



Etiqua's Media Clippings of June 2025

(1 – 30 June 2025)



AM

Pameran Foto 'Echoes Of The Deep' Tingkat Kesedaran Lindungi Ekosistem Marin

30/06/2025 09:32 PM



Ketua Pegawai Eksekutif Persatuan Takaful Malaysia (MTA), Mohd Radzuan Mohamed (tengah), bergambar semasa pelancaran Pameran Foto 'Echoes of the Deep: Pulau Sembilan Reborn' yang berlangsung di Perpustakaan Perkhidmatan Kewangan (Financial Services Library, FSL), bangunan Asian Institute of Chartered Bankers (AICB), hari ini. Turut hadir, Ketua Pegawai Eksekutif Etika General Takaful Berhad, Shahrul Azuan Mohamed (tiga dari kiri); jurulatih selam bertauliah Scuba Diving International (SDI), Adam Hew Pao San (dua dari kiri); Naib Canselor Universiti Sultan Azlan Shah (USAS), Prof. Datuk Dr. Wan Sabri Wan Yusof (empat dari kiri); dan Presiden Persatuan Pencinta Alam dan Oseanografi (NOAS), Mohd Amirul Badri (tiga dari kanan). --fot@BERNAMA (2025) HAK CIPTA TERPELIHARA

KUALA LUMPUR, 30 Jun (Bernama) -- Pameran foto *Echoes of the Deep: Pulau Sembilan Reborn* menjadi platform untuk meningkatkan kesedaran mengenai bahaya pukat hantu, sekali gus menggalakkan amalan melindungi ekosistem marin dalam kalangan rakyat serta pihak industri.

Pameran anjuran Persatuan Takaful Malaysia (MTA) itu berlangsung selama sebulan bermula hari ini di Perpustakaan Perkhidmatan Kewangan (FSL) di sini, menampilkan 30 koleksi gambar bawah laut yang dirakam di perairan sekitar Pulau Sembilan, Perak.

Ketua Pegawai Eksekutif MTA Mohd Radzuan Mohamed berkata pulau itu dipilih memandangkan pukat hantu yang ditinggalkan di dasar laut perairan yang kaya dengan biodiversiti marin itu mengancam hidupan dan ekosistem terumbu karang.

"Jadi, pameran ini bukan sekadar penceritaan visual, malah adalah seruan untuk bertindak melibatkan kerjasama daripada semua pihak termasuk kerajaan negeri, pihak universiti dan pihak persatuan serta industri dalam usaha pemuliharaan alam sekitar dan pemuliharaan lautan," katanya kepada Bernama selepas pelancaran pameran itu di sini hari ini.

Pameran yang dianjurkan dengan kerjasama Etika General Takaful Berhad (EGTB), Persatuan Pencinta Alam & Oseanografi (NOAS) dan Universiti Sultan Azlan Shah (USAS) itu berlangsung sehingga 30 Julai ini dan dibuka kepada orang ramai secara percuma.

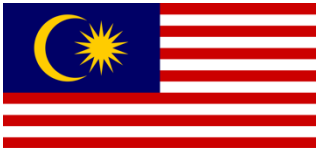
Mohd Radzuan berkata MTA turut menganjurkan aktiviti pembersihan pantai dan dasar laut yang bertujuan memperkasakan golongan belia dan sukarelawan komuniti melalui pendidikan serta usaha pemuliharaan.

"Program pembersihan pantai dijalankan untuk membersihkan pukat-pukat hantu yang ditinggalkan di dasar laut melibatkan pihak universiti dan sebanyak 50 pelajar dihantar ke Pulau Pangkor, sekali gus ia meningkatkan kesedaran kepada generasi muda bagi menjaga ekosistem marin dengan lebih baik," katanya.

Sementara itu, Ketua Pegawai Eksekutif EGTB Shahrul Azuan Mohamed dalam kenyataan berkata pihaknya komited terhadap isu kelestarian alam sekitar dengan melaksanakan pelbagai program.

"Selari dengan visi Menjadikan Dunia Tempat Yang Lebih Baik, Etika sejak tahun 2022 telah melindungi lautan menerusi tiga Projek Pemuliharaan Marin bersama pakar marin.

"Daripada pemantauan kesihatan terumbu karang, bengkel pendidikan sehinggalah kepada program libat urus komuniti, kami memberi impak di tempat yang benar-benar memerlukan," katanya.



Etiqua eyes growth of life insurance and family takaful segments

BY ESTHER LEE

Etiqua, a conventional insurance and takaful provider under Malayan Banking Bhd (KL:MAYBANK), is looking to expand its life insurance and family takaful segments further by tapping deeper into its bancassurance channel.

“Our growth has been through bancassurance for the most part and I think we are just scratching the surface [of its potential],” says Etiqua Insurance & Takaful group CEO Kamaludin Ahmad.

In 2024, the insurer derived 42% of its gross written premiums (GWPs) from the general insurance business while life insurance and family takaful contributed 58% to the group’s total GWPs.

The GWP split between its conventional insurance and takaful segments stood at 62:38. But in terms of profit before tax (PBT), the takaful segment contributed 52% compared with 48% from conventional insurance.

In Malaysia, Etiqua sits on top of the leader board in general insurance, with a market share of 17% in 2024. It is particularly recognised in the motor insurance space, which contributes slightly more than half to its general insurance GWPs.

However, it lags in the life insurance/family takaful segment, where it is currently in third place with a market share of 13.4%, compared with the segment leader’s near 20% market share.

Typically, life insurance and family takaful players utilise a huge agency force to grow market share, but Kamaludin points out

that Etiqua prefers the bancassurance route, which allows it to tap into Maybank’s scale and breadth of customers to grow its life insurance and family takaful premiums.

Etiqua currently has 9,000 agents for its general insurance segment and about 6,000 agents for its life insurance and family takaful operations. This compares with the bigger players in the life insurance space, which boast 20,000 or more active agents.

The group CEO concedes that the insurer has not been “very successful” in its attempts to bring Maybank depositors into the fold as clients of Etiqua’s life insurance products.

“We have made some headway, but are not very successful yet. I think we need to continue working on making it easier for the sales people in the bank to sell. [Even though] it has been made easier, as we did throw in tools and applications, appointments and actual sales can be done in a more efficient manner,” he says.

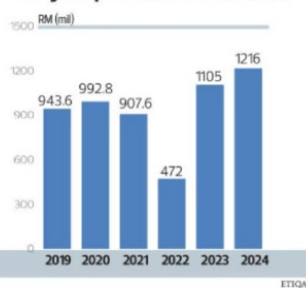
In 2024, Etiqua group recorded PBT of RM1.2 billion, while its GWPs totalled RM13.3 billion.

Trust helped to grow the business

Kamaludin points out that trust is of key importance as an insurer and Etiqua’s reliability has helped grow the business over the years.

“Trust is something we need to build and we’ve been doing that over the years. I honestly think that most of the growth that we’ve had is because our agents are referring other agents to us and getting more customers to us while the repair workshops also refer their customers to be insured by us.”

Five-year profit before tax trend



He maintains that Etiqua intentionally pays a higher labour rate to repair workshops that they are in partnership with, compared with other insurers, and this has not only helped its existing customers but also aided it in generating new business.

By going the extra mile, Etiqua believes its customers may be more willing to explore its other insurance offerings.

Citing the example of its travel insurance, Kamaludin says the insurer goes above and beyond, to the extent of sending a reminder to customers about their upcoming flight and informing them of their boarding gate and baggage carousel number.

“These frequent interactions aren’t typical of an insurance company. Most of the time, you don’t want to ever have to contact your insurance company, right? Because it’s an indication that something has happened.

But we do it in a non-intrusive way, so that customers appreciate the interaction with us.

“And we don’t try to sell them anything during this time,” he adds, as the main intention is to build trust.

Many of the travel customers subsequently buy another product, primarily another travel product or motor insurance, he says. About 35% of travel insurance customers buy another product within 12 months, but the conversion has yet to translate into life insurance at this juncture.

With the more frequent interaction, Etiqua hopes to create awareness of its other products among customers.

