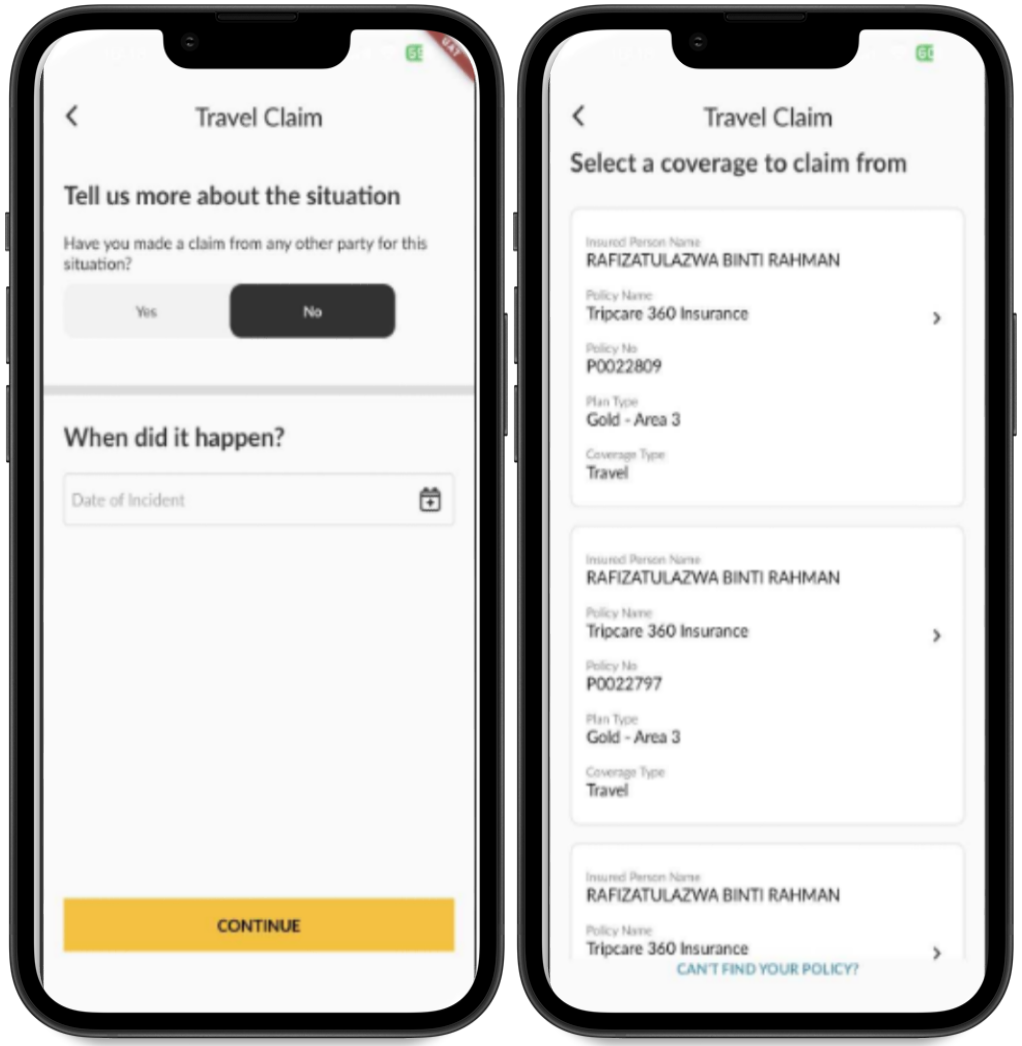
- For Travel claim submission, you may click to **"Travel Claim"** to proceed further.



Claims module – Travel Claim

- In the **"Travel Claim"** page, you are required to select **YES** or **NO** whether you have made a claim from any other party and to choose the Date of Incident.

- You may select the policy coverage that you want to submit a claim.



Claims module – Travel Claim

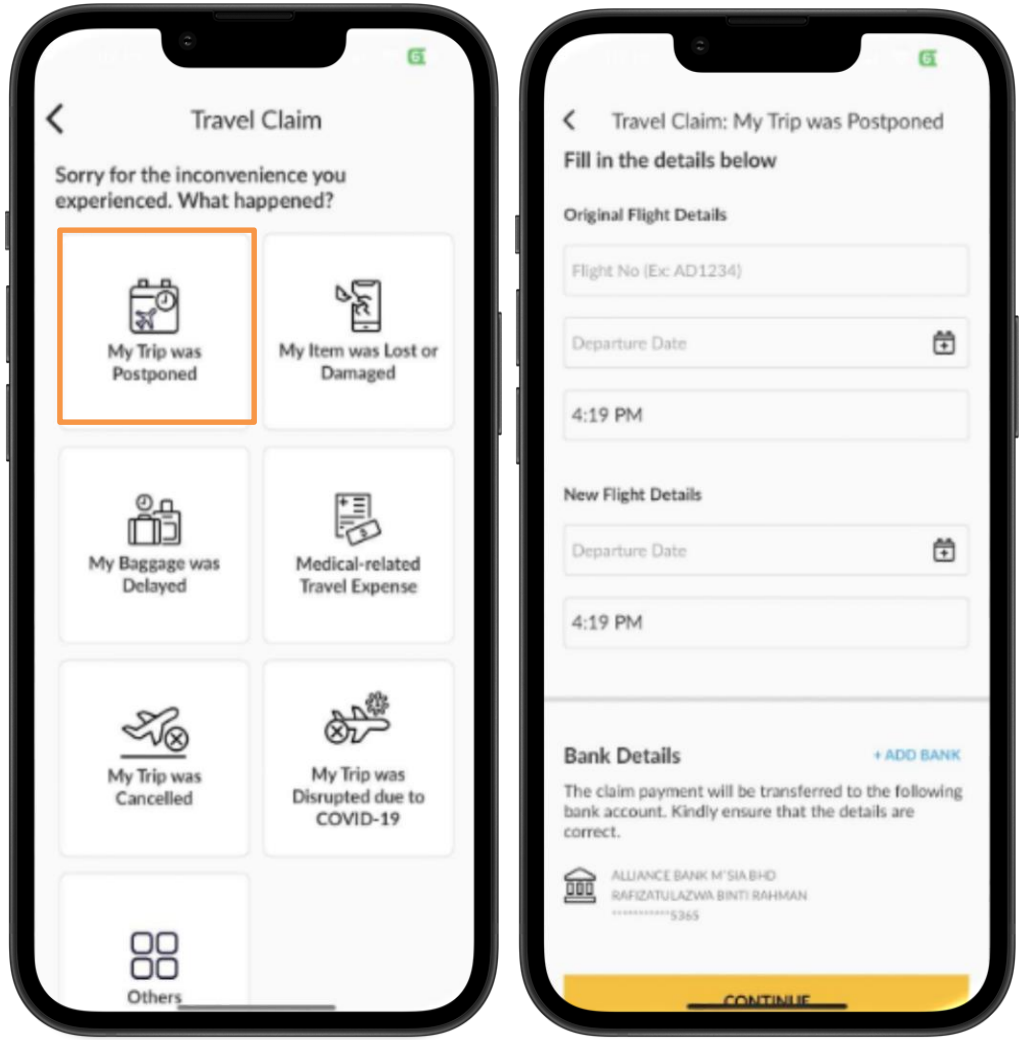
My Trip was Postponed

There are few selection for customer to submit the travel claim:-

i. My Trip was Postponed
ii. My Item was Lost or Damaged
iii. My Baggage was Delayed
iv. Medical-related Travel Expense
v. My Trip was Cancelled
vi. My Trip was Disrupted due to Covid-19
vii. Others

- For "**My Trip was Postponed"** type of claim, you need to provide the details of the event:-
  i. Original Flight Details (Flight No. & Departure Date)
  ii. New Flight Details (Departure Date)

- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.



Claims module – Travel Claim

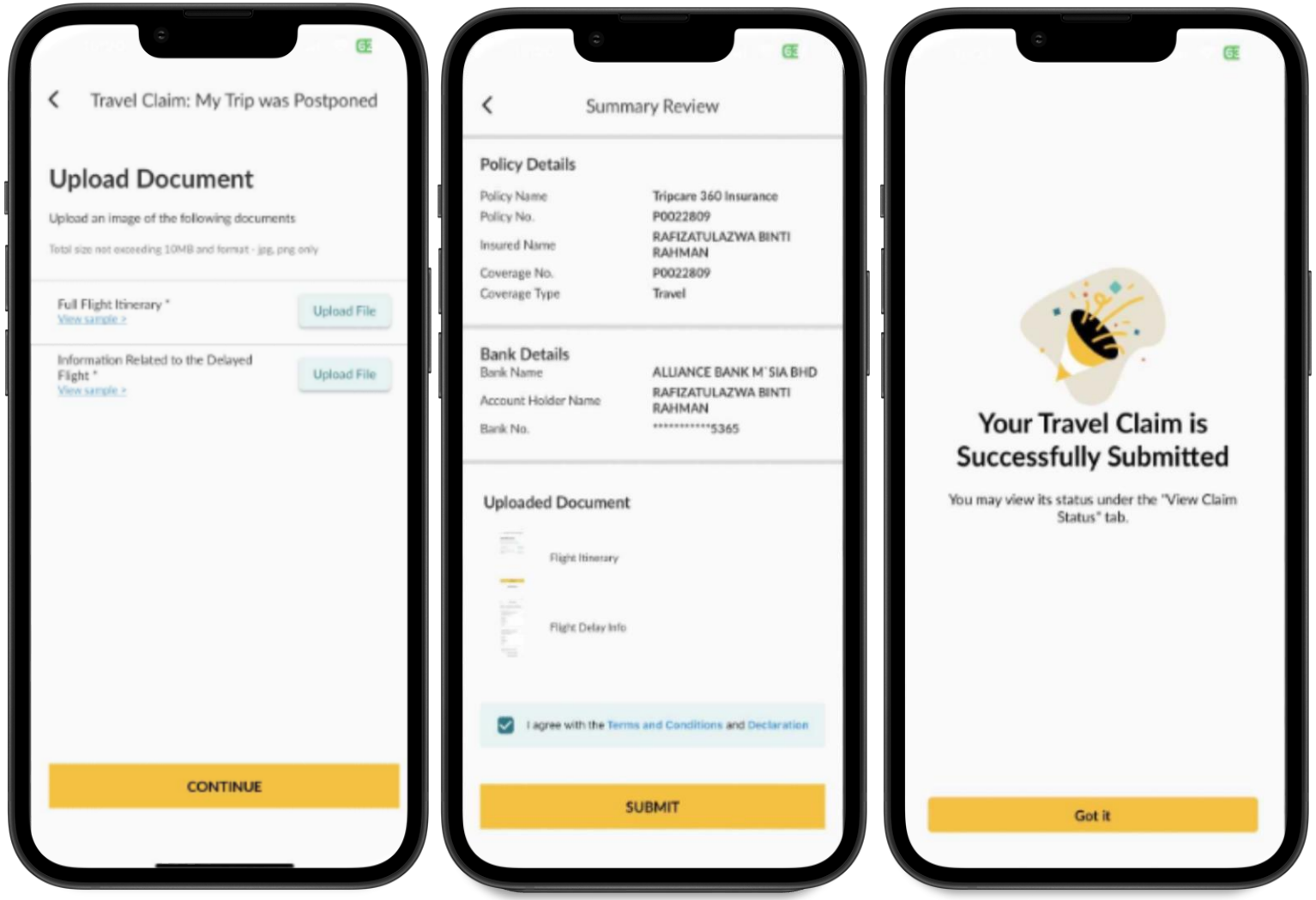
- Next, you need to upload the required documents:-
  i. Full Flight Itinerary
  ii. Information Related to the Delayed Flight

- You will be redirected to **Summary Review** to cross check all the claim and policy details.

- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.

- You may click **"SUBMIT"** and the successful message will be displayed.

- If the submission is not successful, an error message will appear.

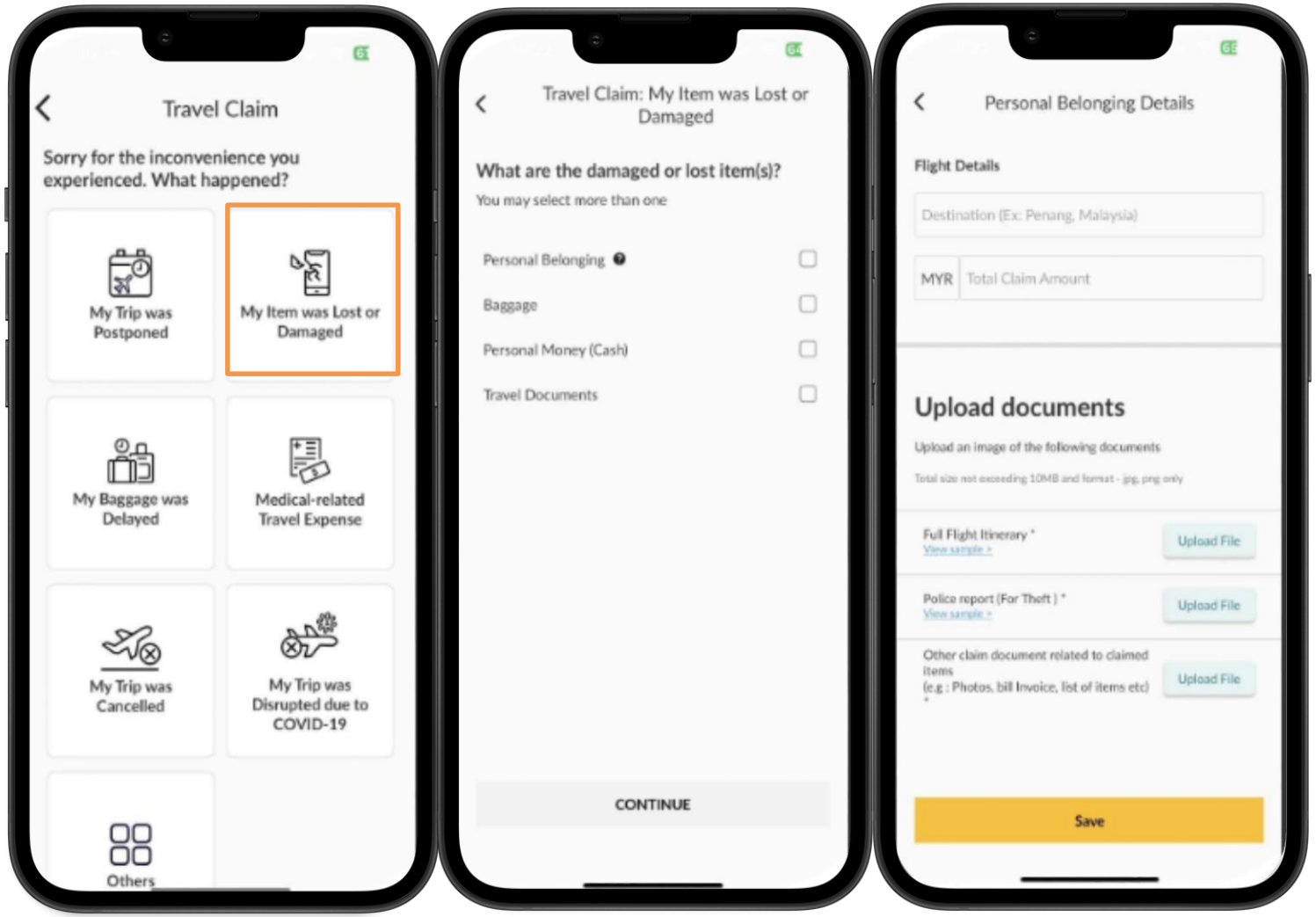


Claims module – Travel Claim

My Item was Lost or Damaged

- For **"My Items was Lost or Damaged"** type of claim, you will be redirected to page where you may select more than one of the damaged or lost item(s) list:-
  i. Personal Belonging
  ii. Baggage
  iii. Personal Money (Cash)
  iv. Travel Documents

