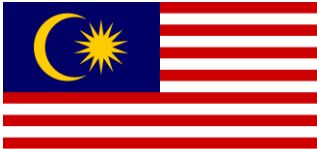




Etiqua's Media Clippings of April 2024

(1 - 30 April 2024)



TOP 10 winners for the Experts' Choice Awards Raya TVC 2024



The advertising firms that submitted their TV commercials tried their best to make sure that the viewers were not only delighted but also grasped the message, which in this case, was the significance of Hari Raya. Making a decision was difficult because all agencies submitted exceptional TVCs that fit the topic.

The Hari Raya TVCs 2024 edition of the annual Experts' Choice Awards has once again been organised by MARKETING Magazine, and this is a chance for our readers to decide on which brand, agency, and production house did it best this time around.

Voting has shown the rising fans to be engaged, as seen by the large number of votes made for the 2024 Raya TVCs. Consequently, it is indicated that the audience from across the country is being appreciative of the amount of hard work that is put in to make the TVCs a success.

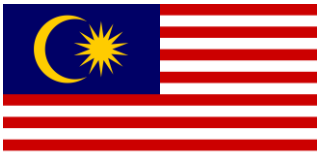
The popularity and success of our coverage of the Best CNY TVCs, Best Merdeka TVCs, and Best Raya TVCs based on reader voting has grown over the years. In recent years, our replies have increased from a few hundred to well over 5,000.

Additionally, we don't base our rankings on factors like the number of YouTube views or other metrics other than readers' preferences.

Without further ado, here are the top 10 winners for the Experts Choice Awards RayaTVCs 2024 edition, in no particular order:

Etiqa





地點:瑪琳再也基督教甲長老會

28日免費子宮頸篩檢

(马六甲21日讯) 玫瑰基金会 (ROSE Foundation) 与Etiqa集团, 将与甲市区国会议员办事处、基督教马六甲长老会、玛琳再也居民协会合作, 为甲市区国会选区内的B40女性提供免费子宫颈筛检。

开放给150名B40女性

这项活动将于本月28日早上10时至下午2时, 于玛琳再也基

督教马六甲长老会举行, 目标是为150名符合资格的女性提供筛检。

由Etiqa Cares1赞助的免费筛检, 是通过玫瑰基金会的第四阶段免费子宫颈筛检计划进行的, 旨在通过“玫瑰计划”使大马成为东南亚首个无宫颈癌的国家。

欲参加这项免费筛检的女性, 在活动当天带身分证和手机进行注册, 测试结果将在3州内

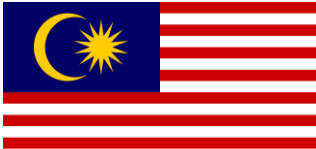
通过短信或WhatsApp直接发送到手机; 若被发现携带“人乳头瘤病毒”(HPV) 感染, ROSE联系中心将联系当事人并提供转诊信, 以便在附近的政府医院进行后续治疗。

迄今, ROSE计划已成功为大马各地超过2万7000名女性进行筛查。

出席者包括长老会长老魏文元、颜翠兰、李毓珍、执事黄约翰、玛琳再也居协副主席陈观生、副秘书长林文钦、副财政戴德坚、理事吴坤发、柏淡玛琳乡委会主席巫速发及行动党全国妇女组执委傅秋霞等。



大会呼吁女性踊跃接受免费子宫颈筛检。前排右三起为巫速发、戴德坚、吴坤发、林文钦、陈观生、邱培栋、魏文元、黄约翰、颜翠兰、李毓珍、傅秋霞等。



Iklan raya sarat mesej tersirat

tentang dirinya dan membuatkan dia berkecil hati. Hal ini berlarutan sehinggalah ibu Helmi meninggal dunia semasa dia sedang menjalani kursus kepimpinan pengawas di sekolah.

Putar belit plot penceritaan berlaku apabila abang Helmi turut hadir menziarahi kubur ibunya itu.

Abangnya memaklumkan bahawa ibu mereka sebenarnya sentiasa doakan semua anak terutamanya Helmi. Bahkan sentiasa mengambil berat, cuma tidak menunjukkan perasaan tersebut secara langsung.

Etika - Niat

Etika pula menampilkan konsep sedikit berbeza dengan memaparkan cerita tentang sambutan raya oleh seorang kanak-kanak bernama Shukri bersama saudaranya, Izzat penghidap autisme.