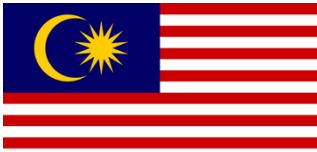
Regional operations small but growing, especially takaful

Malaysia is the main market for Etiqua while its Singapore entity is growing steadily. The group also operates in other markets in the region, such as Cambodia and the Philippines, where it has both general and life insurance operations, and in Indonesia, where it has a general insurance licence.

Kamaludin sees big potential for a takaful market in Singapore and the Philippines due to the lack of shariah-compliant options in those markets. He adds that the strategy is to provide halal options to meet the unserved needs of the Muslim population in those countries.

Early this year, Etiqua launched its first takaful insurance offering in Singapore in over 10 years. According to Kamaludin, the response has been better than expected.

“We are seeing some good progress. It took us a long time to get the Singapore takaful



星洲日報
SIN CHEW DAILY

东北县500学生受惠 500 students from Northeast District benefited



学生们戴上新眼镜后，开心地合照。（梁杰华摄）



莫哈末阿都哈密（右二）为学生戴上眼镜，象征性的移交眼镜给受惠的学生。（梁杰华摄）

眼鏡援助計劃最後一站
東北縣500學生受惠

（檳城12日讯）檳州第一副首长拿督莫哈末阿都哈密通过学生眼镜援助计划，移交眼镜给5所东北县小学，共有500名学生受惠。

他今日在武吉牛汝莪国小举办的移交仪式上说，该援助计划已来到最后一站，早前已在州内其它4个县完成移交工作。

“每个县获得10万令吉拨款，各县都有500名来自B40群体学生受惠。”

他说，该计划获得50万令吉拨款推动，当中Etika General Takaful赞助47万5000令吉，国家建设之友基金会（Yayasan Sahabat Bina Negara）赞助2万5000令吉。

协助学生改善视力

他说，儿童近视问题不容忽视，根据卫生部2016年的研究，10%儿童有近视但未察觉，这影响了他们上课时的专

注力及学业表现。

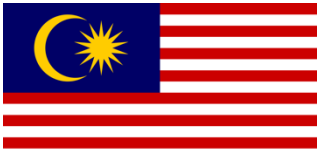
“在冠病期间，许多学生通过电脑上网课，无形中也导致近视的加深。”

因此他说，上述眼镜援助计划旨在协助学生改善视力，提升学习成效并减轻家长的负担。

他补充，他所负责的教育委员会与檳州教育局一直保持良好合作，过去也携手推动包括智能一体机、平板电脑等教育设备的援助计划，未来也将继续探讨学校的实际需求，以提供适当协助。

12 June 2025, Buletin Mutiara

Etika Provides RM475,000 in Zakat to Equip 2,500 Underprivileged Penang Students with Eyeglasses



Seramai 500 murid dari lima sekolah Daerah Timur Laut terima bantuan cermin mata



GEORGE TOWN – Seramai 500 lagi murid dari lima buah sekolah dalam Daerah Timur Laut menerima bantuan cermin mata sebagai siri penutup bagi keseluruhan pelaksanaan Program Bantuan Cermin Mata Murid Sekolah di Pulau Pinang pada tahun ini.

Timbalan Ketua Menteri I, Dato’ Dr. Mohamad Abdul Hamid berkata program tersebut merupakan kerjasama antara Yayasan Sahabat Bina Negara dan Etika General Takaful membabitkan dana keseluruhan sebanyak RM500,000.

“Daripada jumlah ini, sebanyak RM475,000 disumbangkan melalui Wakalah Zakat Etika General dan RM25,000 daripada Yayasan Sahabat Bina Negara.

“Setiap daerah diperuntukkan RM100,000 bagi manfaat 500 murid yang memerlukan bantuan cermin mata menjadikan keseluruhan 2,500 pelajar di negeri ini menerima manfaat daripada program ini.

“Dengan penganjuran di SK Bukit Gelugor bagi Daerah Timur Laut hari ini, maka lengkaplah pelaksanaan program ini di kelima-lima daerah utama di negeri ini.



“Inisiatif ini sekali gus melambangkan kesungguhan kita (Kerajaan Negeri) dalam memastikan tiada murid tercicir daripada menerima manfaat,” katanya ketika berucap pada majlis penyampaian bantuan cermin mata dekat Sekolah Kebangsaan (SK) Bukit Gelugor di sini sebentar tadi.



Mohamad berkata, masalah rabun dalam kalangan kanak-kanak tidak boleh dipandang ringan kerana kajian oleh Kementerian Kesihatan Malaysia (KKM) pada tahun 2016 menunjukkan bahawa 10 peratus daripada kanak-kanak mengalami rabun jauh tanpa disedari.

“Keadaan ini boleh menjejaskan tumpuan mereka di dalam kelas dan memberi kesan langsung terhadap pencapaian akademik.



“Oleh itu, program bantuan cermin mata ini diharap dapat membantu murid-murid melihat dengan lebih jelas dan belajar dengan lebih baik selain dapat meringankan beban ibu bapa, terutamanya daripada kalangan keluarga asnaf dan berpendapatan rendah (B40).



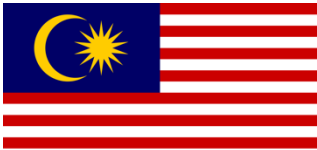
“Inisiatif ini selari adalah dengan komitmen Kerajaan Negeri untuk menyediakan akses pendidikan yang lebih inklusif dan saksama di bawah visi Penang2030,” katanya yang juga Ahli Dewan Undangan Negeri (ADUN) Batu Maung.



Selain bantuan cermin mata, Mohamad yang juga Yang Dipertua Majlis Agama Islam Negeri Pulau Pinang (MAINPP) berkata, bahawa Kerajaan Negeri Pulau Pinang juga melaksanakan pelbagai inisiatif pendidikan termasuk tablet kepada murid sekolah rendah.

“Kerajaan Negeri melalui MAINPP telah mengagihkan sejumlah 8,740 unit tablet kepada 263 buah sekolah rendah di seluruh negeri Pulau Pinang baru-baru ini.

“Program bernilai RM6.51 juta ini bertujuan membolehkan murid-murid asnaf daripada keluarga B40 mengakses buku teks digital dengan lebih mudah,” katanya.



星洲日報
SIN CHEW DAILY

地方 | 北马新闻

发布: 3:25pm 12/06/2025 283点阅

援助计划 爱心眼镜配套 莫哈末阿都哈密 840家庭学生 槟城第一副首长

眼镜援助计划最后一站 东北县500学生受惠



学生们戴上新眼镜后，开心地合照。（梁杰华摄）

（槟城12日讯）槟城第一副首长拿督莫哈末阿都哈密通过学生眼镜援助计划，移交眼镜给5所东北县小学，共有500名学生受惠。

他今日在武吉牛汝莪国小举办的移交仪式上说，该援助计划已来到最后一站，早前已在州内其它4个县完成移交工作。

“每个县获得10万令吉拨款，各县都有500名来自B40群体学生受惠。”



莫哈末阿都哈密（右二）为学生戴上眼镜，象征性的移交眼镜给受惠的学生。（梁杰华摄）

他说，该计划获得50万令吉拨款推动，当中Etika General Takaful赞助47万5000令吉，国家建设之友基金会（Yayasan Sahabat Bina Negara）赞助2万5000令吉。

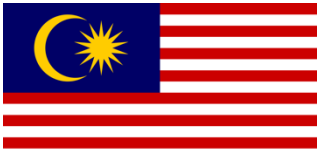
他说，儿童近视问题不容忽视，根据卫生部2016年的研究，10%儿童有近视但未察觉，这影响了他们上课时的专注力及学业表现。

“在冠病期间，许多学生通过电脑上网课，无形中也导致近视的加深。”

他补充，他所负责的教育委员会与槟城教育局一直保持良好合作，过去也携手推动包括智能一体机、平板电脑等教育设备的援助计划，未来也将继续探讨学校的实际需求，以提供适当协助。