- Under "Personal Belonging Details" page, you need to fill in the Flight destination details and the Total Claim Amount as well as to upload the related documents:-
  i. Full Flight Itinerary
  ii. Police report (For Theft)
  iii. Other claim document related to claimed items

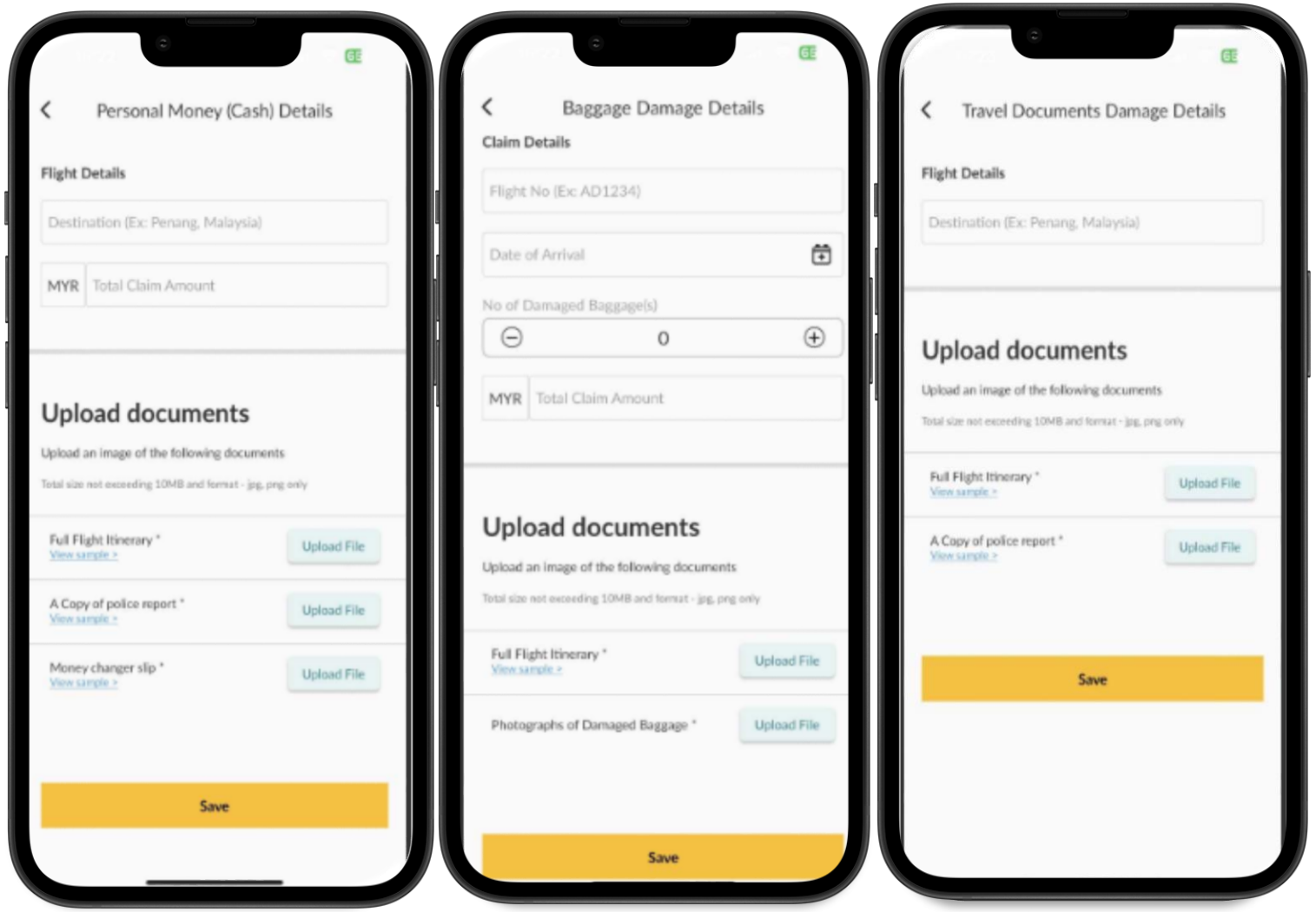


Claims module – Travel Claim

- Under **"Personal Money (Cash) Details"** page, you also need to fill in the Flight destination details and the Total Claim Amount as well as to upload the related documents:-
  i. Full Flight Itinerary
  ii. A copy of police report
  iii. Money changer slip

- Under **"Baggage Damage Details"** page, you need to fill in the Flight No., Arrival Date, No. of Damaged Baggage and Total Claim Amount. Then to proceed upload the related documents:-
  i. Full Flight Itinerary
  ii. Photographs of Damaged Baggage

- Under **"Travel Documents Damage Details"** page, you need to fill in the Flight Destination Details and upload the related documents:-
  i. Full Flight Itinerary
  ii. A copy of police report



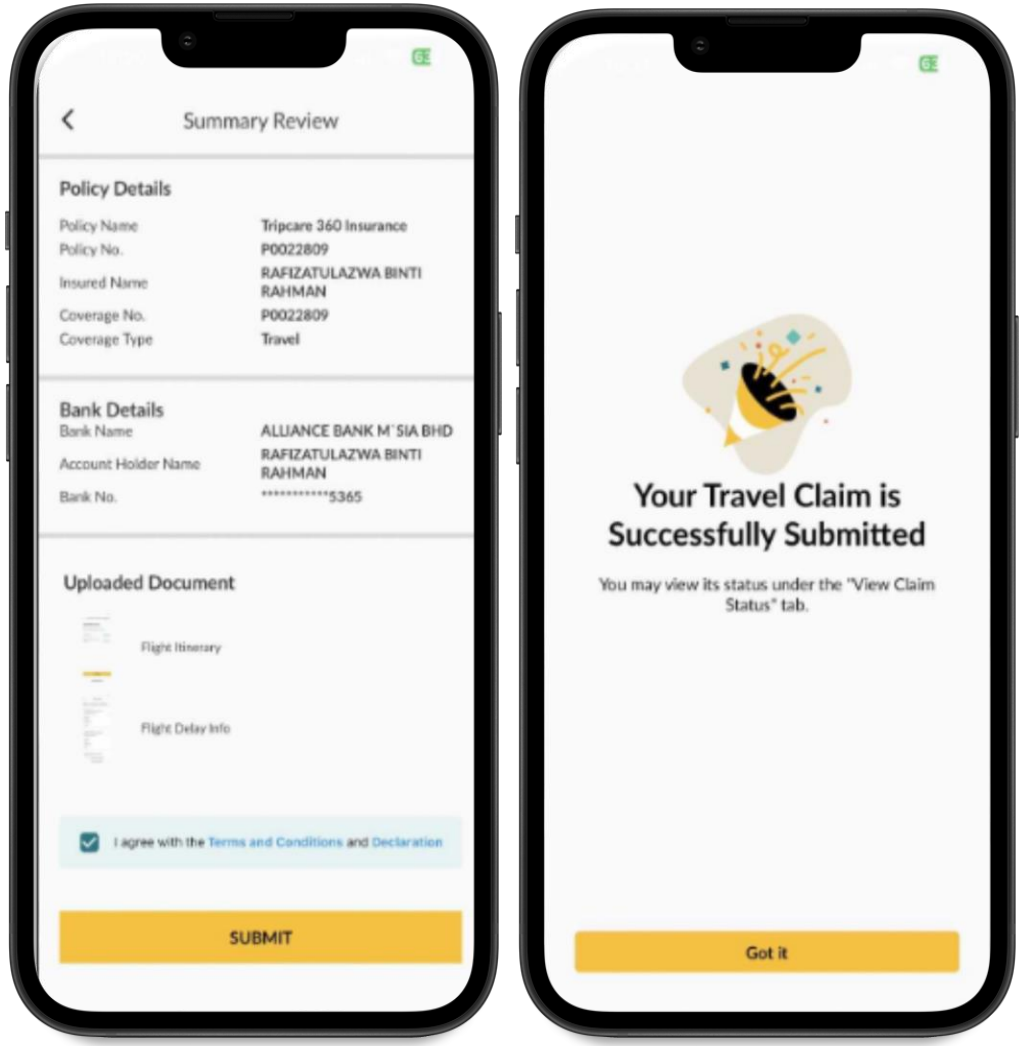
Claims module – Travel Claim

- You will be redirected to **Summary Review** to cross check all the claim and policy details.

- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.

- You may click **"SUBMIT"** and the successful message will be displayed.

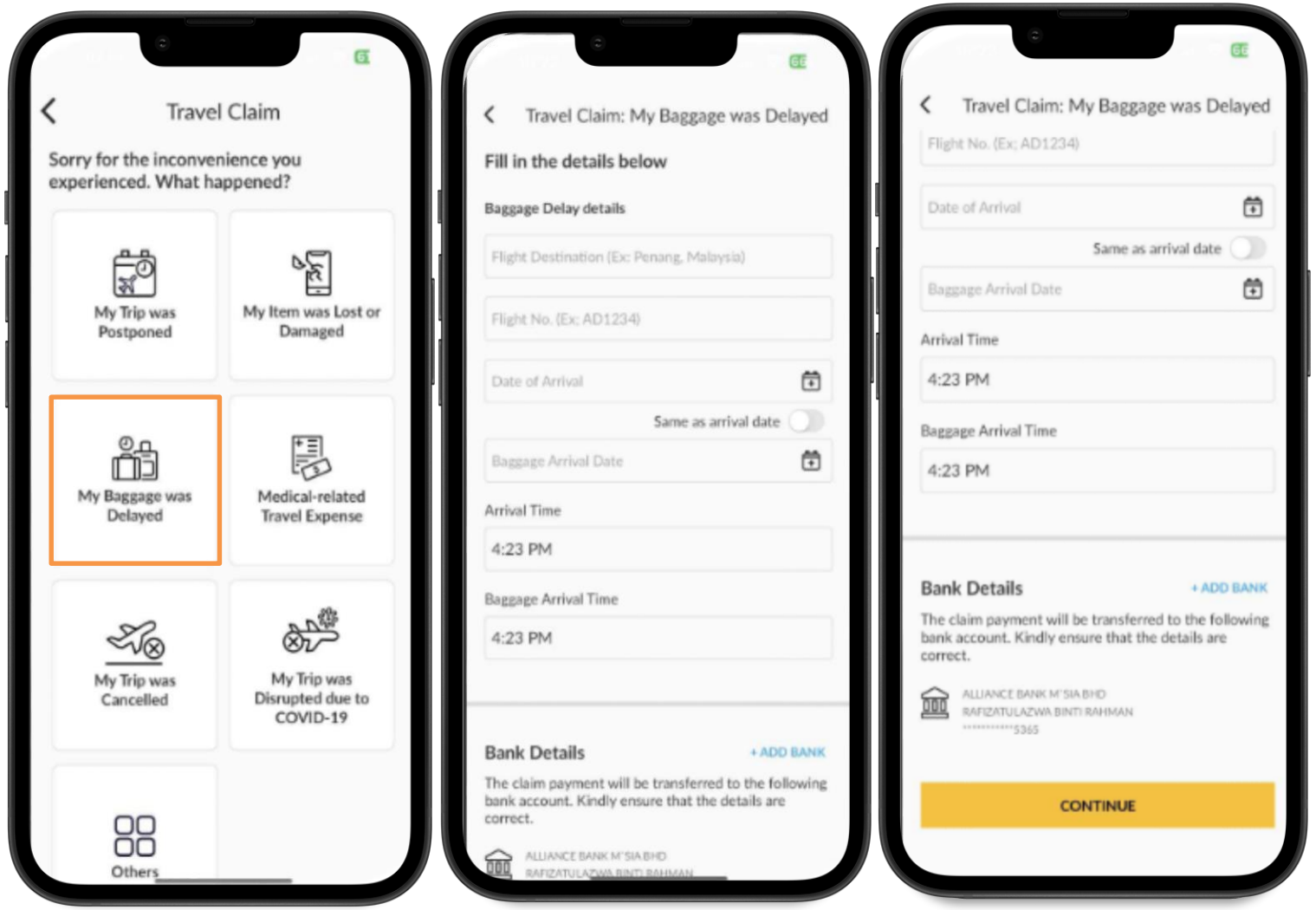
- If the submission is not successful, an error message will appear.



Claims module – Travel Claim

My Baggage was Delayed

- For "My Baggage was Delayed" type of claim, you need to fill in the Baggage Delay details, Arrival Time and Baggage Arrival Time.
- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.
- You may click **"CONTINUE"** once filled up all the details.