Penceritaan bermula apabila Shukri mengumpul duit hasil daripada upah tugas yang ditawarkan kepada ahli keluarganya sepanjang Ramadan.

Tanpa putus asa, dia berjaya mengumpul duit tersebut dan membeli sebuah fon kepala dan cermin mata hitam untuk diberikan kepada saudaranya yang menghidap autisme itu.

Tindakannya itu adalah disebabkan setiap kali percikan bunga api menghiasi langit malam, Izzat mengalami gangguan kerana tidak dapat menahan cahaya bunga api.

Sehinggakan dia terpaksa masuk ke

dalam rumah meratapi kesakitan yang dialami dan tidak dapat merayakan hari raya bersama saudara-mara.

Dua hadiah pemberian daripada Shukri itu membantu Izzat menangani 'gangguan' tersebut. Akhirnya, mereka dapat merayakan hari raya bersama seisi keluarga yang lain.

Julies - Raya A.I.dilfitri

Pengeluar produk biskut Julies pada tahun ini pula berjaya menghasilkan iklan raya yang begitu kreatif dan sangat berinovasi.

Dengan mengetengahkan tajuk berunsurkan kecerdasan buatan (AI) iaitu *Raya A.I.dilfitri*, iklan tersebut menceritakan tentang perbincangan tiga pekerja di pejabat.

Mereka sedang berkongsi idea menghasilkan iklan raya syarikat menggunakan AI. Gelagat ketiga-tiga individu itu mengundang gelak tawa apabila mereka cuba menukar jantina dalam sebuah penceritaan sama.

Sikap stereotaip mula timbul apabila perbandingan tentang kelemahan jantina baik lelaki mahupun wanita menjadi topik utama.

Kemudian berlaku masalah teknikal yang menyebabkan ketiga-tiga mereka masuk ke alam digital dan bertemu sendiri AI dalam bentuk manusia.

Ia menjelaskan bahawa segala ciptaan, kelakuan dan kejadian yang dicipta oleh AI menerusi permintaan manusia adalah berasaskan tingkah laku yang ditiru oleh manusia itu

sendiri.

Jadi, sama ada baik atau buruk AI itu, ia bergantung kepada kelakuan dan niat seseorang.

Takaful Malaysia- Raya paling kecoh

Takaful Malaysia menghasilkan iklan raya tentang masalah masyarakat moden yang berdepan atau menjadi mangsa penipuan *scammer*.

Dibintangi oleh pelawak terkenal, Bell Ngasri yang memainkan watak bomoh penipu, dia sering menunjukkan hasil kekayaan menerusi kereta yang dipandunya semasa pulang kampung. Ini termasuklah pemberian duit raya yang banyak setiap kali hari raya.

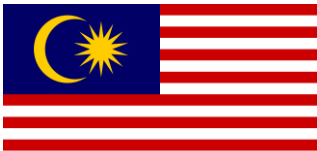
Konsep lawak jenaka yang dibawa dalam cerita itu memperlihatkan penduduk kampung yang pernah menjadi mangsanya melakukan provokasi secara beramai-ramai di rumahnya.

Bomoh tersebut cuba melarikan diri selepas dikejar oleh penduduk kampung sehingga bomoh tersebut bertembung dengan imam kampung.

Imam berkenaan menasihati bomoh itu supaya menghentikan perbuatan buruk dan bermaaf-maafan. Bomoh kemudiannya menjemput semua penduduk ke rumahnya untuk menikmati jamuan raya.

Walaupun begitu, mangsa tetap menunjukkan rasa tidak puas hati kepada bomoh terbabit di meja makan.





Zafri, Zawahir, other guests as well as some of the villagers in a group photo in front of the newly completed clean water intake in Kg Togop Darat.

Etiqua clean water project benefits over 500 villagers

Clarence Dol

RANAU: Over 500 residents in Kampung Togop Darat heaved a sigh of relief after Etiqua launched the Etiqua Clean Water Project in collaboration with Islamic Aid Malaysia (IAM) recently.

The project, which is part of Etiqua's corporate social responsibility programme, aims to help ease the burden of local residents to obtain a continuous supply of treated clean water throughout the year.

The project, which started in December 2023, is fully funded by Etiqua and implemented in collaboration with IAM.