June 2025

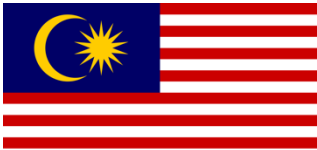
Etika Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
2025-06-15	Cervical cancer rate in Sarawak double Malaysia’s average, says Rose Foundation amid push for early screening	Malay Mail	https://www.malaymail.com/news/malaysia/2025/06/15/cervical-cancer-rate-in-sarawak-double-malaysias-average-says-rose-foundation-amid-push-for-early-screening/180411
2025-06-15	Borneo Post-Sarawak - Data: Cervical cancer incidence rate in S'wak almost double national average	Etika Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202506/20250615/news-1179372-20250615-2325-1749939143227.pdf
2025-06-14	Sarawak’s cervical cancer rate over double national average, says Rose Foundation	Borneo Post Online	https://www.theborneopost.com/2025/06/14/sarawaks-cervical-cancer-rate-over-double-national-average-says-rose-foundation/
2025-06-14	Unused COVID PCR machines repurposed for HPV screening	Sarawak Tribune	https://www.sarawaktribune.com/unused-covid-pcr-machines-repurposed-for-hpv-screening/
2025-06-11	Dr Khoo sampaikan kuliah kesedaran kanser serviks Sabtu ini	Utusan Borneo	https://www.utusanborneo.com.my/2025/06/11/dr-khoo-sampaikan-kuliah-kesedaran-kanser-serviks-sabtu-ini
2025-06-11	德教会紫辉阁举办一项免费HPV子宫颈癌PCR筛检活动	International Times / 国际时报	https://intimes.com.my/news2a/index.php/2018-07-09-11-40-04/2018-07-09-11-46-38/item/102213-hpv-pcr
2025-06-15	Cervical cancer rate in Sarawak double Malaysia’s average, says Rose Foundation amid push for early screening	Nestia	https://news.nestia.com/detail/Cervical-cancer-rate-in-Sarawak-double-Malaysia%E2%80%99s-average%2C-says-Rose-Foundation-amid-push-for-early-screening/13602767
2025-06-15	Sarawak’s cervical cancer rate over double national average, says Rose Foundation	Nestia	https://news.nestia.com/detail/Sarawak%E2%80%99s-cervical-cancer-rate-over-double-national-average%2C-says-Rose-Foundation/13602074
2025-06-30	Dato’ M. Nasir Cipta Tiga: Malam Ini Gua Rock Jadi Lagenda Ep!K Bersama Etika	Budiey.com	https://www.budiey.com/dato-m-nasir-cipta-tiga-malam-ini-gua-rock-jadi-lagenda-epk-bersama-etika/
2025-06-28	Borneo Post-Sarawak - Escalating Middle East tension raises cost concerns among travellers, insurers	Etika Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202506/20250628/news-1192388-20250628-2325-1751068339421.pdf
2025-06-28	Sin Chew Daily - 旅游保险成本或上升 Travel insurance costs may rise	Etika Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202506/20250628/news-1192400-20250628-2325-1751068343286.pdf
2025-06-28	Nanyang Siang Pau - 旅客与保险业忧成本增加 Travelers, insurance industry worry about rising costs	Etika Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202506/20250628/news-1192211-20250628-2325-1751065941444.pdf
2025-06-28	指控真主黨違反停火協議 以軍空襲黎南一排山頂	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20250628/international/6651535
2025-06-27	中东紧张局势升温 旅客与保险业忧成本增加	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/news/20250627/Finance/905768

June 2025

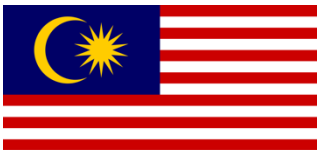
Etiqua Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
2025-06-27	西亚紧张局势影响航班 保险业关注事态发展	China Press / 中国报	https://www.chinapress.com.my/20250627/%e8%a5%bf%e4%ba%9a%e7%b4%a7%e5%bc%a0%e5%b1%80%e5%8a%bf%e5%bd%b1%e5%93%8d%e8%88%aa%e7%8f%ad-%e4%bf%9d%e9%99%a9%e4%b8%9a%e5%85%b3%e6%b3%a8%e4%ba%8b%e6%80%81%e5%8f%91%e5%b1%95/
2025-06-27	中東局勢緊張 旅遊保險成本或上升	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20250627/nation/6651253
2025-06-27	以伊停火局势未平息 旅游保险业影响涌现	Guang Ming Daily / 光明日报	https://guangming.com.my/%e4%bb%a5%e4%bc%8a%e5%81%9c%e7%81%ab%e5%b1%80%e5%8a%bf%e6%9c%aa%e5%b9%b3%e6%81%af-%e6%97%85%e6%b8%b8%e4%bf%9d%e9%99%a9%e4%b8%9a%e5%bd%b1%e5%93%8d%e6%b6%8c%e7%8e%b0
2025-06-27	中東局勢緊張 旅行者與保險公司憂成本增	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://www.sinchew.com.my/news/20250627/nation/6650856
2025-06-27	Ketegangan di Asia Barat cetus kebimbangan kepada pengembara, syarikat insurans	Berita Harian	https://www.bharian.com.my/bisnes/lain-lain/2025/06/1413034/ketegangan-di-asia-barat-cetus-kebimbangan-kepada-pengembara
2025-06-27	PENGEMBARA, SYARIKAT INSURANS BIMBANG IMPAK KOS SUSULAN KRISIS DI TIMUR TENGAH	Malaysian National News Agency	https://www.bernama.com/radio/news.php?id=2438870
2025-06-27	Pengembara, Syarikat Insurans Bimbang Impak Kos Susulan Krisis Di Timur Tengah	BernamaBiz	https://www.bernamabiz.com/news-bm.php?id=2438870
2025-06-27	Escalating Tension In Middle East Raises Cost Concerns Among Travellers, Insurers	BernamaBiz	https://www.bernamabiz.com/news.php?id=2438867
2025-06-23	The Edge - Etiqua eyes growth of life insurance and family takaful segments	Etiqua Malaysia Print News	https://ops.allasianews.com:8443/imageRepository/AAN_Library/Print/202506/20250623/news-1186993-20250623-2325-1750630991702.pdf
2025-06-18	Dapat Replacement Car Courtesy Car Etiqua Insurance Sepanjang Kereta Di Bengkel	Babab.net	https://babab.net/artikel/dapat-replacement-car-courtesy-car-etiqua-insurance-sepanjang-kereta-di-bengkel.html
2025-06-18	Sin Chew Daily - 高教部关怀基金集170万 Ministry of Higher Education Care Fund raises 1.7 Million	Etiqua Malaysia Print News	https://ops.allasianews.com:8443/imageRepository/AAN_Library/Print/202506/20250618/news-1182471-20250618-2325-1750205543183.pdf
2025-06-17	Malaysian Takaful Association Donates RM50,000 To Support UPSI Bus Crash Victims	BERNAMA	https://www.bernama.com/en/general/news.php?id=2435078
2025-06-17	MTA SUMBANG RM50,000 KHUSUS KEPADA WARIS, PELAJAR UPSI TERLIBAT KEMALANGAN BAS DI GERIK	Malaysian National News Agency	https://www.bernama.com/radio/news.php?id=2435080
2025-06-17	MTA Sumbang RM50,000 Khusus Kepada Waris, Pelajar UPSI Terlibat Kemalangan Bas Di Gerik	Malaysian National News Agency	https://bernama.com/bm/news.php?id=2435080