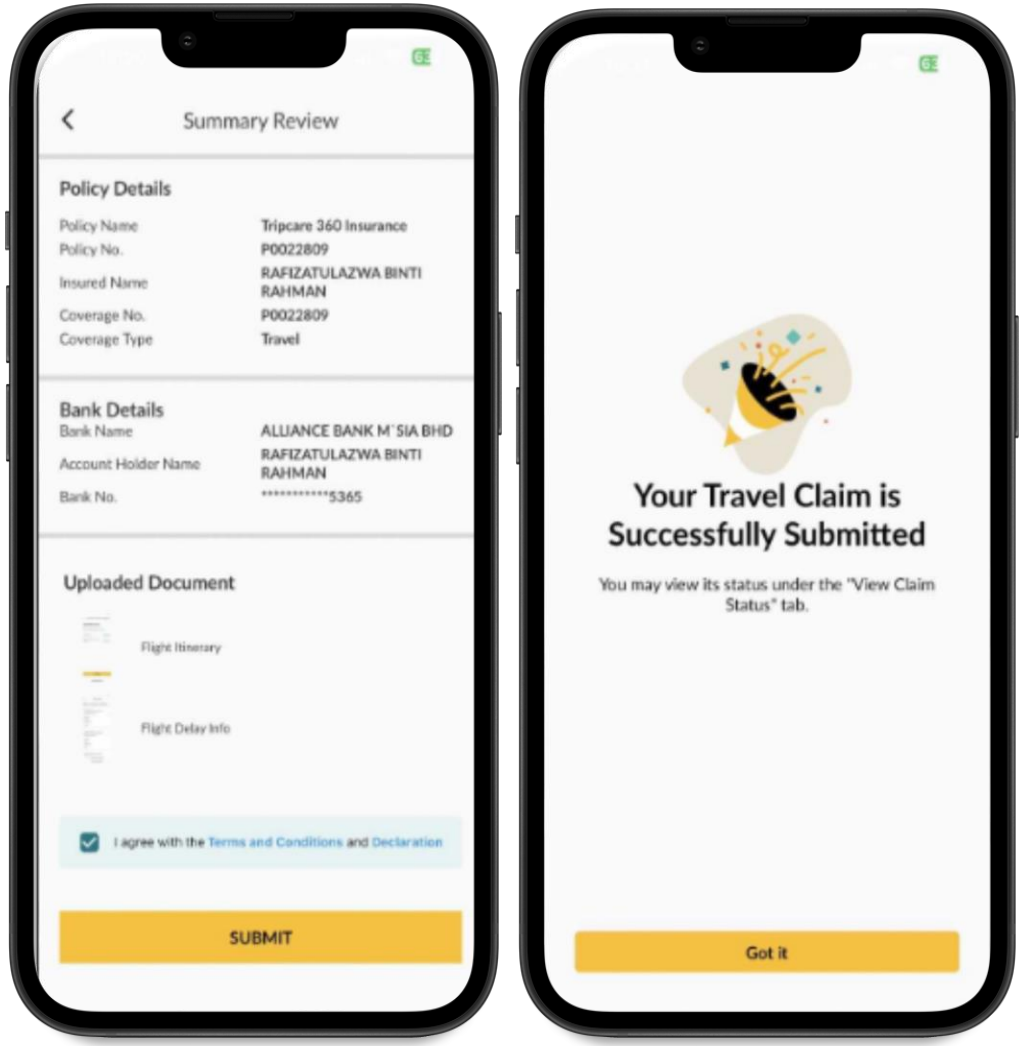
Claims module – Travel Claim

- You will be redirected to **Summary Review** to cross check all the claim and policy details.

- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.

- You may click **"SUBMIT"** and the successful message will be displayed.

- If the submission is not successful, an error message will appear.



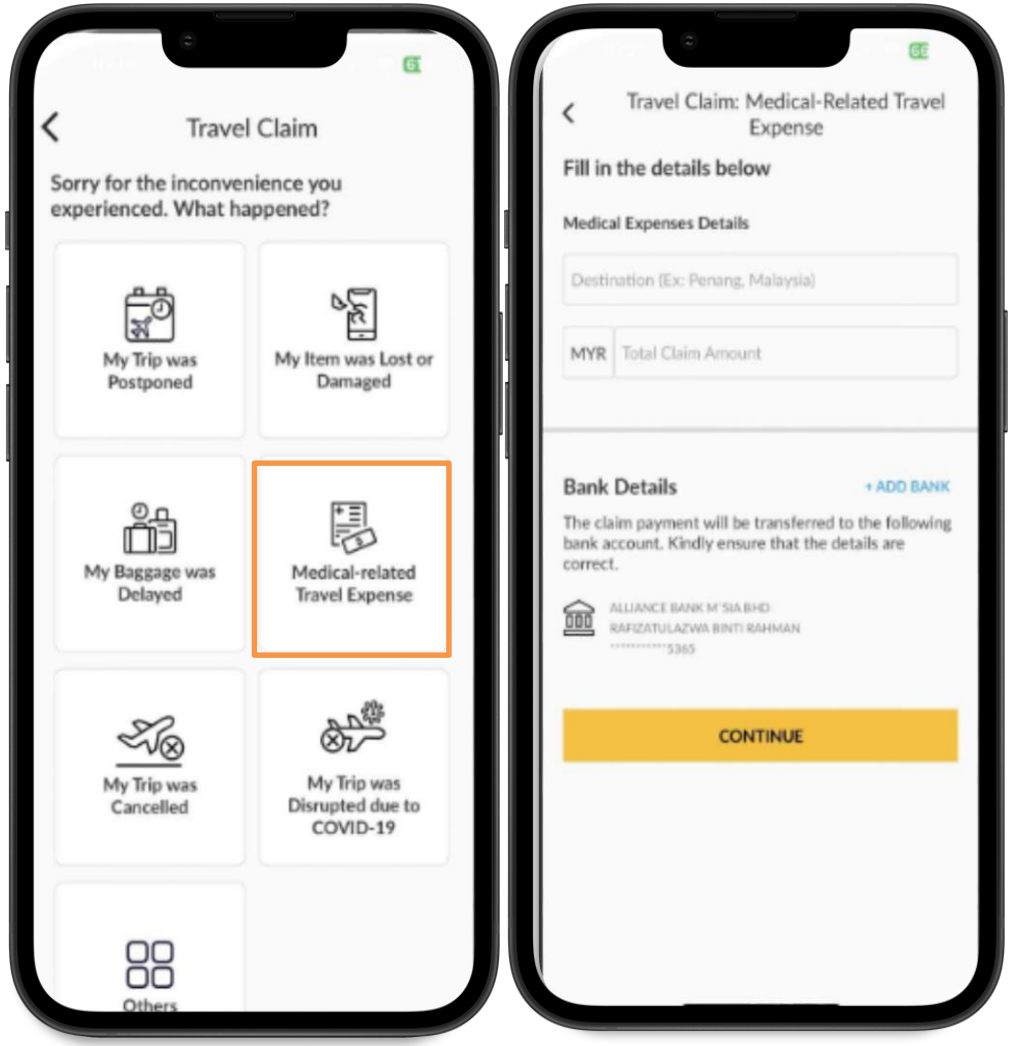
Claims module – Travel Claim

Medical Related Travel Expense

- Under **"Medical Related Travel Expense"** type of claim, you need to fill in the Medical Expense details such as Destination and Total Claim Amount.

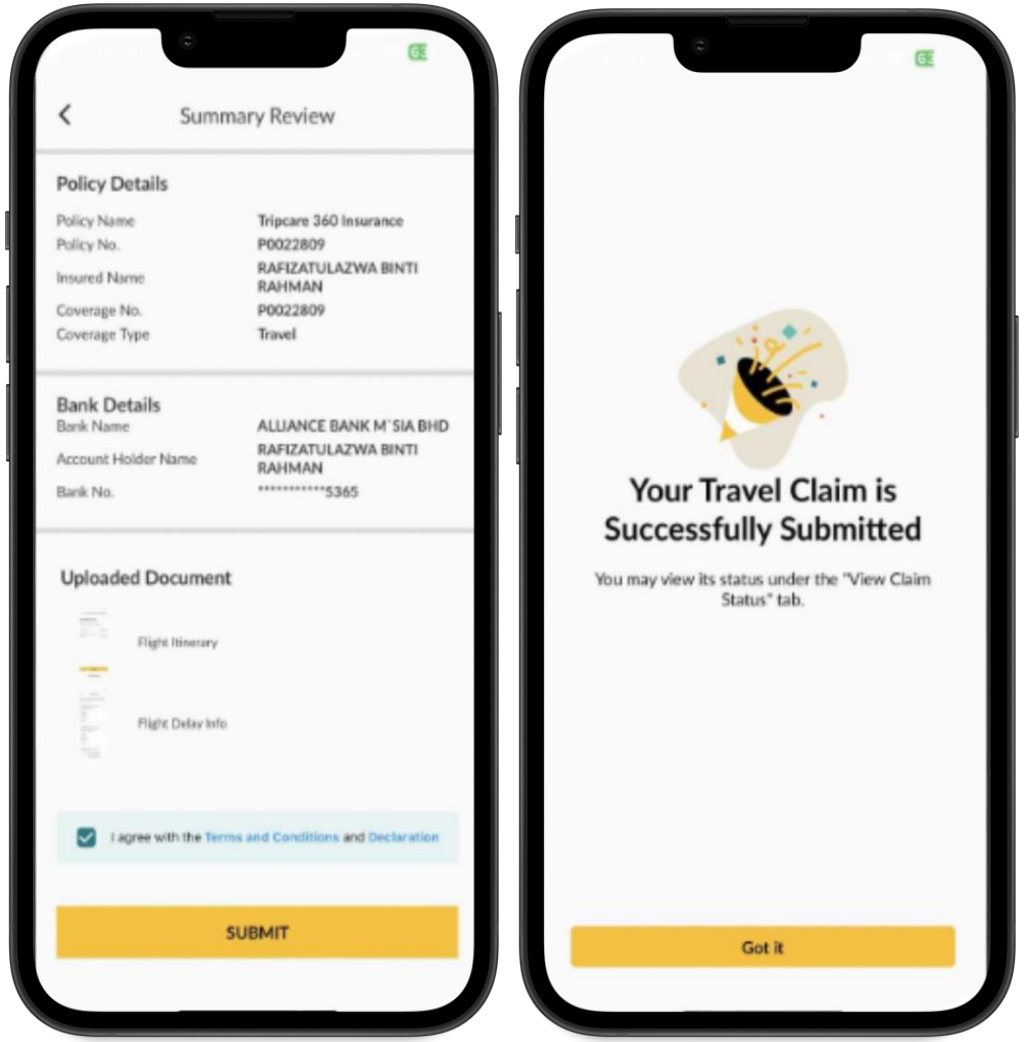
- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.

- You may click **"CONTINUE"** once filled up all the details.



Claims module – Travel Claim

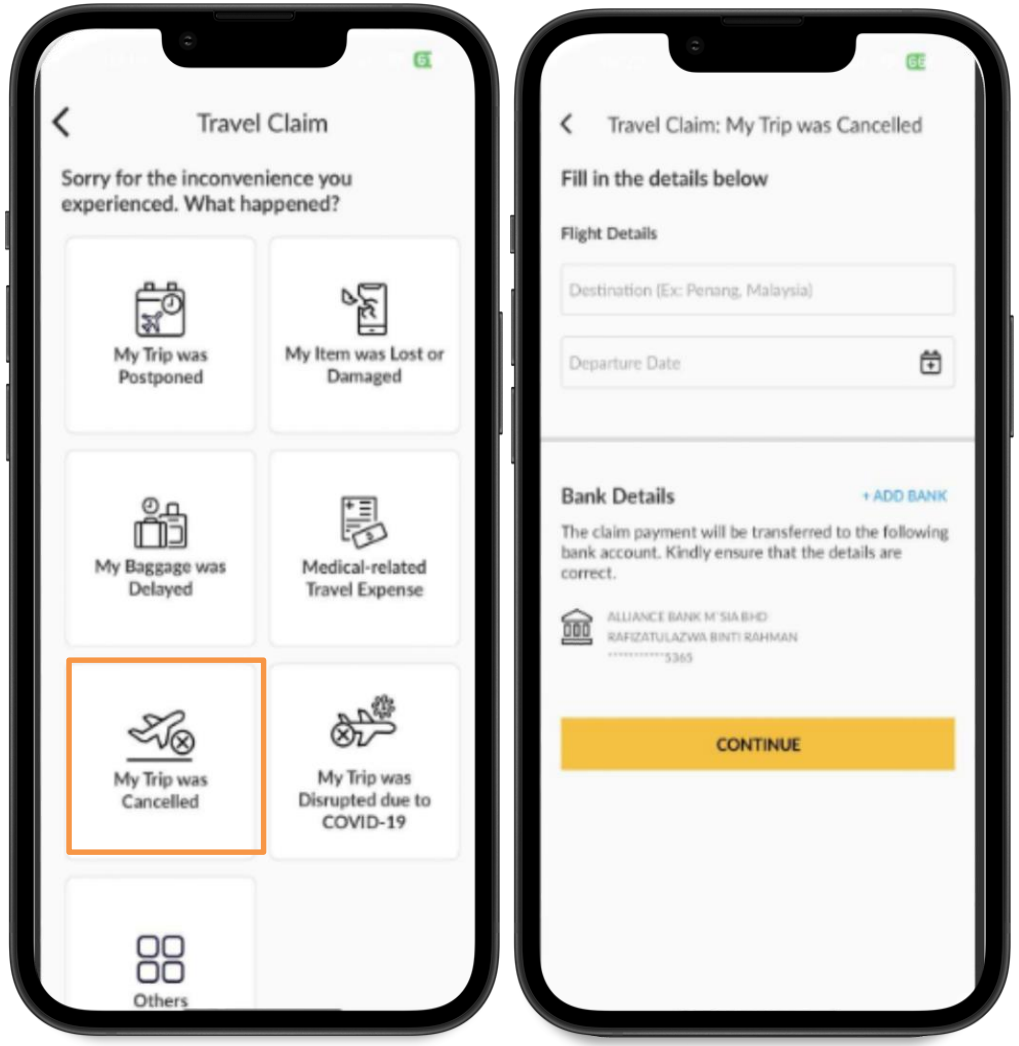
- You will be redirected to **Summary Review** to cross check all the claim and policy details.
- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.
- You may click **"SUBMIT"** and the successful message will be displayed.
- If the submission is not successful, an error message will appear.