For two decades, the residents of Kampung Togop Darat obtained their water supply from the hills through nearby streams using a gravity water system they developed themselves.

However, the main challenge faced by this community is the lack of water supply caused by the increase in the number of houses and local residents.

As a result, the available water supply is only sufficient for a third of the number of houses in the village.

In addition, the water pressure from watersheds and rivers is too low, especially during the dry season, causing many villagers to be unable to obtain sufficient water supply.

This situation worsened when their main pipes made of Polyvinyl Chloride (PVC) and Polypropylene (PP) were worn out and often leaked, further reducing the amount and pressure of water supplied to the residents.

The Inauguration and Handover Ceremony of the Etiqua Clean Water Project was completed by the Chief Executive Officer, Etiqua Family Takaful Berhad, Zafri Ab Halim.

Also present to witness the ceremony was Chief Strategy Officer, Etiqua Insurance & Takaful, Chris Eng, Regional Director of Sabah, Etiqua Insurance & Takaful, Aldo Kok and President of Islamic Aid Malaysia (IAM) Zawahir Abdullah.

The ceremony which was held at the Togop Darat Village Community Hall.

Through the implementation of this project, several improvements have been made to

the pipe connection system to ensure better water quality.

This includes the installation of a 1,000 gallon water tank unit as well as the construction of a pump house equipped with a "membrane water filtration" system.

These measures are taken to ensure that the water supplied to the village is not contaminated and completely clean.

This project also involves the participation of villagers as well as volunteers from Etiqua and IAM in mutual cooperation when improving the piping system (piping) along this almost eight kilometres.

Apart from residents' homes, this treated water is also distributed to community structures and houses of worship in Kampung Togop Darat.

The "Gravity Water System" method developed through this project saves costs because it does not require electricity to pump water to the storage tank.

Therefore, they enjoy a continuous supply of clean water throughout the year.

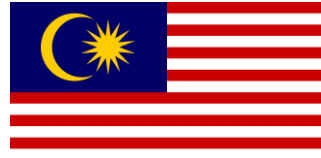
Meanwhile Zafri said, "We are very pleased to be able to realise this noble endeavour with the cooperation of IAM.

"Through this project, the villagers can enjoy a treated water supply and carry out their daily activities calmly and free from water pollution.

"In line with our vision to make the world a better place, or Making the World a Better Place, this successfully implemented project is another proof of Etiqua's concern in improving the quality of life, social and economic of communities that need help with corporate social responsibility programmes we are under the slogan 'Etiqua Cares'," he added.

According to Zawahir, as an NGO, IAM plays a role as an intermediary between individuals and corporate groups who wish to carry out humanitarian efforts to help the needy.

"We are honoured to have the opportunity to work with Etiqua to implement a project that is very meaningful and useful to the people here. This project is another proof of Etiqua's concern to improve the living standards of the rural community."



Entertainment & Lifestyle

A wave of emotions

This Aidilfitri season has seen some quality festive videos released

Mark Mathen Victor

09-04-2024 07:22 PM

Empathy and inclusivity

Etika's web film *Niat* underscores its ongoing commitment to supporting and embracing individuals with autism, reinforcing the message that everyone deserves to feel valued and included.

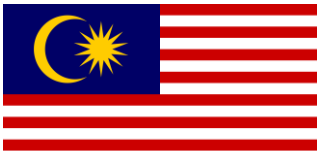
Niat revolves around Shukri and his cousin Izzat, who is autistic, against the backdrop of *Hari Raya Aidilfitri*, when the bonds of family and community are celebrated with warmth and joy. However, despite it being customary with *Aidilfitri*, the raucous use of fireworks has a negative effect on Izzat.

Recognising the sensory sensitivities that autistic people often experience, Shukri takes it upon himself to ensure Izzat feels comfortable and included by giving him headphones to dampen the noise and sunglasses to soften the lights.

Shukri's act not only makes *Raya* enjoyable for his cousin, but it also brings them closer together.



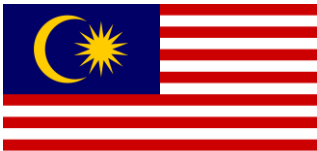
Niat demonstrates how festivities can bring families together by being inclusive.