June 2025

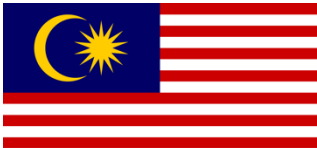
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
2025-06-17	Malaysian Takaful Association donates RM50,000 to support UPSI bus crash victims	theSun	https://thesun.my/malaysia-news/malaysian-takaful-association-donates-rm50000-to-support-upsi-bus-crash-victims-BP14288801
2025-06-17	Zambry donates salary as Higher Education Ministry raises RM1.7m for UPSI crash victims; fund closes Friday	Malay Mail	https://www.malaymail.com/news/malaysia/2025/06/17/zambry-donates-salary-as-higher-education-ministry-raises-rm17m-for-upsi-crash-victims-fund-closes-friday/180642
2025-06-17	Zambry donates salary as Higher Education Ministry raises RM1.7m for UPSI crash victims; fund closes Friday	The Leaders Online	https://theleaders-online.com/zambry-donates-salary-as-higher-education-ministry-raises-rm1-7m-for-upsi-crash-victims-fund-closes-friday/
2025-06-17	Nahas bas Gerik: RM1.7 juta terkumpul menerusi Tabung KPT Prihatin	theSun	https://thesun.my/cerita/berita/nahas-bas-gerik-rm17-juta-terkumpul-menerusi-tabung-kpt-prihatin-DP14285035
2025-06-17	Gerik bus tragedy: RM1.7mil raised through KPT Prihatin fund	The Star Online	https://www.thestar.com.my/news/nation/2025/06/17/gerik-bus-tragedy-rm17mil-raised-through-kpt-prihatin-fund
2025-06-17	高教部关怀基金筹获170万 援助UPSI车祸罹难学生家属	Guang Ming Daily / 光明日报	https://guangming.com.my/%e9%ab%98%e6%95%99%e9%83%a8%e5%85%b3%e6%80%80%e5%9f%ba%e9%87%91%e7%ad%b9%e8%8e%b7170%e4%b8%87-%e6%8f%b4%e5%8a%a9upsi%e8%bd%a6%e7%a5%b8%e7%bd%b9%e9%9a%be%e5%ad%a6%e7%94%9f%e5%ae%b6%e5%b1%9e
2025-06-17	高教部關懷基金籌獲170萬 援助UPSI車禍罹難學生家屬	Sin Chew Daily - Happy Sunday / 星洲日报 快乐星期天	https://perak.sinchew.com.my/news/20250617/perak/6622018
2025-06-17	Gerik bus tragedy: RM1.7m raised through KPT Prihatin Fund	theSun	https://thesun.my/malaysia-news/gerik-bus-tragedy-rm17m-raised-through-kpt-prihatin-fund-MP14284679
2025-06-17	Kemalangan bas UPSI: RM1.7 juta terkumpul menerusi Tabung KPT Prihatin	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/kemalangan-bas-upsi-rm17-juta-terkumpul-menerusi-tabung-kpt-prihatin-525381
2025-06-17	Gerik crash: RM1.7mil raised through 'Prihatin Fund'	New Straits Times	https://www.nst.com.my/news/nation/2025/06/1231694/gerik-crash-rm17mil-raised-through-prihatin-fund
2025-06-17	Gerik Bus Tragedy: RM1.7 Million Raised Through KPT Prihatin Fund	BERNAMA	https://www.bernama.com/en/general/news.php?id=2434914
2025-06-16	Nahas bas Gerik: RM1.7 juta terkumpul menerusi Tabung KPT Prihatin	Berita Harian	https://www.bharian.com.my/berita/nasional/2025/06/1408887/nahas-bas-gerik-rm17-juta-terkumpul-menerusi-tabung-kpt-prihatin
2025-06-16	Nahas bas Gerik: RM1.7 juta terkumpul menerusi Tabung KPT Prihatin	Free Malaysia Today	https://www.freemalaysiatoday.com/category/bahasa/tempatan/2025/06/16/nahas-bas-gerik-rm1-7-juta-terkumpul-menerusi-tabung-kpt-prihatin

June 2025

Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
2025-06-16	Nahas Bas Gerik: RM1.7 Juta Terkumpul Menerusi Tabung KPT Prihatin	Malaysian National News Agency	https://bernama.com/bm/am/news.php?id=2434910
2025-06-17	Zambry donates salary as Higher Education Ministry raises RM1.7m for UPSI crash victims; fund closes Friday	Nestia	https://news.nestia.com/detail/Zambry-donates-salary-as-Higher-Education-Ministry-raises-RM1.7m-for-UPSI-crash-victims%3B-fund-closes-Friday/13607134
2025-06-17	Gerik bus tragedy: RM1.7mil raised through KPT Prihatin fund	Nestia	https://news.nestia.com/detail/Gerik-bus-tragedy%3A-RM1.7mil-raised-through-KPT-Prihatin-fund/13606837
2025-06-17	Gerik crash: RM1.7mil raised through 'Prihatin Fund'	Nestia	https://news.nestia.com/detail/Gerik-crash%3A-RM1.7mil-raised-through-'Prihatin-Fund'/13605797
2025-06-16	Peserta RXZ Members 7.0 dilindungi pelan kemalangan diri	Kosmo! Online	https://www.kosmo.com.my/2025/06/16/peserta-rxz-members-7-0-dilindungi-pelan-kemalangan-diri/
2025-06-14	Astro Awani - Kebajikan PDRM - Kerajaan pertimbang anugerah projek kepada koperasi polis	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202506/20250613/AWAM1600-20250613-01.mp4
2025-06-14	Astro Awani - Prestasi kewangan - KPDRM agih dividen tertinggi dalam tempoh 97 tahun	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202506/20250613/AWAM1600-20250613-02.mp4
2025-06-14	The Star - Helping with projects, not funds	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202506/20250614/news-1178723-20250614-2325-1749858785834.pdf



Singapore: SMEs cocooned in a false sense of cyber security

Many small- and medium-sized enterprises (SMEs) shield themselves through a false sense of security from the reality of cyber risk, Etiqua Insurance Singapore CEO Raymond Ong has said.

He told *Asia Insurance Review* that they often perceive cyber insurance as a 'nice-to-have'—rather than an essential—business continuity tool.

Mr Ong said, "This perception is also driven by a confluence of interconnected issues, such as the misbelief that SME businesses are not attractive targets for cyber criminals who target only larger enterprises."

Citing a survey released in 2024, he pointed out that 47% of SME executives were aware of the cyber risks facing their businesses, which was a marked decline from 2023.

"This dangerous misperception often leads to a false sense of security shielding SMEs from the reality of their vulnerability," he said.

Mr Ong added there is often a "lack of awareness regarding the scale and variety of cyber threats, leading to underestimation of the potential impact".

Other factors

He said, "This is further compounded by the complexity of cyber insurance policies as SMEs struggle to navigate the technical language and diverse coverage options, which can make the decision-making process daunting."

In addition, SMEs are typically resource-challenged and highly cost-sensitive— reasons that such businesses appear reluctant to purchase cyber insurance.

The cost of insurance can be seen as an additional financial burden, particularly for small businesses that are already operating on tight budgets, he noted.

"It is crucial for insurers to simplify coverage options; provide clear guidance and educate SMEs on the real and evolving risks they face in the digital age," said Mr Ong.

"SME owners also have a responsibility to keep abreast of emerging cyber threats and continuously reassess their approach to cyber security."



Singapore: SMEs need to act on cyber security as a business priority

Mitigating cyber risk requires a mindset shift from viewing cyber security as an IT issue to seeing it as a critical business priority, according to Etiqua Insurance Singapore CEO Raymond Ong.

He said this when speaking to *Asia Insurance Review* about how small- and medium-sized enterprises (SMEs) could mitigate cyber risk.

“For SMEs in Singapore, this would mean taking a structured, layered approach that combines people, processes and protection,” said Mr Ong.

Risk assessment

Mr Ong stressed that risk assessment is “fundamental”, pointing out that SMEs cannot protect what they do not understand.

He said, “SMEs should start by identifying their most valuable digital assets, like customer data, payment systems or operational software and assessing any potential vulnerabilities it might have.”

Education

Next, Mr Ong highlighted that education is essential to both employees and customers.

“Human error remains the leading cause of cyber incidents, so education for both employees and even customers on topics like phishing, password hygiene and suspicious phishing links can go a long way in reducing cyber risks,” he said.

Security measures

Lastly, Mr Ong said SMEs should implement basic security measures like firewalls, update antivirus software, encrypt their backups and use multi-factor authentication.

He pointed out that cloud-based security solutions may be used to enhance security levels without heavy infrastructure investments.





Although he called this step “simple”, he also noted that the measures would be highly effective.

He said, “Cyber threats may be complex, but with the right combination of awareness, proactive measures and the assurance of cyber insurance, SMEs can navigate the digital economy with greater confidence and resilience.”