Claims module – Travel Claim

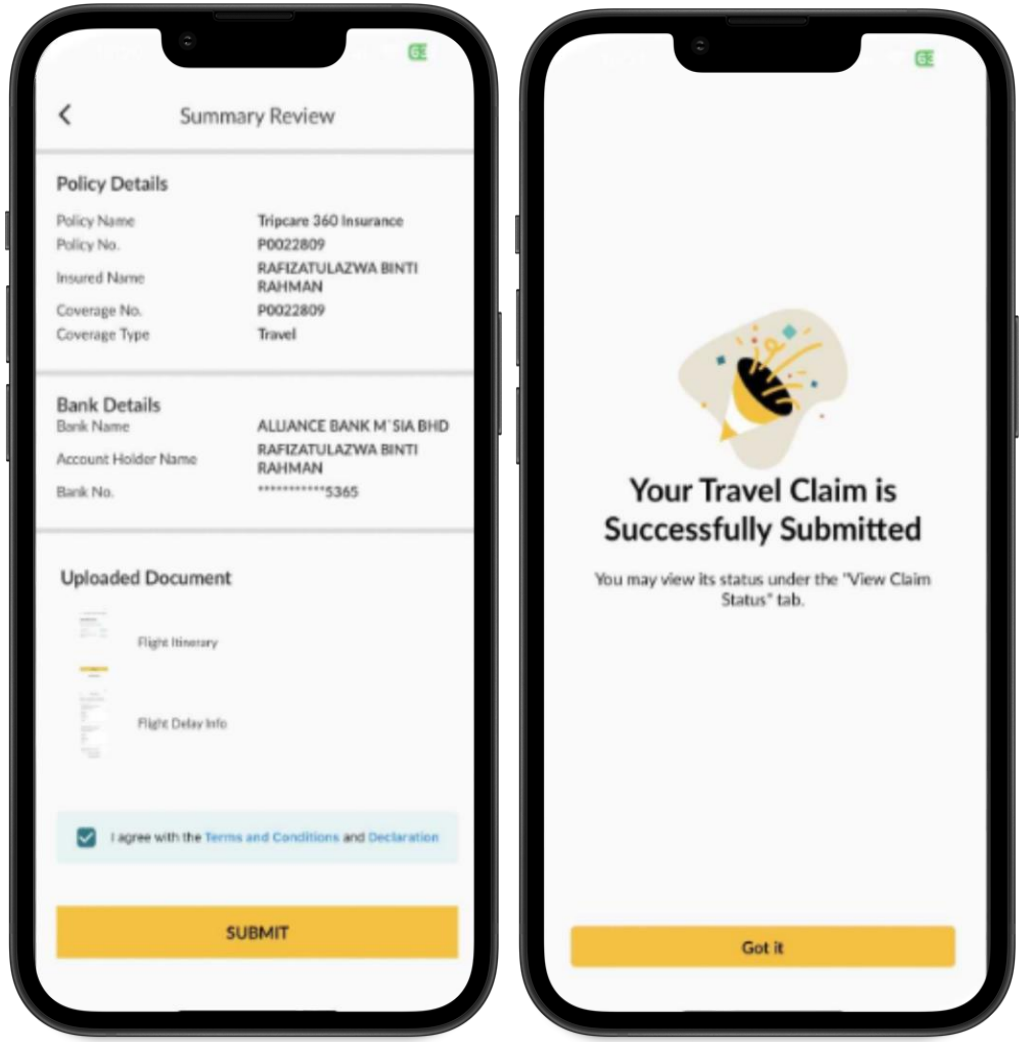
My Trip was Cancelled

- Under **"My Trip was Cancelled"** type of claim, you need to fill in the Flight Destination and Departure Date.
- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.
- You may click **"CONTINUE"** once filled up all the details.



Claims module – Travel Claim

- You will be redirected to **Summary Review** to cross check all the claim and policy details.
- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.
- You may click **"SUBMIT"** and the successful message will be displayed.
- If the submission is not successful, an error message will appear.



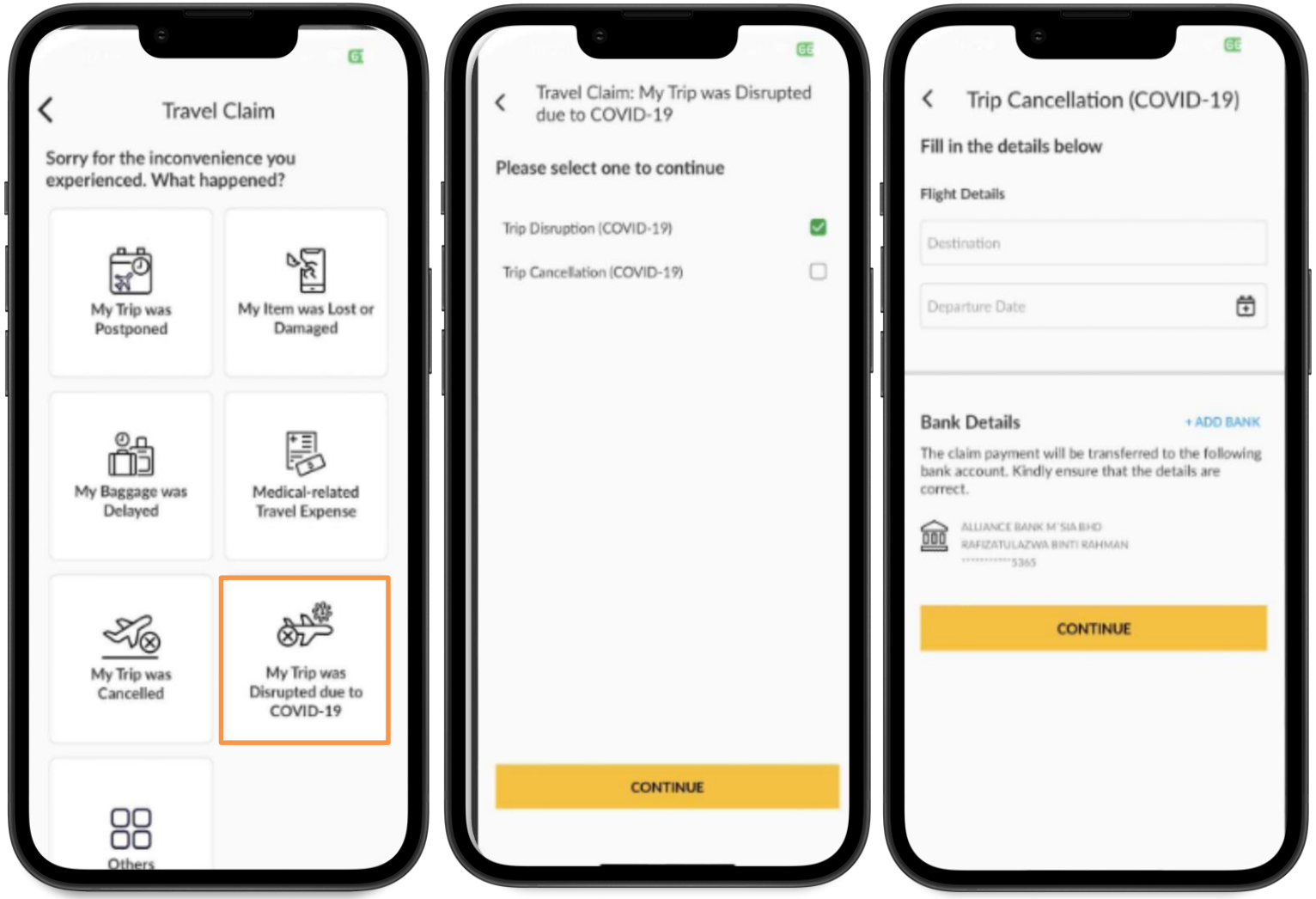
Claims module – Travel Claim

My Trip was Disrupted due to Covid-19

- Under **"My Trip was Disrupted due to Covid-19"** type of claim, you need to select one of the following:-
  i. Trio Disruption (Covid-19)
  ii. Trio Cancellation (Covid-19)

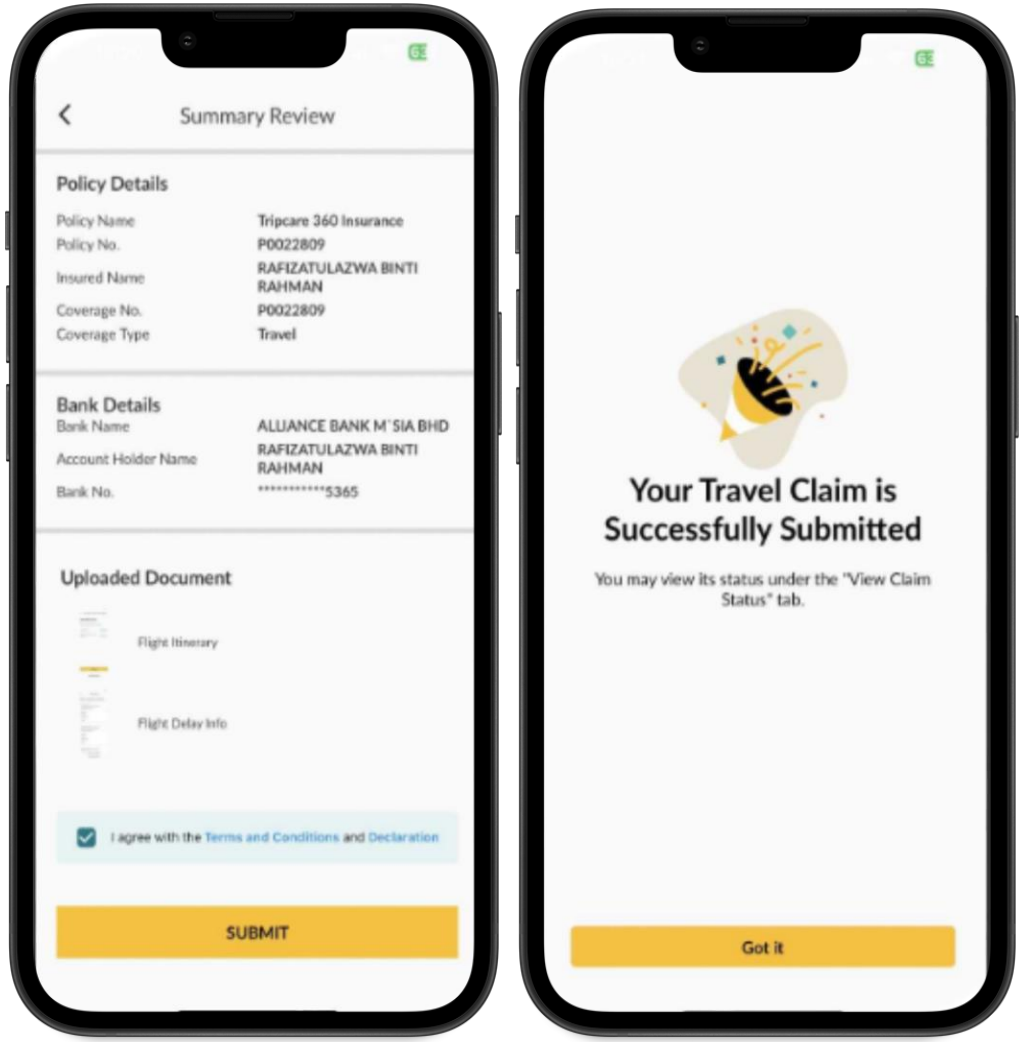
- Next, you need to fill in the Flight details such as Destination and to choose Departure Date.

- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.



Claims module – Travel Claim

- You will be redirected to **Summary Review** to cross check all the claim and policy details.
- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.
- You may click **"SUBMIT"** and the successful message will be displayed.
- If the submission is not successful, an error message will appear.



