



KPTP: KTMB Integrated Ticketing System (KITS) Passenger Takaful Plan

Frequently Asked Questions (FAQ)

29 July 2022

1. What are the benefits provided under KPTP?

KPTP is a 24-hour group personal accident protection takaful underwritten by Etiqa General Takaful Berhad (Company No. 201701025031) exclusively for eligible Keretapi Tanah Melayu Berhad (KTMB) passengers.

This product covers bodily injury causes by violent, accidental external and visible means which injury shall solely and independently of any other cause result in the following losses stated in the Schedule of Benefits below whilst covered person travel as fare paying registered passenger for destination stated in the Electric Train Service (ETS) ticket issued by Keretapi Tanah Melayu Berhad (KTMB).

2. What are the covers / benefits provided?

Please refer to the Schedule of Benefits as set out below:

No	Benefits	Limit (Basic Plan)	Limit (Premium Plan)
1	Accidental Death (due to accident)	RM25,000	RM50,000
2	Permanent Disablement (due to accident)	RM25,000	RM50,000
3	Medical Expenses (due to accident)	Up to RM5,000	Up to RM5,000
4	Loss or Damage of Personal Luggage (due to accident /theft during a scheduled journey) (**Shall exclude jewelers, laptop, notebook, camera, cash, iPad, Hand/Smartphone)	Up to RM500	Up to RM1,000
5	Government Hospital Allowance (RM50 per day up to maximum of 30 days)	-	Up to RM1,500
6	Train Delay (RM50 per every 4 hours)	-	Up to RM100
7	Trip Cancellation (due to death, serious sickness or injury or similarly of a member of immediate family, damage to your residence due to natural disaster or outbreak of infectious epidemic at the travel destination, we will reimburse your necessary pre-paid (non-refundable) expenses)	-	As per ticket value

Note:

- I. Please refer to the Master Certificate Contract for the full terms and conditions under this Takaful Plan.
- II. The duration of cover will start from the departure date when you enter KTMB’s boarding hall and shall end once you leave the KTMB’s boarding hall at the final destination as stated in the Electric Train Service (ETS) ticket issued by Keretapi Tanah Melayu Berhad (KTMB).
- III. For trip cancellation benefits, your coverage will start on the date of purchase.
- IV. “Cash-before-cover”, contribution must be paid in full by the Covered Person for this coverage under this Takaful Plan to take effect.



3. How much is the contribution do I have to pay for this coverage?

Please refer to the Contribution as set out below.

	Basic Plan	Premium Plan
Contribution	RM0.50	RM0.75
Administrative Fee	RM0.45	RM0.65

Note:

The above contribution and administrative fee are excluding SST.

4. What are some of the key terms and conditions that I should take note?

- **Contribution:** You must pay the contribution as specified in the Schedule of Contribution above (Item3).
- **Eligible age:** Aged not less than thirty (30) days old and not more than eighty (80) years old with valid train ticket.
- **Limitation:** Not valid for passenger nationalities from Iran, Cuba, Syria, Sudan, North Korea and the Crimea Region of Ukraine.
- **Sum Covered:** The amount payable for Accidental Death, Permanent Disablement, Medical Expenses, Loss/Damage of Personal Luggage, Government Hospital Allowance, Train Delay or Trip Cancellation as specified in the Schedule of Benefits above (Item 2).

5. How can I purchase the KPTP?

You can purchase this coverage via KTMB counter, kiosk, web/mobile app when you purchase the Electric Train Service (ETS) ticket.

6. When will my coverage commence?

Your coverage will start from the departure date when you enter KTMB's boarding hall and shall end once you leave the KTMB's boarding hall at the final destination as stated in the Electric Train Service (ETS) ticket issued by Keretapi Tanah Melayu Berhad (KTMB). However, you are encouraged to purchase the insurance before travel to enjoy the trip cancellation benefit (only for a premium plan).