Comparing various pet insurance plans

Increasingly, animal medical treatments have changed from primary care to something resembling human healthcare – expensive diagnostic scans, surgery and cancer treatments. This has led to escalating costs and pet owners are turning to insurance to mitigate the burden of unexpected veterinary expenses.

Description	Tiq by Etika Pet Insurance	Income Happy Tails	CIMB My Paw Pal	Liberty PetCare	MSIG Silversky Protect	AIA Paw Safe
Eligibility	<ul style="list-style-type: none">Dogs and cats8 weeks to below 1 year oldVaccinated and microchippedPet lives with you	<ul style="list-style-type: none">Dogs (Happy Tails) and cats (Happy Tails Purrfect)16 weeks to 9 years oldVaccinated and microchippedPet needs to undergo clinical examination before or within 30 days of start of policyGuide dogs and emotional therapy dogs are eligible	<ul style="list-style-type: none">Cats and dogs12 weeks to 9 years oldLicensed with Animal & Veterinary ServiceMicrochippedFully vaccinatedNeutered/spayed 	<ul style="list-style-type: none">Cats and dogs8 weeks to 9 years oldMicrochippedPet lives with you	<ul style="list-style-type: none">Cats and dogs16 weeks to 9 years oldPets kept for personal companionship and pleasureMicrochipped and vaccinatedPet is licensed to and lives with you	<ul style="list-style-type: none">Dogs3 months to 7 years oldMicrochipped and vaccinatedMaximal of two dogs per household
Exclusions	<ul style="list-style-type: none">Working or breeding dogsPre-existing conditionsSpaying/neuteringIllness requiring surgeryIllness not requiring surgery	<ul style="list-style-type: none">Animals used for breedingPre-existing conditionsClinical examination for insurance enrolmentNon-surgical treatment or preventive careSpaying/neutering	<ul style="list-style-type: none">Working dogsPre-existing conditionsSpaying/neutering 	<ul style="list-style-type: none">Working or breeding dogsPre-existing conditionsHip/elbow dysplasiaSpaying/neutering	<ul style="list-style-type: none">Pre-existing conditions, hereditary and congenital conditionsInjury that occurs or recurs within the first 14 days of the start date of policyIllness that occurs or recurs within the first 60 days of the start date of policyWorking petsSpaying, neutering or cryptorchidism (a condition in which one or both of the testes fail to descend from the abdomen into the scrotum)Behavioural illnessesPregnancy, birth or breeding complicationsCost of acquiring implantsOrgan transplantsElective procedures such as declawing, ear cropping and tail docking	<ul style="list-style-type: none">Pre-existing conditionsBreeding or conditions related to breedingPutting your dog to sleepTreatment not directly related to an injury, including cosmetic or preventive treatment, cosmetic dentistry, scaling or polishing teeth, grooming or nail clippingMastiff, bull terrier, Staffordshire bull terrier, pit bull terrier, American pit bull terrier, Argentine dog, Canary dog, American bulldog, or a dog that is a result of cross-breeding with any of these breeds and/or wolves
Coverage	<ul style="list-style-type: none">Accidental injuryFuneral expensesThird-party liability	<ul style="list-style-type: none">Clinical treatment and surgeryPrescribed medicationPost-surgery follow-up treatmentsSurgical implantsChemotherapyEuthanasia, cremation and funeralsThird-party liability	<ul style="list-style-type: none">Accidental injury and/or deathCremation and/or burial fees after death caused by an accidentVet fees incurred owing to an accidentAdditional Option A:Loss of dog due to theft (not available for cats)Option B:Vet fees incurred owing to illnessCremation and/or burial fees after death from illness	<ul style="list-style-type: none">Accidental deathVet fees incurred because of accidental injury and/or illnessLoss of dog due to theftThird-party liability	<ul style="list-style-type: none">Hospitalisation and surgeryPre-surgery consultations and diagnostic testsPost-surgery treatmentsComplementary therapyThird-party legal liabilityEmergency pet transport 	<ul style="list-style-type: none">Accidental deathVeterinary fees incurred because of accidentCremation or burial expenses incurred after accidental deathLoss of dog due to theftThird-party liability
Tiers and premiums (annual)	<p>For dogs:</p> <ul style="list-style-type: none">Pawsonic: \$311.05Pawmazing: \$497.67Pawtastic: \$585.31Pawfect: \$684.81 <p>For cats:</p> <ul style="list-style-type: none">Pawsonic: \$211.31Pawmazing: \$338.09Pawtastic: \$397.63Pawfect: \$465.23	<p>For dogs:</p> <ul style="list-style-type: none">Fur: \$344.13Furry: \$417.88Furball: \$491.62 <p>For cats:</p> <ul style="list-style-type: none">Purrfect: \$285.43	<ul style="list-style-type: none">Basic cover: \$88.56Optional addition A: \$32.40Optional addition B: \$324 	<ul style="list-style-type: none">Standard: \$356.54Enhanced: \$458.41Superior: \$764.01	<ul style="list-style-type: none">From \$350+Premiums are variable, depending on breed and age	<ul style="list-style-type: none">From \$84.58

SOURCE: ETIKA PET INSURANCE, INCOME HAPPY TAILS, CIMB MY PAW PAL, LIBERTY PETCARE, MSIG SILVERSKY PROTECT, AIA PAW SAFE. PHOTOS: ADOBE STOCK, STRAITS TIMES GRAPHICS

What to look out for in pet insurance

Consider your pet's care needs and how much you can afford to pay for the coverage

Judith Tan
Correspondent

When the Lim family's pet beagle, Pepper, was four, they decided to insure her as she had liver issues.

"We knew it would be challenging or expensive if we got her insured after her condition worsened, so we had to be quick about it," said administrative executive Felicia Lim, 52.

"There were limited policies provided by the insurance company, so I just went with what the agent recommended, which was the basic plan."

Today, at eight years old, Pepper

Under the Liberty PetCare plan, the claim limit for veterinary expenses is \$500 for non-surgical treatment and \$2,500 for surgical treatment, according to the insurer's website.

With more people treating their pets like family members, animal medical treatment expenses can soar, just like healthcare for humans. Expensive diagnostic scans, surgery and cancer treatments are routinely offered and accepted, escalating costs.

In one case, a couple emptied their savings and sold their Hsingling Boudat flat in 2023 to clear the credit card loans they took out for their dog's medical bills, but the

furry fiasco, in December 2024.

Like the other pet insurance plans, Silversky Protect offers pet owners essential coverage that typically includes hospitalisation, surgery, vet visits and prescription medication for medical conditions arising from accidents and illnesses. It also provides coverage for post-surgery treatment and third-party liability, according to the MSIG website.

For instance, policyholders can choose their preferred veterinary clinic for treatment, and coverage for hospitalisation and surgery goes up to \$3,000. No clinical examination is required to qualify for coverage, and a no-claim discount of up to 15 per cent is available, based on the website.

One of the highest surgical

payouts is from Tiq by Etika, which offers up to \$5,000 for surgical expenses under its premier-tier plan. Although other insurers may offer optional coverage such as for chemotherapy or pet boarding, their base surgical coverage might not be as high as Tiq's.

When buying pet insurance, there is no one-size-fits-all policy, said Assistant Professor Wei Pen-hua from the Division of Banking and Finance at Nanyang Technological University's Nanyang Business School.

"Each insurer offers a different mix of coverage and premiums. Some offer better protection, such as lifetime coverage, low deductibles and high annual limits, but may fall short on affordability," he said.

"A good policy should strike a balance between coverage and affordability, and have clear terms and a smooth claims process. What's 'better' depends on the pet's care needs and the owner's budget and expectations."

Pet owners should consider what they want from a policy, and how much they can afford to pay for the coverage. For instance, most policies in Singapore cover pets up to nine years old, but some continue coverage beyond this age – some-

times with revised terms or optional premiums.

Lifelong coverage may seem attractive, "especially as healthcare costs typically spike in a pet's later years when chronic conditions emerge", noted Prof Wei.

But plans with lifetime renewal are more expensive and may impose increasing deductibles or co-payments as the pet ages. They may also impose more exclusions and lower claim limits as the pet gets older, he said.