Claims module – Travel Claim

Others

- Under **"Others"** type of claim, you need to select one of the following:-

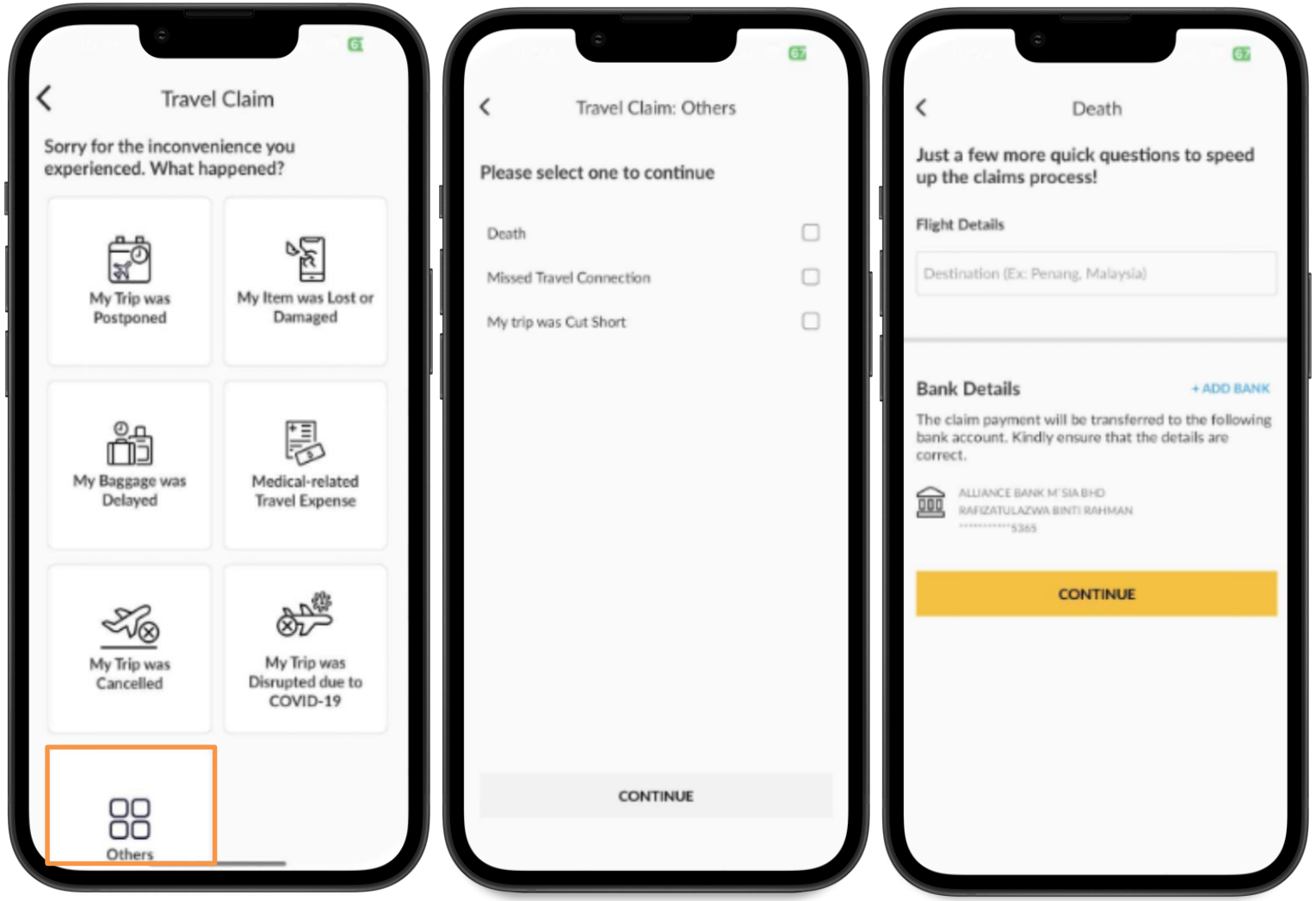
  i. Death

  ii. Missed Travel Connection

  iii. My Trip was Cut Short

- You need to fill in the Flight Destination details

- If there is existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK.**



Claims module – Travel Claim

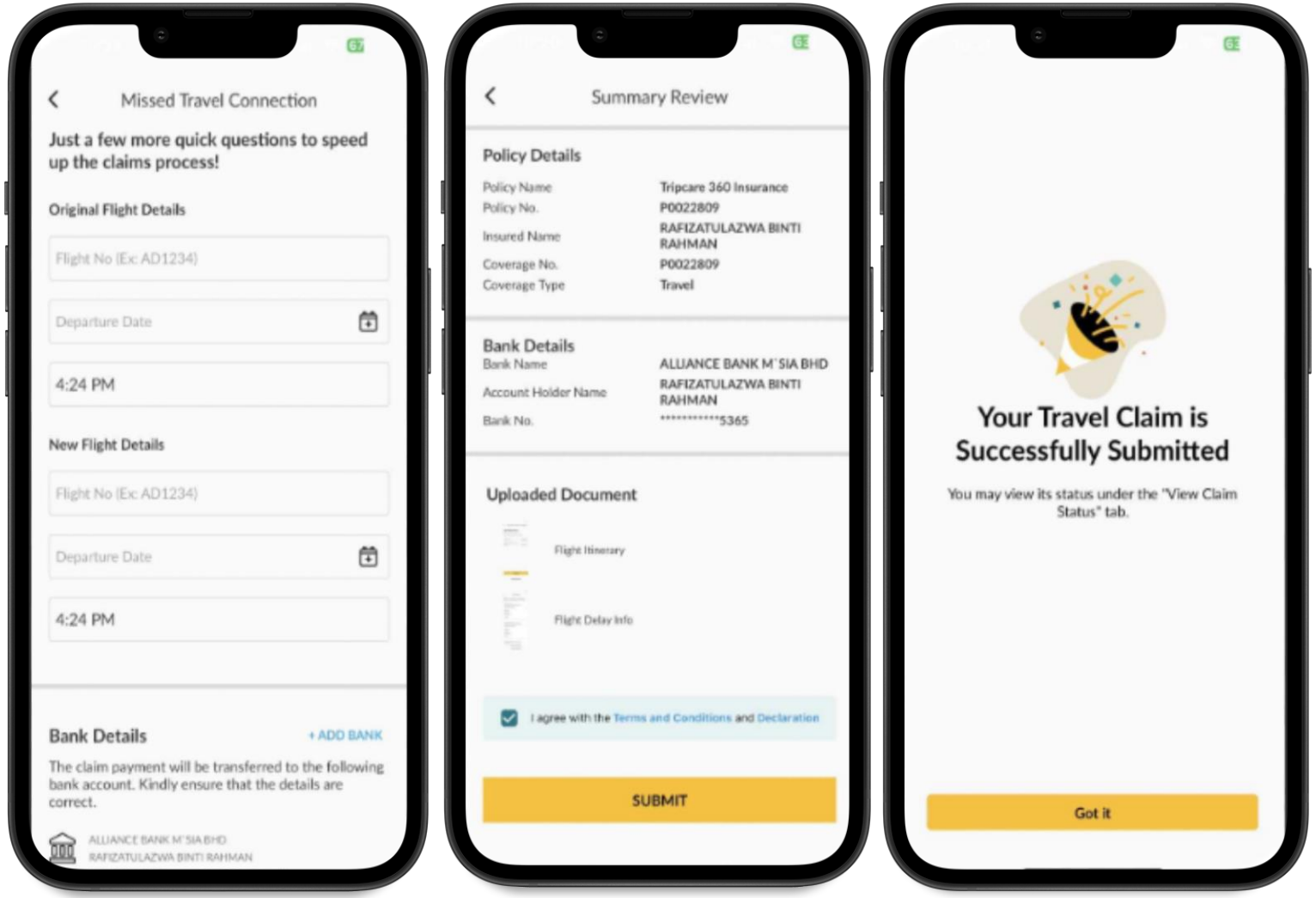
- You need to fill in the **Original Flight Details** and **New Flight Details** to proceed further.

- If there is an existing bank details available, you may choose the existing bank details. If there is no bank details yet, you may add by click at the **ADD BANK**.

- You will be redirected to **Summary Review** to cross check all the claim and policy details.

- You need to read the **Terms and Conditions and Declaration** before tick for the consent agreement.

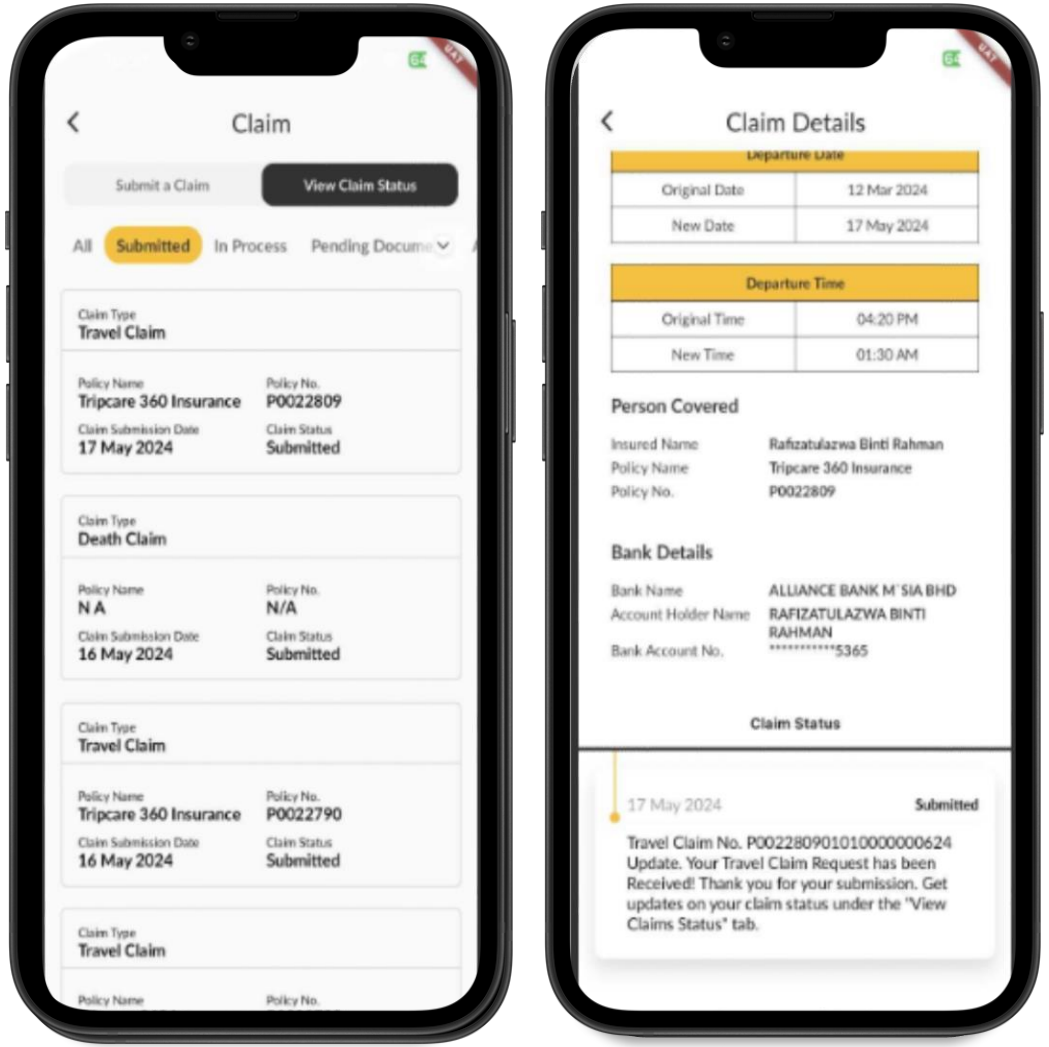
- You may click **"SUBMIT"** and the successful message will be displayed. If the submission is not successful, an error message will appear.



View Travel Claim Status

Claims module – View Claim Status

You are able to view the successful submission claim status in the View Claim Status tab.



Hospital & Clinic Bill Claim Process

Claims module – Clinic Bill Claim

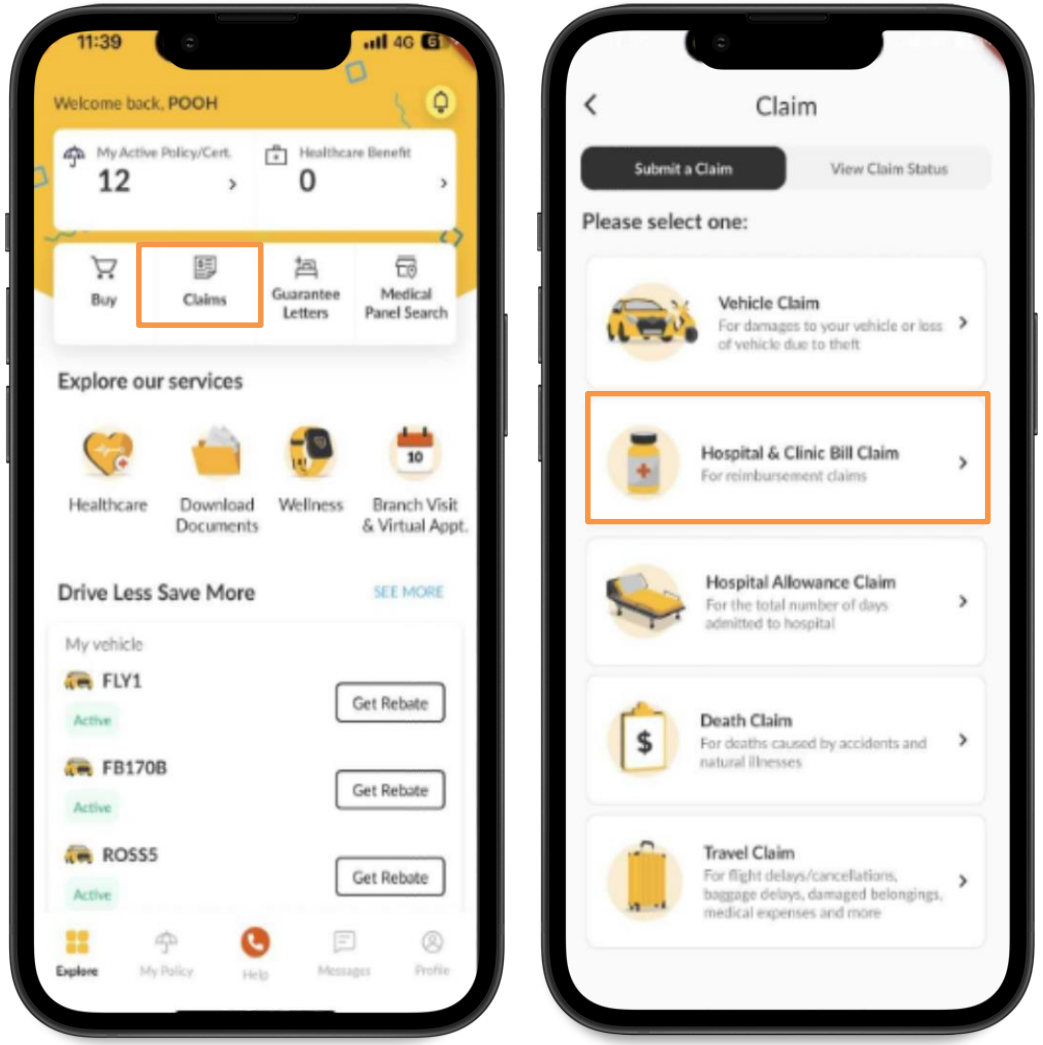
Below are steps on how to Submit Clinic Bill Claim through the Etiqa+ App:

Step 1

- Tap to **"Claims"** icon in the Etiqa+ homepage.

Step 2

- Select the "Submit a Claim" tab screen and choose **"Hospital & Clinic Claim"** to proceed further.



Claims module – Clinic Bill Claim

Step 3

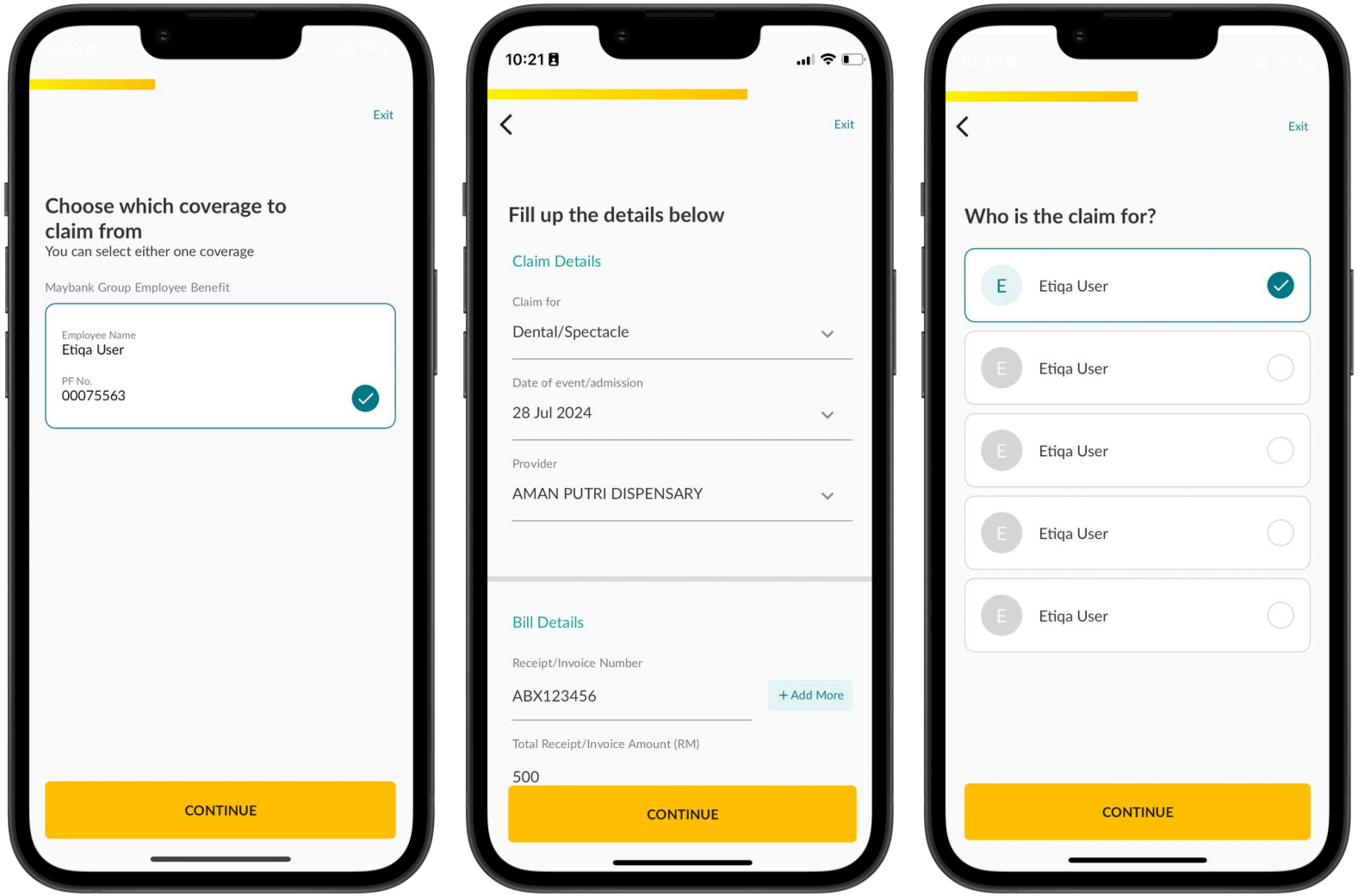
- Fill in all the claim details.