7. Can I make claims under this KPTP even if I have other Personal Accident policies / Travel Policies?

Yes. Even if you have other Personal Accident Policies /Travel Policies, you are still entitled to make claim(s) under this coverage. However, if you become entitled for reimbursement of all or part of the benefit under this certificate from any other source, or if there is in place any other Takaful against the events covered under this certificate, ETIQA Takaful will only be liable for the excess of the amount recoverable from such other source or takaful.

8. How do I file for a loss / damage of luggage claims?

The Covered Person required to report the incident to KTMB's customer service immediately. For loss of luggage claims, the Covered Person is required to make a police report within 24 hours.

9. What are the major exclusions under this policy?

- Any acts of war or terrorism;
- Ionizing radiations or radioactive contamination;
- Whilst engaging in police, arm forces, naval, military operations and air force service or operations;
- Whilst traveling in an aircraft as a member of the crew other than as a fare-paying passenger in a fully licensed aircraft operated by a recognised airline;



- Professional sports activities of any kind;
- Engaging in hazardous occupation or sports activities;
- Any form of martial arts;
- Pre-existing condition;
- Commit any wilful, criminal, illegal or intentional acts or neglect;
- Suicide or attempted suicide, provoked homicide or assault;
- Self - inflicted injury, depression, mental or nervous disorders;
- Alcohol or drug consumption;
- Pregnancy, childbirth, miscarriage or abortion; or
- AIDS or the presence of any HIV.

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

10. Can I change my contact or personal details?

Yes, as long as you have not travelled/ utilised the ticket. Please email your request to support@goinsure.com.my.

11. Can I cancel/refund the insurance once issued?

No, this Takaful Plan is non-cancellable and non-refundable.

However, we will refund due to the following circumstances: -

- Trip rescheduled by KTMB,
- Trip cancelled by KTMB due to a train breakdown before departure,
- KTMB counter ticket refund (only applicable within 1 hour after purchase)

12. Where can I refer to for further information on claim procedures?

For further information on claim procedures and the required claims supporting documents, please call Etiqa Claim Assist at **1 300 88 1007** or our customer service representative at **6010-368 7829**, available from 9am to 5pm (Monday to Friday, except for Public Holiday) or email to support@goinsure.com.my.

13. Can the Covered Person still claim if the ticket has been refunded?

No, a refunded ticket is not eligible for claim.

14. What does the “Member of Immediate Family” refer to?

Member of Immediate Family means Spouse, Parent/ Parent-In-Law, Son/Daughter, Grandparent / Grandparent-In-Law, Grandchild, Brother/Brother-In-Law, Sister/ Sister-In-Law recognised under State Law and who are residing in Malaysia.

15. What can cause a claim to be rejected?

The Covered Person must provide us a written notice or call us within 30 days of an accident, loss or damage on which a claim may arise.

We would not deny a claim if the Covered Person failed to notify us if it can be shown to our satisfaction that it wasn't reasonably possible to give such notice within 30 days.

16. How long will it take for me to receive my claims?

Upon the receipt of completed claim documents, we will revert with claim status within 21 working days. Once claims are approved, payment will be made within 14 working days.

17. What documents will I need when submitting my claims?

This depends on the nature of your claims, please call us at **6010- 368 7829** for more information.



Alternatively, you can download the Claim Forms at ETIQA Takaful website <https://www.etiqa.com.my/v2/download-documents/general-takaful>

18. Where can I refer to for further information on the product coverage?

You may check with us directly through email us at info@etiqa.com.my or contact **Etiqua Oneline** at **1 300 13 8888**.

Alternatively, you can also contact our customer service representative at **6010-368 7829**, available from 9am to 5pm (Monday to Friday, except for Public Holiday) or email to support@goinsure.com.my for any enquiries pertaining to your coverage.

Note: If there is any discrepancy in this document, the benefits, terms, and conditions stated in the Policy Contract shall prevail.