The real value of a pet insurance plan lies in its coverage during a pet's younger and middle years, said Dr Lee Yen Teik, a senior lecturer in the Department of Finance at the NUS Business School.

This is primarily because premiums tend to be lower when a pet is in that age range, and pre-existing conditions are less likely to be excluded. As pets age, their risk of developing health issues increases, leading to higher insurance costs and potentially limited coverage options, much like what is seen in human health insurance.

Pet owners should also look at what a policy excludes.

For instance, congenital conditions, which may surface only after the pet has been adopted, can incur large, unexpected bills. Some policies cover congenital conditions, while others do not.

the corner of the eye. Hip dysplasia, which is more common in larger breeds such as Labrador, occurs when the hip joint is loose or malformed, leading to pain, inflammation and arthritis over time.

"If your pet develops the issue during that wait, it likely would not be covered. So, if you have a breed prone to such issues, enrolling them very young is absolutely key to getting that protection," Dr Lee said.

Prof Wei advised pet owners to enrol early, as many plans stop accepting new applicants once pets reach nine years old. He also urged owners to read the terms carefully to ensure that the policy coverage matches their pet's potential vet care needs. If the budget allows, they should choose lifetime and congenital cover, which provides more robust protection.

Dr Lee advised pet owners not to be swayed by high payouts alone.

"A \$5,000 overall limit means little if the specific conditions your pet's breed is prone to, such as hip dysplasia in Labradors, are excluded, have tiny sub-limits or long waiting periods," he said. "The best policy is one that actually covers your pet's most likely expensive health risks, not just the one with the biggest headline figure."

He added: "Don't just grab the cheapest or most advertised plan."



THE STRAITS TIMES

The truth about coverage: Is pet insurance worth paying for?

Sign up now. Get ST's newsletters delivered to your inbox



Pepper the beagle was four when her family insured her as she had liver issues and they anticipated her healthcare expenses would rise.
PHOTO: COURTESY OF FELICIA LIM

**Judith Tan** 

Follow topic: **Insurance** 

SINGAPORE – When the Lim family's pet beagle, Pepper, was four, they decided to insure her as she had liver issues.

"We knew it would be challenging or expensive if we got her insured after her condition worsened, so we had to be quick about it," said administrative executive Felicia Lim, 57.

"There were limited policies provided by the insurance company, so I just went with what the agent recommended, which was the basic plan."

Today, at eight years old, Pepper makes frequent and costly visits to the vet, undergoing regular blood tests and taking long-term medication.

When Mrs Lim bought insurance for Pepper, there was only one company – Liberty Insurance – that offered to insure pet dogs. On the advice of her insurance agent, she chose the most basic plan, which provides partial coverage of medical expenses such as surgical and non-surgical treatments, for an annual premium of almost \$400.

"We were not able to predict if her condition will worsen as she ages, so having her insured may help alleviate some financial pressure with future medical care," Mrs Lim said, adding that the family is worried the insurance coverage might not be enough.

Under the Liberty PetCare plan, the claim limit for veterinary expenses is \$700 for non-surgical treatment and \$2,500 for surgical treatment, according to the insurer's website.

With more people treating their pets like family members, animal medical treatment expenses can soar, just like healthcare for humans. Expensive diagnostic scans, surgery and cancer treatments are routinely offered and accepted, escalating costs.

In one case, a couple emptied their savings and sold their Housing Board flat in 2023 to clear the credit card loans they took out for their dog's medical bills, but the French bulldog did not survive. To mitigate the burden of unexpected veterinary expenses, pet owners are turning to insurance.

Today, there are six insurers – including Income and CIMB – offering coverage for dogs and cats.

Most help to cover fees for veterinary services such as consultations, medication, surgery and hospitalisation. One or two policies offer only lump-sum critical illness coverage, treatment after accidents, and cremation or burial expenses if the animal dies because of an accident.

A few plans cover only accidental injury and third-party liability, which applies when the pet causes injury to someone or damage to someone else's property.

Silversky Protect, underwritten by MSG, was the latest to join the furry fray, in December 2024.

Like the other pet insurance plans, Silversky Protect offers pet owners essential coverage that typically includes hospitalisation, surgery, vet visits and prescription medication for medical conditions arising from accidents and illnesses. It also provides coverage for post-surgery treatment and third-party liability, according to the MSG website.

Comparing various pet insurance plans
Increasingly, animal medical treatments have changed from primary care to something resembling human healthcare – expensive diagnostic scans, surgery and cancer treatments. This has led to escalating costs and pet owners are turning to insurance to mitigate the burden of unexpected veterinary expenses.

Description	Tiq by Etiqa Pet Insurance	Income Happy Tails	CIMB My Paw Pal	Liberty PetCare	Silversky Protect
Eligibility	• Dogs and cats • 18 weeks to 12 years old • Non-neutered and microchipped • Pet lives with you	• Dogs (Shih Tzu and cats) • Parakeets • 18 weeks to 9 years old • Neutered and microchipped • Pet needs to undergo critical illnesses or within 30 days of start of policy • Excludes dogs and animals under therapy	• Cats and dogs • 12 weeks to 7 years old • Neutered with ID chip • Veterinary service and hospitalised • Not neutered • Not insured	• Cats and dogs • 12 weeks to 9 years old • Microchipped • Not neutered • Not insured	• Cats and dogs • 18 weeks to 9 years old • This kept for general • Veterinary and disease • Hospitalisation and cremation • Pet is forward to meet with you
Exclusions	• Working dogs • Breeding dogs • Pre-existing conditions • Clinical • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering	• Animals used for breeding • Existing medical conditions • Clinical • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering	• Working dogs • Pre-existing conditions • Spaying/neutering • Existing medical conditions • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering	• Working dogs • Pre-existing conditions • Spaying/neutering • Existing medical conditions • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering	• Pre-existing conditions • Breeding dogs • Clinical • Spaying/neutering • Existing medical conditions • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering
Coverage	• Accidental injury • Critical illness • Third-party liability	• Clinical • Existing medical conditions • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering	• Accidental injury • Critical illness • Third-party liability	• Accidental injury • Critical illness • Third-party liability	• Hospitalisation and surgery • Pre-existing conditions • Existing medical conditions • Spaying/neutering • Existing medical insurance • If pet needs to undergo critical illnesses or within 30 days of start of policy • Non-surgical treatment or preventive care • Spaying/neutering
Term and premiums (annual)	• For dogs: \$100-\$1,000 • For cats: \$100-\$1,000 • For parakeets: \$100-\$1,000 • For dogs: \$100-\$1,000 • For cats: \$100-\$1,000 • For parakeets: \$100-\$1,000	• For dogs: \$100-\$1,000 • For cats: \$100-\$1,000 • For parakeets: \$100-\$1,000 • For dogs: \$100-\$1,000 • For cats: \$100-\$1,000 • For parakeets: \$100-\$1,000	• Basic cover: \$100-\$1,000 • Standard: \$100-\$1,000 • Premium: \$100-\$1,000 • Ultra: \$100-\$1,000 • Platinum: \$100-\$1,000 • Diamond: \$100-\$1,000	• Standard: \$100-\$1,000 • Premium: \$100-\$1,000 • Ultra: \$100-\$1,000 • Platinum: \$100-\$1,000 • Diamond: \$100-\$1,000 • Platinum: \$100-\$1,000	• From \$500 • Premiums are based on breed and age

For instance, policyholders can choose their preferred veterinary clinic for treatment, and coverage for hospitalisation and surgery goes up to \$15,000. No clinical examination is required to qualify for coverage, and a no-claim discount of up to 15 per cent is available, based on the website.

One of the highest surgical payouts is from Tiq by Etiqa, which offers up to \$15,000 for surgical expenses under its premier-tier plan. Although other insurers may offer optional coverage such as for chemotherapy or pet boarding, their base surgical coverage might not be as high as Tiq's.

When buying pet insurance, there is no one-size-fits-all policy, said Assistant Professor Wei Pengyu from the Division of Banking and Finance at Nanyang Technological University's Nanyang Business School.