Step 4

- Select who you are submitting a claim for hospital allowance claim.

Step 5

- Submit all your supporting documents.



Claims module – Clinic Bill Claim

Step 6

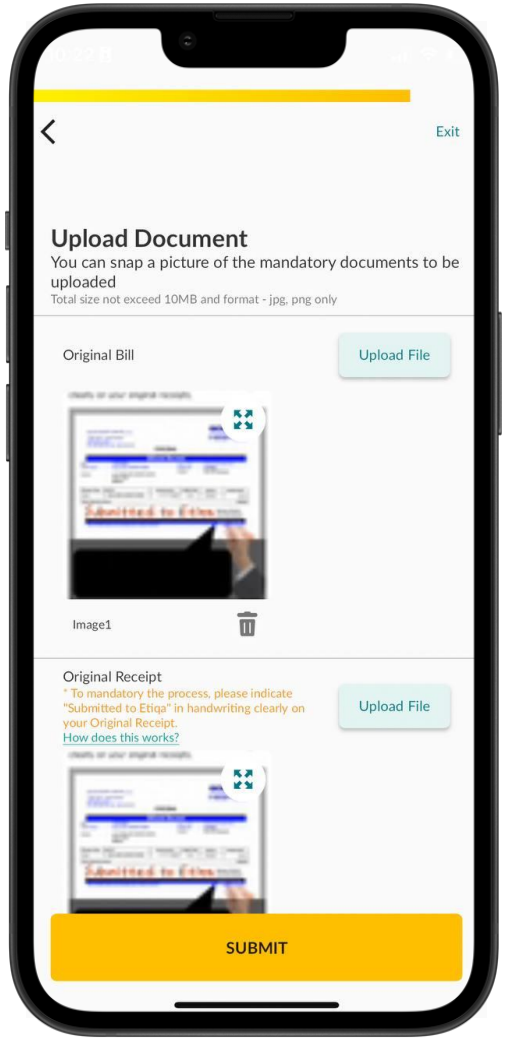
- Next, upload all your mandatory documents.

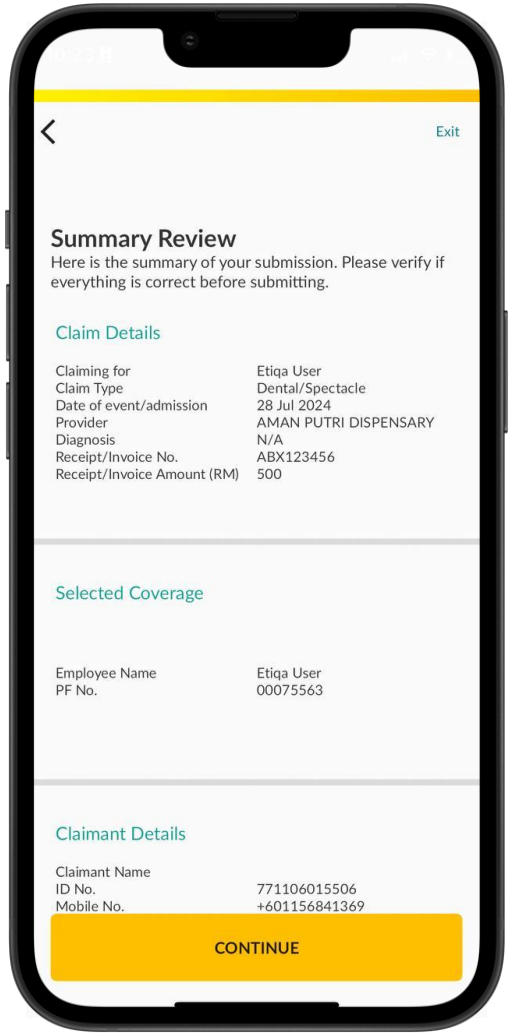
Step 7

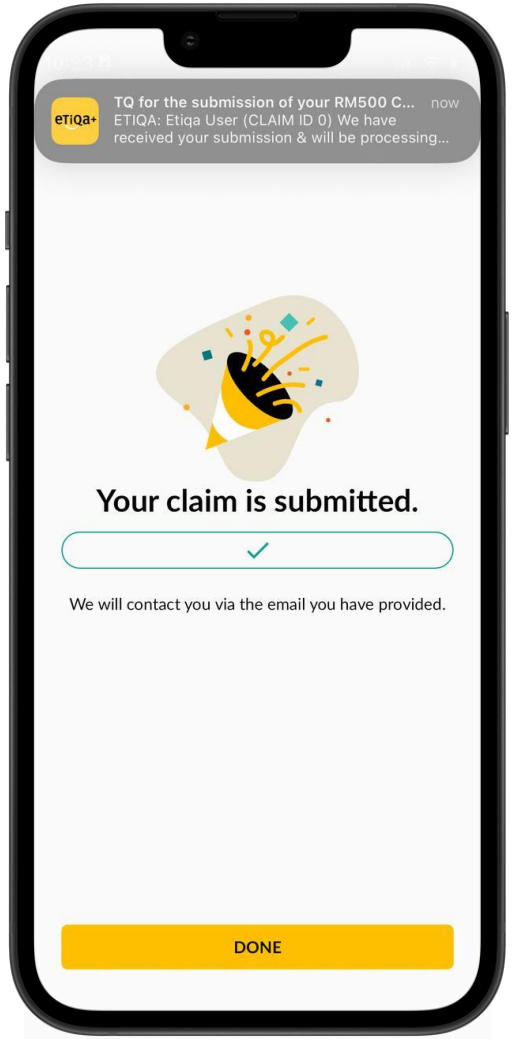
- Cross check all the claim details, policy details and also the uploaded documents on the **"Summary Review"** page before click the **"CONTINUE"** button.

Step 8

- You may click **"SUBMIT"** and verify the claim has been successfully submitted.



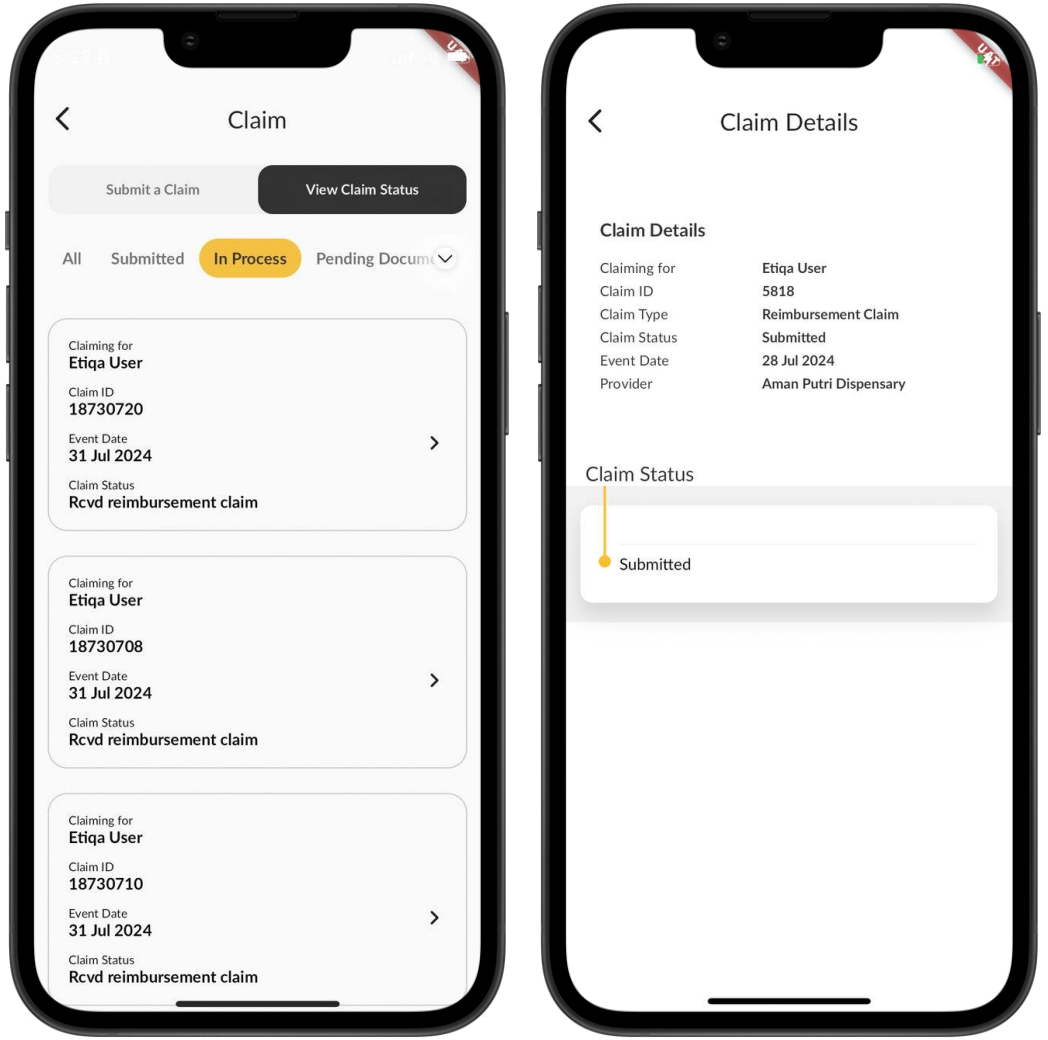




View Hospital & Clinic Bill Claim Status

Claims module – View Clinic Bill Claim Status

You are able to view the Submitted Claim Status for your Hospital & Clinic Bill Claim at View Claim Status tab



Hospital Allowance Claim Process

Claims module – Hospital Allowance Claim

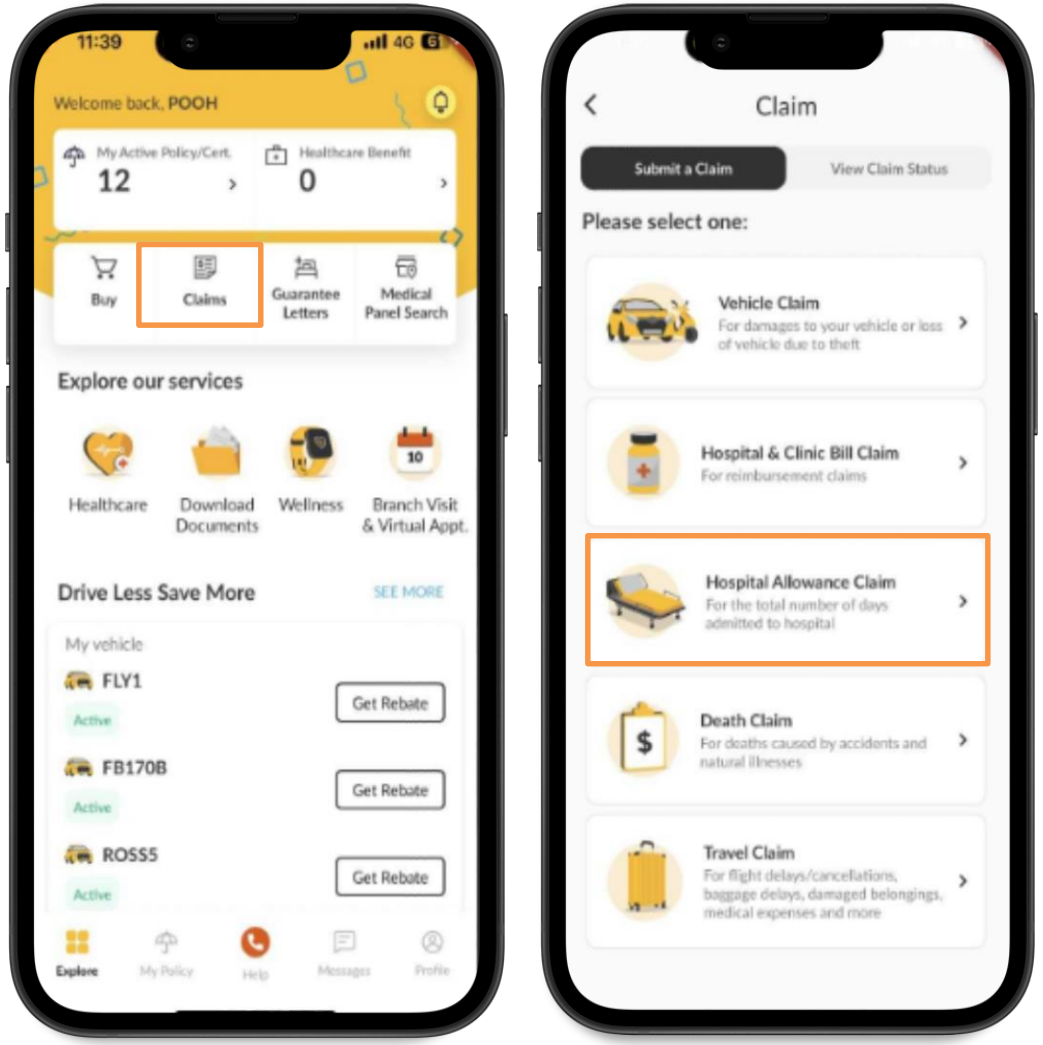
Below are steps on how to Submit Hospital Allowance Claim through the Etiqa+ App:

Step 1

- Tap to **"Claims"** icon in the Etiqa+ homepage.

Step 2

- Select the "Submit a Claim" tab screen and choose **"Hospital Allowance Claim"** to proceed further.