Date	Headline	Media Outlet	URL Link
28-Apr-2024 06:51PM	邱舒佩：及早发现治疗 提升免疫力 防子宫颈癌	China Press / 中国报	https://mk.chinapress.com.my/20240428/%e9%82%b1%e8%88%92%e4%bd%a9%ef%bc%9a%e5%8f%8a%e6%97%a9%e5%8f%91%e7%8e%b0%e6%b2%bb%e7%96%97-%e6%8f%90%e5%8d%87%e5%85%8d%e7%96%ab%e5%8a%9b-%e9%98%b2%e5%ad%90%e5%ae%ab%e9%a2%88%e7%99%8c/
21-Apr-2024 06:30PM	甲市区国会办事处428提供免费子宫颈筛检	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/south/2024/04/21/646457
21-Apr-2024 06:30PM	甲市区国会办事处428提供免费子宫颈筛检	Lumi News	https://luminews.my/zh/news/2128512
21-Apr-2024 05:07PM	数团体28日合作“玫瑰计划”为B40女性筛检子宫颈	China Press / 中国报	https://mk.chinapress.com.my/20240421/%e6%95%b0%e5%9b%a2%e4%bd%9328%e6%97%a5%e5%90%88%e4%bd%9c%e7%8e%ab%e7%91%b0%e8%ae%a1%e5%88%92-%e4%b8%bab40%e5%a5%b3%e6%80%a7%e7%ad%9b%e6%a3%80%e5%ad%90%e5%ae%ab%e9%a2%88/
16-Apr-2024 01:15PM	Etiqua clean water project benefits over 500 villagers	Daily Express	https://www.dailyexpress.com.my/news/232480/etiqua-clean-water-project-benefits-over-500-villagers/
16-Apr-2024 12:40PM	Etiqua clean water project benefits over 500 villagers	Newswav	https://newswav.com/article/etiqua-clean-water-project-benefits-over-500-villagers-A2404_9Miz4b
25-Apr-2024 04:57PM	UMRAH DIY, Gadis Kongsi Pengalaman & Bajet. Siap Boleh Lawat Turki!	Remaja	https://www.remaja.my/umrah-diy-gadis-kongsi-pengalaman-bajet-siap-boleh-lawat-turki/
18-Apr-2024 08:38AM	Sin Chew Daily - 马银行两年展望乐观 Maybank's two-year outlook optimistic	Etiqua Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202404/20240418/news-806644-20240418-2325-1713397992333.pdf
18-Apr-2024 07:10AM	Lower loan growth likely for Maybank in FY24	The Star Online	https://www.thestar.com.my/business/business-news/2024/04/18/lower-loan-growth-likely-for-maybank-in-fy24
17-Apr-2024 11:58AM	Maybank's Reasonable FY24 Targets	Business Today	https://www.businesstoday.com.my/2024/04/17/maybanks-reasonable-fy24-targets/
17-Apr-2024 10:17AM	Malayan Banking - Targets in Check	I3 Investor	https://klse.i3investor.com/web/blog/detail/kenangaresearch/2024-04-17-story-h-183745551-Malayan_Banking_Targets_in_Check
09-Apr-2024 08:46AM	From Julie's to Watsons, usher in Hari Raya festivities with family-centric short films (VIDEO)	Yahoo! Malaysia News	https://malaysia.news.yahoo.com/julies-watsons-usher-hari-raya-004648920.html