"Each insurer offers a different mix of coverage and premiums. Some offer better protection, such as lifetime coverage, low deductibles and high annual limits, but may fall short on affordability," he said.

"A good policy should strike a balance between coverage and affordability, and have clear terms and a smooth claims process. What's 'better' depends on the pet's care needs and the owner's budget and expectations."

Pet owners should consider what they want from a policy, and how much they can afford to pay for the coverage. For instance, most policies in Singapore cover pets up to nine years old, but some continue coverage beyond this age – sometimes with revised terms or additional premiums.

Lifelong coverage may seem attractive, "especially as healthcare costs typically spike in a pet's later years when chronic conditions emerge", noted Prof Wei.

But plans with lifetime renewal are more expensive and may impose increasing deductibles or co-payments as the pet ages. They may also impose more exclusions and lower claim limits as the pet gets older, he said.

The real value of a pet insurance plan lies in its coverage during a pet's younger and middle years, said Dr Lee Yen Teik, a senior lecturer in the Department of Finance at the NUS Business School.

This is primarily because premiums tend to be lower when a pet is in that age range, and pre-existing conditions are less likely to be excluded. As pets age, their risk of developing health issues increases, leading to higher insurance costs and potentially limited coverage options, much like what is seen in human health insurance.

Pet owners should also look at what a policy excludes.

For instance, congenital conditions, which may surface only after the pet has been adopted, can incur large, unexpected bills. Some policies cover congenital conditions, while others do not.

"However, inclusion of congenital cover usually comes at a higher premium or with required vet assessments. While it is a plus, it's not necessarily the right choice for everyone. It is the trade-off between coverage and affordability," Prof Wei said.

Dr Lee said the catch here is that the policies "may require a 12-month waiting period or a vet check-up before coverage for conditions like cherry eye or hip dysplasia actually starts".

The waiting period ensures that a condition does not already exist at the time of enrolment, which will help insurers mitigate the risk of covering pre-existing illnesses.

Cherry eye is a condition in which a dog's tear gland in the third eyelid slips out of place, appearing as a red, swollen lump in the corner of the eye. Hip dysplasia, which is more common in larger breeds such as labradors, occurs when the hip joint is loose or malformed, leading to pain, inflammation and arthritis over time.

"If your pet develops the issue during that wait, it likely would not be covered. So, if you have a breed prone to such issues, enrolling them very young is absolutely key to getting that protection," Dr Lee said.

Prof Wei advised pet owners to enrol early, as many plans stop accepting new applicants once pets reach nine years old. He also urged owners to read the terms carefully to ensure that the policy coverage matches their pet's potential vet care needs. If the budget allows, they should choose lifetime and congenital cover, which provides more robust protection.

Dr Lee advised pet owners not to be swayed by high payouts alone.

"A \$15,000 overall limit means little if the specific conditions your pet's breed is prone to, such as hip dysplasia in labradors, are excluded, have tiny sub-limits or long waiting periods," he said. "The best policy is one that actually covers your pet's most likely expensive health risks, not just the one with the biggest headline figure."

He added: "Don't just grab the cheapest or most advertised plan. Think of choosing pet insurance like careful matchmaking for your pet's specific needs."

"A \$15,000 overall limit means little if the specific conditions your pet's breed is prone to, such as hip dysplasia in labradors, are excluded, have tiny sub-limits or long waiting periods," he said. "The best policy is one that actually covers your pet's most likely expensive health risks, not just the one with the biggest headline figure."

He added: "Don't just grab the cheapest or most advertised plan. Think of choosing pet insurance like careful matchmaking for your pet's specific needs."

Sometimes, a policy with a lower premium that covers only critical illnesses or accidents may be the best option for a pet owner.

"The hard truth is that major vet bills in Singapore for things like cancer treatment or complex surgery can easily hit thousands, or much more. Unlike your own health, there's no MediSave or government subsidy for your pet," Dr Lee said.

"A modest annual premium can be the difference between getting the best care and facing a devastating financial decision. It's for the big, unexpected disasters, not the routine check-up."

Editor's note: The article said that AIA offers insurance coverage for pets through AIA Paw Safe. AIA Singapore has since clarified that it no longer provides the product. This story has been updated for clarity.

The truth about coverage: Is pet insurance worth paying for?


Judith Tan
Follow topic: Insurance

 Published Jun 15, 2025, 02:30 PM
 Updated Jun 21, 2025, 10:12 AM

Comparing various pet insurance plans

Increasingly, animal medical treatments have changed from primary care to something resembling human healthcare – expensive diagnostic scans, surgery and cancer treatments. This has led to escalating costs and pet owners are turning to insurance to mitigate the burden of unexpected veterinary expenses.

For instance, policyholders can choose their preferred veterinary clinic for treatment, and coverage for hospitalisation and surgery goes up to \$13,000. No clinical examination is required to qualify for coverage, and a no-claim discount of up to 15 per cent is available, based on the website.

This is primarily because premiums tend to be lower when a pet is in that age range, and pre-existing conditions are less likely to be excluded. As pets age, their risk of developing health issues increases, leading to higher insurance costs and potentially limited coverage options, much like what is seen in human health insurance.

"The hard truth is that major vet bills in Singapore for things like cancer treatment or complex surgery can easily hit thousands, or much more. Unlike your own health, there's no MediSave or government subsidy for your pet," Dr Lee said.

Editor's note: The article said that AIA offers insurance coverage for pets through AIA Paw Safe. AIA Singapore has since clarified that it no longer provides the product. This story has been updated for clarity.



Q

herworld

≡

LIFE | TRAVEL

Ask The Expert: Do I really need travel insurance for a weekend getaway?

Etiqa Insurance Singapore's chief marketing officer Shirley Tan shares why coverage is crucial – no matter how short your trip

By Shirley Tan - 11 Jun 2025



Ask The Expert: Do I really need travel insurance for a weekend getaway?

Q

≡

Some travellers still downplay the importance of travel insurance, especially for short getaways. However, emergencies can happen any time and anywhere. Without proper coverage, a medical crisis overseas – especially in places with limited healthcare – could require costly evacuation or repatriation.

The difference between medical coverage and trip protection

Medical coverage addresses health emergencies – from hospitalisation and treatment to evacuation and repatriation. Some plans even cover urgent dental care, which can be crucial. In countries like the US, where healthcare costs are steep, solid medical insurance can prevent huge out-of-pocket expenses.

Trip protection, on the other hand, offers peace of mind against cancellations, delays or disruptions. It covers lost baggage, missed connections, and even travel agency insolvencies.

For trips involving non-refundable bookings or destinations prone to natural disasters, this layer of protection is invaluable.

Comparing comprehensive vs basic policies

Determining whether to opt for a comprehensive travel insurance plan over a budget-friendly option ultimately depends on your assessment of potential risk, and your need for peace of mind.

A comprehensive policy typically includes higher limits for medical expenses, wider coverage for cancellations and provisions for high-risk activities or complex travel arrangements.

This type of plan is especially worthwhile for those travelling to remote destinations, engaging in outdoor or adventure activities, or journeying with family members, particularly young children or elderly relatives who may require medical attention.

It is also recommended for travellers with preexisting medical conditions. Opt for additional coverage to include such conditions so as to ensure that emergency treatments are covered, should the need arise.

For those heading to areas prone to natural disasters or political instability, it offers crucial protection against these unpredictable risks.

Whether you are dealing with earthquakes, hurricanes or sudden political unrest, it helps mitigate the financial and emotional impact of trip disruptions.

In contrast, budget policies may only provide basic protection, with lower reimbursement caps and fewer covered scenarios. While this may suffice for a quick weekend getaway in a nearby city, the potential for unexpected medical bills, trip delays or lost belongings should not be underestimated.

Shirley Tan is the chief marketing officer of Etiqa, overseeing branding, corporate communications and marketing to drive business growth. She has deep expertise in life and health insurance across product, marketing and operations.