Claims module – Hospital Allowance Claim

Step 3

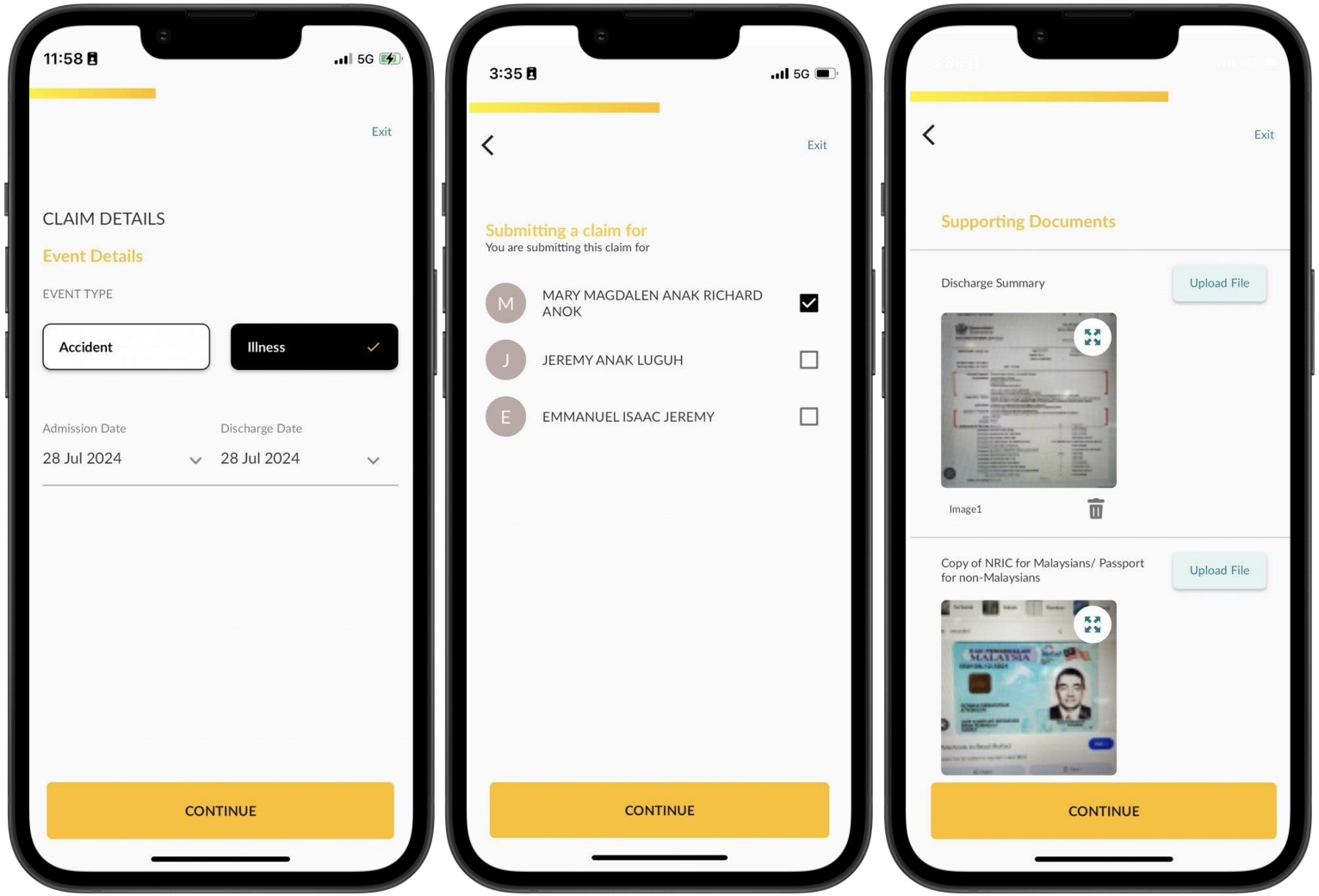
- Fill in all the claim details.

Step 4

- Select who you are submitting a claim for hospital allowance claim.

Step 5

- Submit all your supporting documents.



Claims module – Hospital Allowance Claim

Step 6

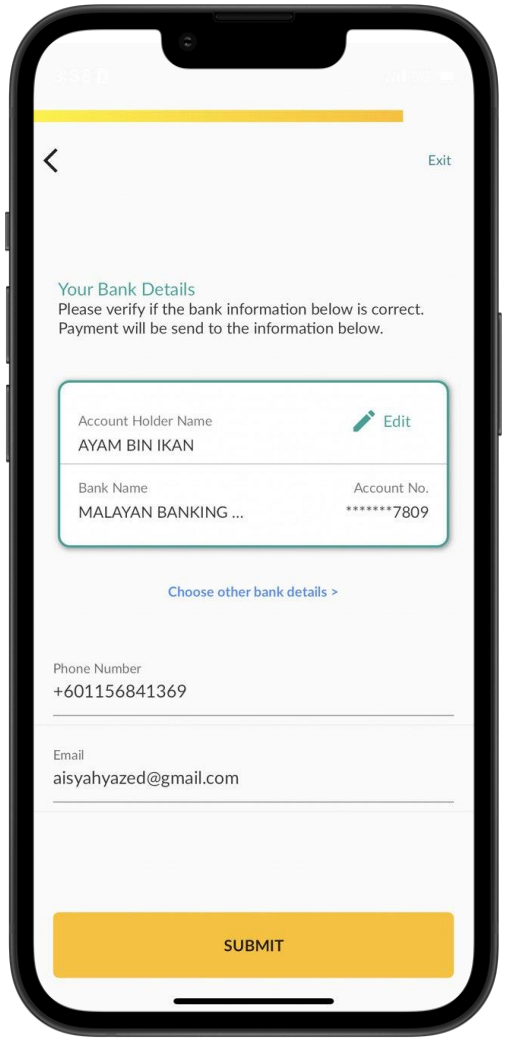
- Next, verify your bank details.

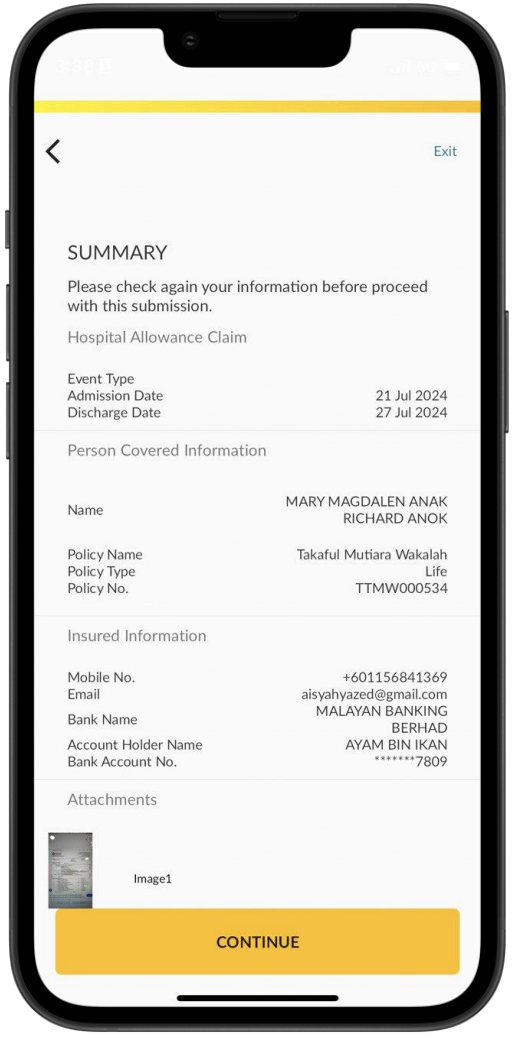
Step 7

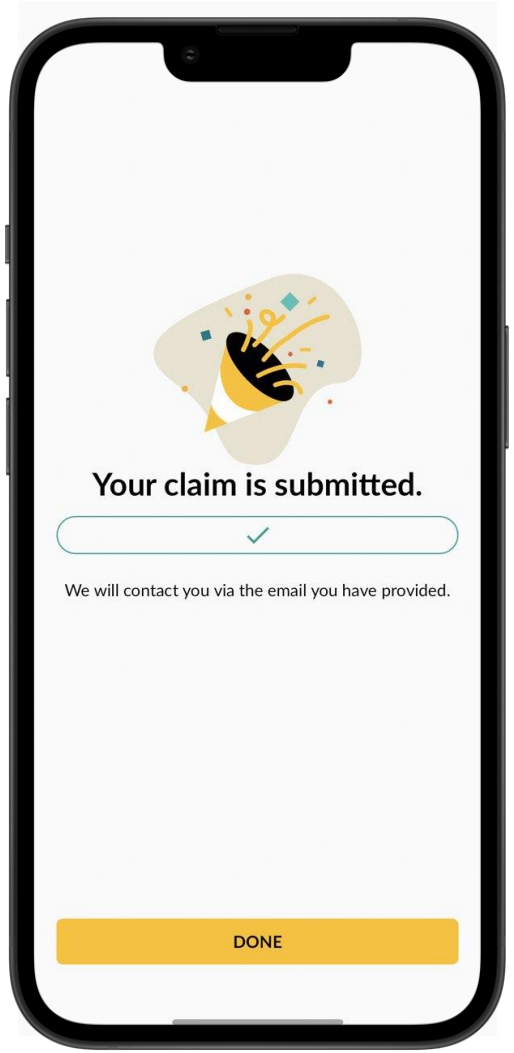
- Cross check all the claim details, policy details and also the uploaded documents on the **"Summary Review"** page before click the **"CONTINUE"** button.

Step 8

- You may click **"SUBMIT"** and verify the claim has been successfully submitted.



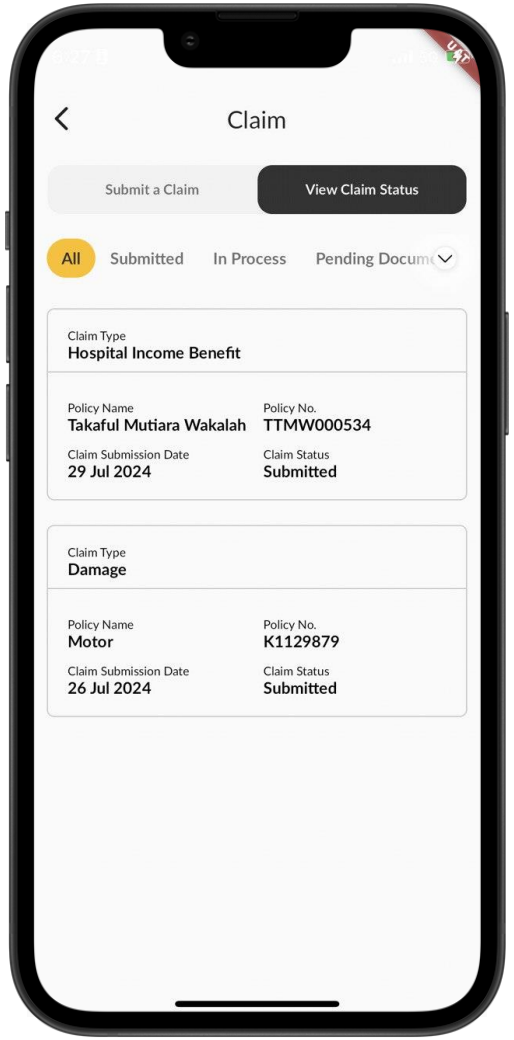


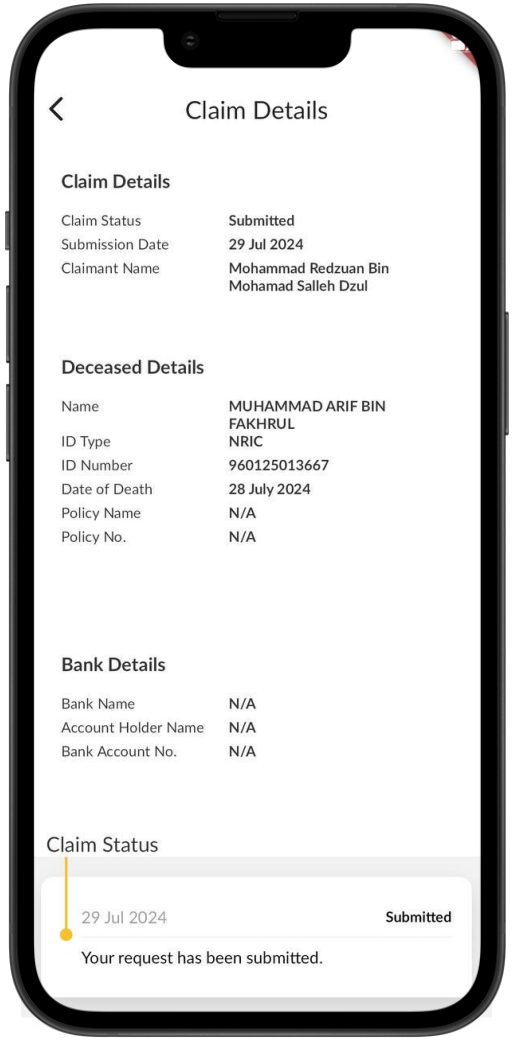


View Hospital Allowance Claim Status

Claims module – View Hospital Allowance Claim Status

You are able to view the Submitted Claim Status for your Hospital Allowance Claim at View Claim Status tab





Death Claim Process

Claims module – Death Claim

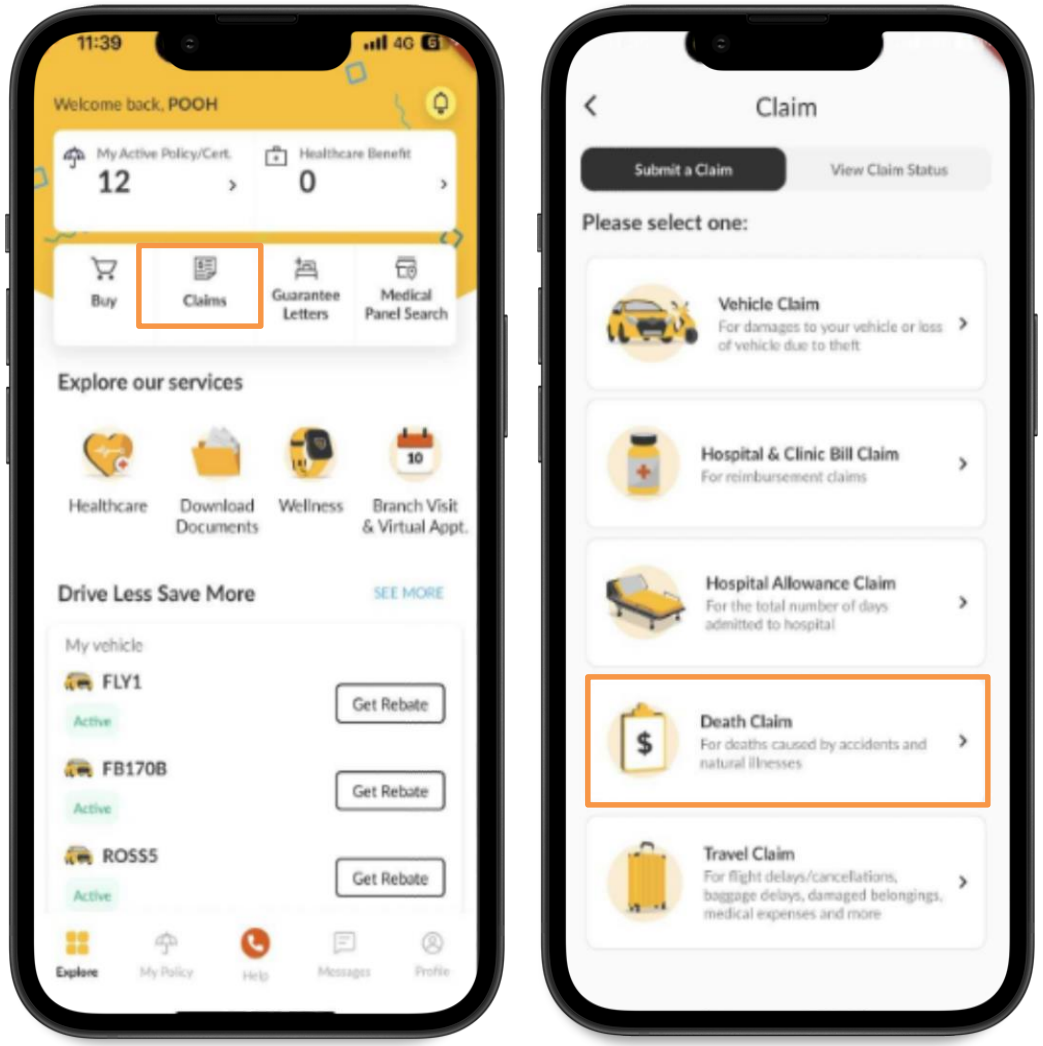
Below are steps on how to Submit Death Claim through the Etiqa+ App:

Step 1

- Tab to **"Claims"** icon in the Etiqa+ homepage.
- You will be redirected to the Claim page module which have the options to Submit a Claim or to View the Claim Status.