April 2024

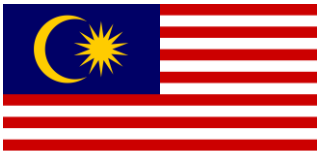
Etika Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
09-Apr-2024 08:46AM	From Julie's to Watsons, usher in Hari Raya festivities with family-centric short films (VIDEO)	Malay Mail	https://www.malaymail.com/news/life/2024/04/09/from-julies-to-watsons-usher-in-hari-raya-festivities-with-family-centric-short-films-video/128022
06-Apr-2024 04:55PM	Sarat Dengan Mesej & Penuh Emosi, Ini 9 Iklan Raya 2024 Yang Best Untuk Ditonton!	Astro Digital 5 Sdn Bhd - Astro Gempak	https://gempak.com/berita-terkini/sarat-dengan-mesej-penuh-emosi-ini-9-iklan-raya-2024-yang-best-untuk-ditonton-87257
04-Apr-2024 06:14PM	Koleksi iklan raya terbaik tahun 2024: Lebih menarik dengan elemen teknologi	SoyaCincau	https://bm.soyacinc.au.com/2024/04/04/koleksi-iklan-raya-terbaik-tahun-2024-lebih-menarik-dengan-elemen-teknologi/
17-Apr-2024 03:00PM	Kimlun Corp eyes more jobs to regain lost ground	The Edge Malaysia	https://theedgemalaysia.com/node/707604
15-Apr-2024 11:11PM	Perkasa Ilmu Geosains; Lahirkan Masyarakat Madani	MajalahSains.com	https://www.majalahsains.com/perkasa-ilmu-geosains-lahirkan-masyarakat-madani/
14-Apr-2024 08:50AM	TV1 - Gangguan Perkhidmatan ETS	TV1	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240412/TV1M0744-20240412-01.mp4
13-Apr-2024 08:12AM	Bernama - Tambang perjalanan ETS terganggu akan dipulangkan secara penuh	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240412/BERM0730-20240412-01.mp4
13-Apr-2024 08:12AM	Bernama - Tambang Perjalanan ETS Terganggu Akan Dipulangkan Secara Penuh	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240412/BERM0100-20240412-01.mp4
12-Apr-2024 01:54PM	KTMB Offers Refunds To Passengers Affected By Disruptions	iMoney.my	https://www.imoney.my/articles/ktmb-disruption-refund
12-Apr-2024 09:29AM	KTMB Offers Full Refund to Passengers Affected by Disrupted ETS Service	Pocket News	https://www.pocketnews.com.my/2024/04/12/ktmb-offers-full-refund-to-passengers-affected-by-disrupted-ets-service/
12-Apr-2024 08:41AM	Bernama - Tambang perjalanan ETS terganggu akan dipulangkan secara penuh	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/BERM2000-20240411-01.mp4
12-Apr-2024 08:41AM	Bernama - Tambang Perjalanan ETS Terganggu Akan Dipulangkan Secara Penuh	Bernama	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/BERM2300-20240411-01.mp4
12-Apr-2024 08:40AM	Astro Awani - Terkini - Tambang perjalanan ETS terganggu akan dipulangkan secara penuh - KTMB	Etika Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/AWAM1330-20240411-01.mp4

April 2024

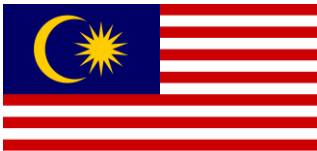
Etiqa Mentions – Malaysia



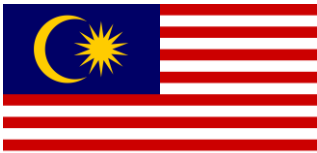
Date	Headline	Media Outlet	URL Link
12-Apr-2024 08:40AM	Astro Awani - Terkini - Tambang perjalanan ETS terganggu akan dipulangkan secara penuh - KTMB	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/AWAM1330-20240411-01.mp4
12-Apr-2024 08:40AM	Astro Awani - Tambang perjalanan ETS terganggu akan dipulangkan secara penuh - KTMB	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/AWAM1300-20240411-01.mp4
12-Apr-2024 08:40AM	TV1 - Gangguan perkhidmatan ETS	Etiqa Malaysia Broadcast News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Broadcast/202404/20240411/TV1M1944-20240411-01.mp4
12-Apr-2024 08:36AM	KTMB pulangkan secara penuh tambang perjalanan ETS terganggu	Motoqar	https://www.motoqar.com/2024/99845/ktmb-pulangkan-secara-penuh-tambang-perjalanan-ets-terganggu.html
12-Apr-2024 08:33AM	Harian Metro - KTMB tawar pulang tambang penuh	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202404/20240412/news-802850-20240412-2325-1712881353298.pdf
12-Apr-2024 08:01AM	Sinar Harian - ETS terkandas: KTMB tawar pemulangan tambang penuh	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202404/20240412/news-802703-20240412-2325-1712877794246.pdf
12-Apr-2024 08:01AM	Sin Chew Daily - KTMB: 可获全额退款KTMB: Full refund available	Etiqa Malaysia Print News	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202404/20240412/news-802638-20240412-2325-1712875948424.pdf
11-Apr-2024 09:35PM	ETS电力故障 停驶数小时 KTM: 不续行程者获全额退款	Kwang Wah Yit Poh / 光华日报	https://www.kwongwah.com.my/20240411/ets%E7%94%B5%E5%8A%9B%E6%95%85%E9%9A%9C-%E5%81%9C%E9%A9%B6%E6%95%B0%E5%B0%8F%E6%97%B6-ktm%Ef%BC%9A%E4%B8%8D%E7%BB%AD%E8%A1%8C%E7%A8%8B%E8%80%85%E8%8E%B7%E5%85%A8%E9%A2%9D%E9%80%80%E6%AC%BE/
11-Apr-2024 07:32PM	KTMB offers refunds to all affected by service disruption between Kamunting and Bukit Merah	Malaysians Must Know the TRUTH	https://malaysiansmustknowthetruth.blogspot.com/2024/04/ktmb-offers-refunds-to-all-affected-by.html
11-Apr-2024 07:24PM	ETS terkandas: KTMB tawar pemulangan tambang penuh, tuntutan insurans	Funtasticko.net	https://www.funtasticko.net/ets-terkandas-ktmb-tawar-pemulangan-tambang-penuh-tuntutan-insurans/
11-Apr-2024 06:54PM	Passengers unable to continue journey due to disrupted ETS service to get full refund – KTMB	Lumi News	https://luminews.my/news/2105835
11-Apr-2024 06:31PM	Gangguan ETS: KTMB tawar pemulangan tambang penuh dan tuntutan insurans	Engear	https://engear.tv/berita/malaysia/2024/04/11/gangguan-ets-ktmb-tawar-pemulangan-tambang-penuh-dan-tuntutan-insurans/514407/