June 2025

Etiqa Mentions – Singapore



Date	Headline	Media Outlet	URL Link
2025-06-15	The truth about coverage: Is pet insurance worth paying for?	The Star Online	https://www.thestar.com.my/aseanplus/aseanplus-news/2025/06/15/the-truth-about-coverage-is-pet-insurance-worth-paying-for
2025-06-15	The truth about coverage: Is pet insurance worth paying for?	Nestia	https://news.nestia.com/detail/The-truth-about-coverage%3A-Is-pet-insurance-worth-paying-for%3F13602686
2025-06-15	The truth about coverage: Is pet insurance worth paying for?	Yahoo! Singapore	https://sg.news.yahoo.com/truth-coverage-pet-insurance-worth-063000524.html
2025-06-18	Etiqa Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	theSun	https://thesun.my/business-news/media-outreach/etiqa-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asia-s-impending-closure-BO14292074
2025-06-23	Etiqa Insurance Siap Bantu Nasabah yang Terdampak Penutupan Jetstar Asia	Media Asuransi News	https://mediaasuransinews.co.id/asuransi/etiqa-insurance-siap-bantu-nasabah-yang-terdampak-penutupan-jetstar-asia/
2025-06-19	Etiqa Insurance Tunjukkan Kepedulian Terhadap Nasabah Yang Terkena Dampak Penutupan Jetstar Asia	antaranusa.com	https://antaranusa.com/antaranusa-business/Etiqa-Insurance-Tunjukkan-Kepedulian-Terhadap-Nasabah-Yang-Terkena-Dampak-Penutupan-Jetstar-Asia
2025-06-19	Etiqa Insurance Tunjukkan Kepedulian Terhadap Nasabah Yang Terkena Dampak Penutupan Jetstar Asia	Indovizka	https://indovizka.com/news/detail/18048/etiqa-insurance-tunjukkan-kepedulian-terhadap-nasabah-yang-terkena-dampak-penutupan-jetstar-asia
2025-06-18	Etiqa Insurance Tunjukkan Kepedulian terhadap Nasabah yang Terkena Dampak Penutupan Jetstar Asia	Penjurupos	https://penjurupos.com/detail/55134/etiqa-insurance-tunjukkan-kepedulian-terhadap-nasabah-yang-terkena-dampak-penutupan-jetstar-asia
2025-06-18	Etiqa Insurance Tunjukkan Kepedulian terhadap Nasabah yang Terkena Dampak Penutupan Jetstar Asia	Wahana Riau News	https://wahanariau.com/news/detail/36782/etiqa-insurance-tunjukkan-kepedulian-terhadap-nasabah-yang-terkena-dampak-penutupan-jetstar-asia
2025-06-18	Etiqa Insurance Tunjukkan Kepedulian terhadap Nasabah yang Terkena Dampak Penutupan Jetstar Asia	Nusa Terkini	https://nusaterkini.com/etiqa-insurance-tunjukkan-kepedulian-terhadap-nasabah-yang-terkena-dampak-penutupan-jetstar-asia/
2025-06-18	Etiqa Insurance Tunjukkan Kepedulian terhadap Nasabah yang Terkena Dampak Penutupan Jetstar Asia	RiauGreen.com	https://riaugreen.com/view/Bisnis/102818/Etiqa-Insurance-Tunjukkan-Kepedulian-terhadap-Nasabah-yang-Terkena-Dampak-Penutupan-Jetstar-Asia.html
2025-06-18	Etiqa Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	RiauGreen.com	https://riaugreen.com/view/MediaOutReach/102806/Etiqa-Insurance-Singapore-Extends-Support-to-Customers-Impacted-by-Jetstar-Asia--039-s-Impending-Closure.html

June 2025

Etika Mentions – Singapore



Date	Headline	Media Outlet	URL Link
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	antaranusa.com	https://antaranusa.com/antaranusa-business/Etika-Insurance-Singapore-Extends-Support-to-Customers-Impacted-by-Jetstar-Asia--039-s-Impending-Closure
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	Indovizka	https://indovizka.com/news/detail/18025/etika-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	Penjurupos	https://penjurupos.com/detail/55090/etika-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	Technophile	https://technophileph.com/media-outreach-newswire/?release_id=389307
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure Goodwill coverage for affected travel insurance customers includes extending claim submission period from 30 to 90 days to help customers better manage their travel disruptions	Business Diary Philippines	https://businessdiary.com.ph/media-outreach-newswire-corporate-news/?release_id=389307
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	Nusa Terkini	https://nusaterkini.com/etika-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure/
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	Cambodia Investment Review	https://cambodiainvestmentreview.com/media-outreach-newswire/?release_id=389307
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	CakapLagi.com	https://cakaplagi.com/mediaoutreach/?release_id=389307
2025-06-17	Etika Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia's Impending Closure	The Manila Times	https://www.manilatimes.net/2025/06/17/tmt-newswire/media-outreach-newswire/etika-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure/2134538
2025-06-20	Singapore:Insurer to support customers impacted by airlines impending closure	Asia Insurance Review	https://www.asiainsurancereview.com/News/View-NewsLetter-Article/id/91959/Type/eDaily/Singapore-Insurer-to-support-customers-impacted-by-airlines-impending-closure
2025-06-18	Singapore:Insurer extends support to customers impacted by Jetstar Asia's impending closure	Asia Insurance Review	https://www.asiainsurancereview.com/News/View-NewsLetter-Article/id/91940/Type/eDaily/Singapore-Insurer-extends-support-to-customers-impacted-by-Jetstar-Asia-s-impending-closure

June 2025
Etiqua Mentions – Singapore



Date	Headline	Media Outlet	URL Link
2025-06-17	Etiqua Insurance Singapore extends support to customers impacted by Jetstar Asia’s impending closure	The Online Citizen	https://www.theonlinecitizen.com/2025/06/17/etiqua-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure/
2025-06-17	Etiqua Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia’s Impending Closure	MONEY FM 89.3	https://www.moneyfm893.sg/media-outreach/etiqua-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure-23839/
2025-06-17	Etiqua Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia’s Impending Closure	Weekender	https://weekender.com.sg/mediaoutreach/?release_id=389307
2025-06-17	Etiqua Insurance Singapore Extends Support to Customers Impacted by Jetstar Asia’s Impending Closure	Alvinology	https://alvinology.com/2025/06/17/etiqua-insurance-singapore-extends-support-to-customers-impacted-by-jetstar-asias-impending-closure/
2025-06-17	Etiqua extends support for travel claims after Jetstar shutdown	Singapore Business Review	https://sbr.com.sg/news/etiqua-extends-support-travel-claims-after-jetstar-shutdown
2025-06-17	Etiqua extends support for travel claims after Jetstar shutdown	Insurance Asia	https://insuranceasia.com/news/etiqua-extends-support-travel-claims-after-jetstar-shutdown
2025-06-17	Travel relief: Etiqua backs customers hit by Jetstar exit	Insurance Business ASIA	https://www.insurancebusinessmag.com/asia/news/breaking-news/travel-relief-etiqua-backs-customers-hit-by-jetstar-exit-539269.aspx
2025-06-16	Etiqua joins Income in extending goodwill insurance cover for Jetstar Asia travellers	The Business Times	https://www.businesstimes.com.sg/companies-markets/consumer-healthcare/etiqua-joins-income-extending-goodwill-insurance-cover-jetstar-asia-travellers
2025-06-16	Jetstar Asia Shutdown: Etiqua Insurance Extends Travel Claims Support to Affected Policyholders	superadrianme.com	https://www.superadrianme.com/finance/jetstar-asia-shutdown-etiqua-insurance-extends-travel-claims-support-to-affected-policyholders/
2025-06-13	买英康旅游保险捷星乘客 符合条件可获全额赔偿	Lianhe Zaobao / 联合早报	https://www.zaobao.com.sg/news/singapore/story20250612-6712455
2025-06-09	Guide to the Best Family Travel Insurance in Singapore (2025): Cost, Coverage, Age Limits and More	MSN Singapore	https://www.msn.com/en-sg/money/news/guide-to-the-best-family-travel-insurance-in-singapore-2025-cost-coverage-age-limits-and-more/ar-AA1GI3uM
2025-06-09	Guide to the Best Family Travel Insurance in Singapore (2025): Cost, Coverage, Age Limits and More	Yahoo! Singapore	https://sg.news.yahoo.com/guide-best-family-travel-insurance-170129130.html