Step 2

- For Motor claim submission, choose **"Death Claim"** to proceed further.



Claims module – Death Claim

Step 3

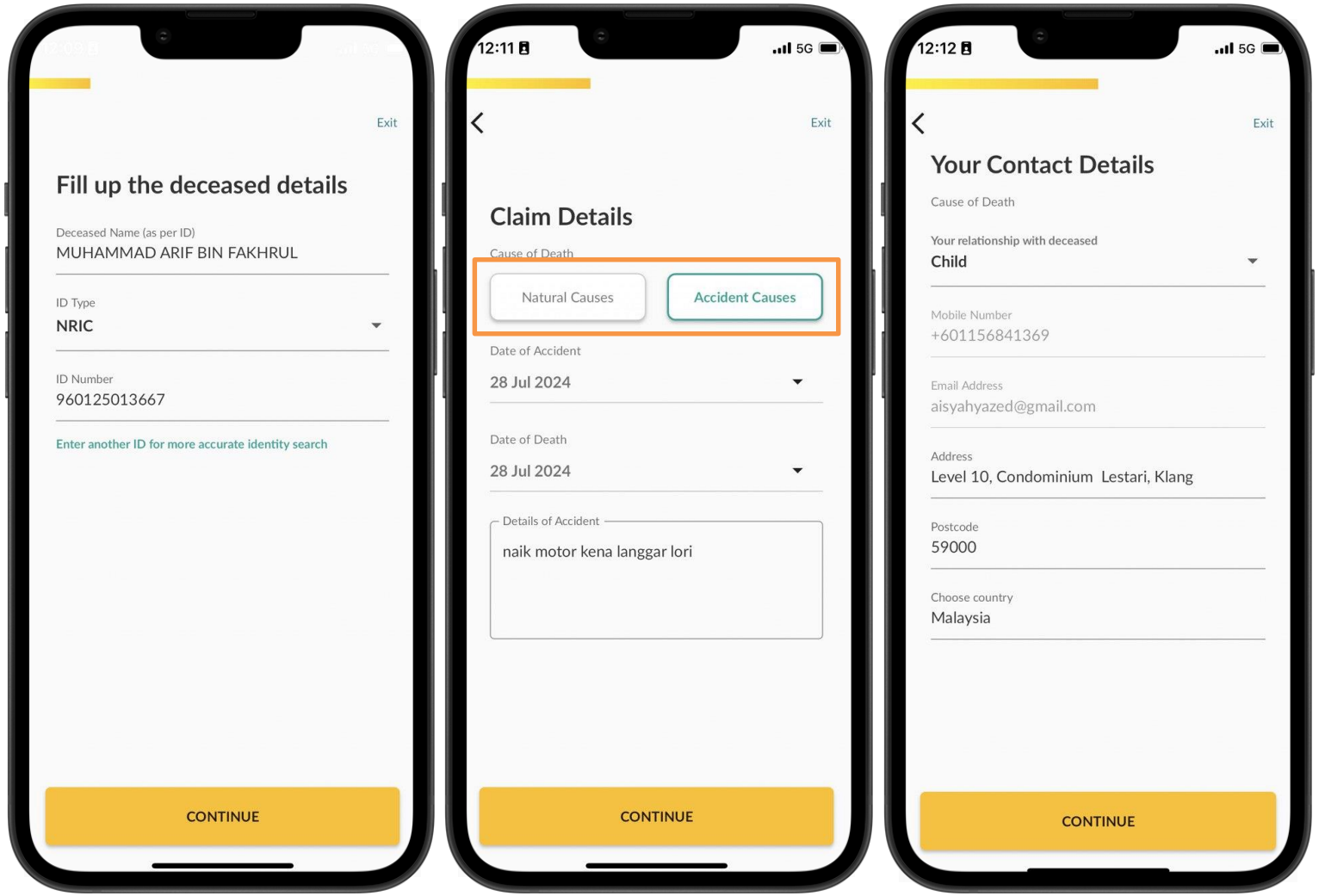
- In the **"Death Claim"** page, you are required to fill all the details about the deceased.

Step 4

- You may select the cause of death, date of the accident, date of death and details of the accident.

Step 5

- After you fill in the deceased and your claim details, you are required to fill in your contact information.



Claims module – Death Claim

Step 6

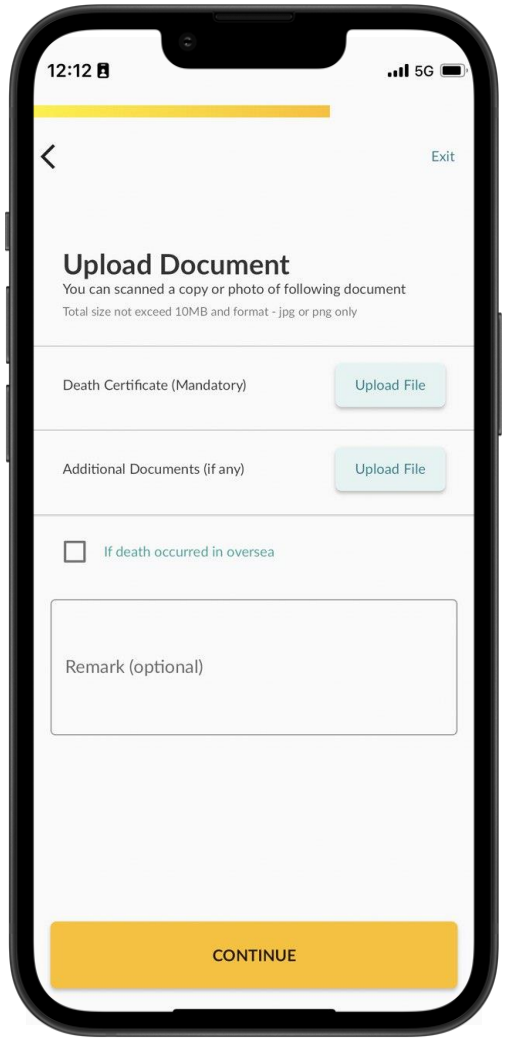
- Next, upload all the necessary and mandatory document as such the death certificate and any additional supportive document if you have any. Tick the box if the death occurred in oversea.

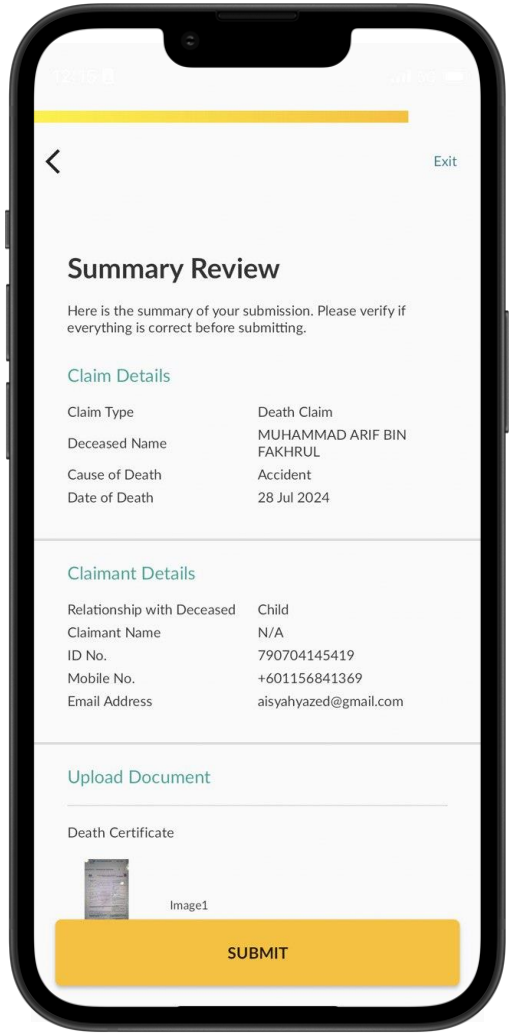
Step 7

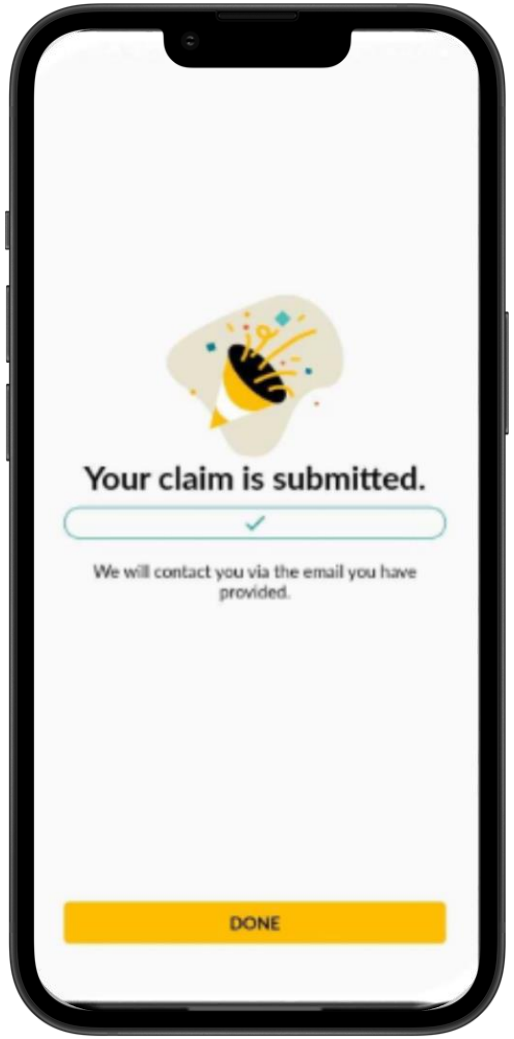
- Once all the documents have been uploaded, you will be redirected to **Summary Review** to cross check all the claim details, policy details and also the uploaded documents before click the **"CONTINUE"** button.

Step 8

- You may click **"SUBMIT"** and verify the claim has been successfully submitted



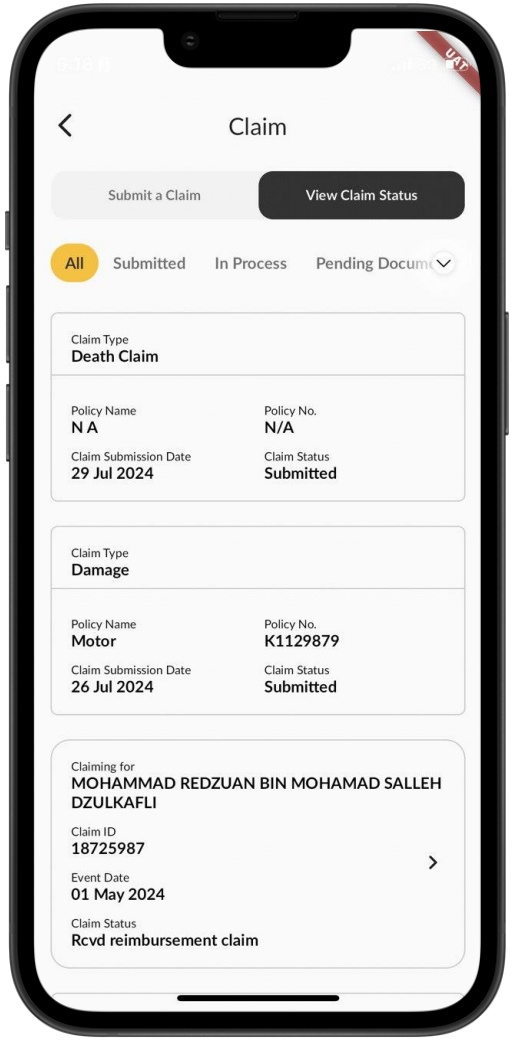


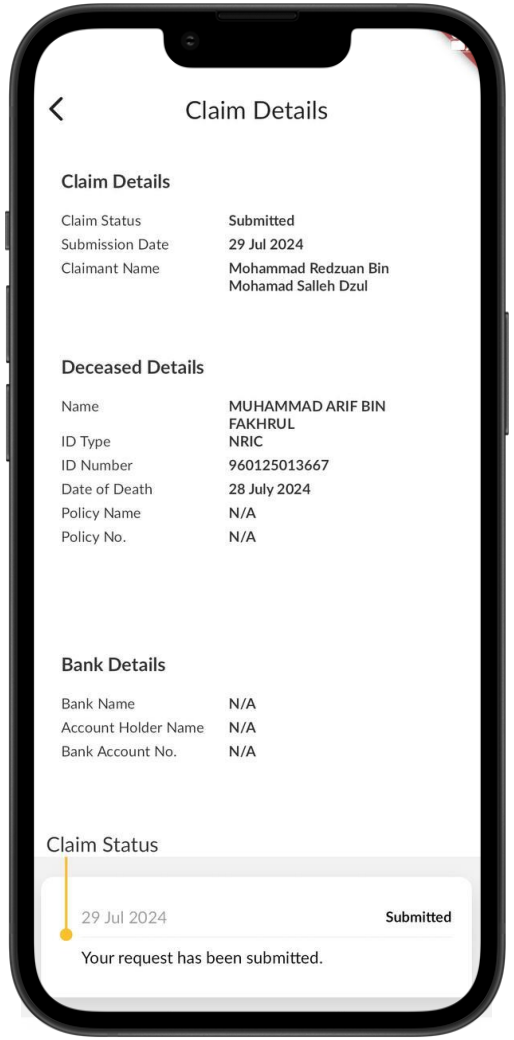


View Death Claim Status

Claims module – View Death Claim Status

You are able to view the Submitted Claim Status for your Death claim type at View Claim Status tab





Thank You