April 2024

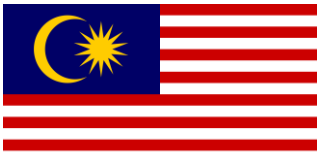
Etiqa Mentions – Malaysia



Date	Headline	Media Outlet	URL Link
11-Apr-2024 06:15PM	Passengers unable to continue journey due to disrupted ETS service to get full refund – KTMB	Asia News Today	https://asianewstoday.com/passengers-unable-to-continue-journey-due-to-disrupted-ets-service-to-get-full-refund-ktmb/
11-Apr-2024 05:15PM	Passengers unable to continue journey due to disrupted ETS service to get full refund - KTMB	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/passengers-unable-continue-journey-due-disrupted-ets-service-get-full-refund-ktmb-466030
11-Apr-2024 03:35PM	Tambang Perjalanan ETS Terganggu Akan Dipulangkan Secara Penuh - KTMB	Getaran	https://www.getaran.my/artikel/semasa/58264/tambang-perjalanan-ets-terganggu-akan-dipulangkan-secara-penuh-ktmb
11-Apr-2024 03:10PM	ETS开斋节前夕故障 乘客二管道申请全额退款	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%A6%81%E9%97%BB/ets%E5%BC%80%E6%96%8B%E8%8A%82%E5%89%8D%E5%A4%95%E6%95%85%E9%9A%9C-%E4%B9%98%E5%AE%A2%E4%BA%8C%E7%AE%A1%E9%81%93%E7%94%B3%E8%AF%B7%E5%85%A8%E9%A2%9D%E9%80%80%E6%AC%BE
11-Apr-2024 02:31PM	ETS开斋节前夕故障4小时，铁道公司宣布全额退款	MalaysiaKini	https://www.malaysiakini.com/news/702254
11-Apr-2024 02:25PM	开斋节前夕ETS停驶 乘客可获全额退款	Lumi News	https://luminews.my/zh/news/2105246
11-Apr-2024 02:12PM	铁道公司宣布 受影响乘客获全额退款	China Press / 中国报	https://www.chinapress.com.my/20240411/%e9%93%81%e9%81%93%e5%85%ac%e5%8f%b8%e5%ae%a3%e5%b8%83-%e5%8f%97%e5%bd%b1%e5%93%8d%e4%b9%98%e5%ae%a2%e8%8e%b7%e5%85%a8%e9%a2%9d%e9%80%80%e6%ac%be/
11-Apr-2024 01:59PM	KTMB：ETS開齋節前夕故障 全額退款受影響乘客	Guang Ming Daily / 光明日报	https://guangming.com.my/ktmb%ef%bc%9aets%e9%96%8b%e9%bd%8b%e7%af%80%e5%89%8d%e5%a4%95%e6%95%85%e9%9a%9c-%e5%85%a8%e9%a1%8d%e9%80%80%e6%ac%be%e5%8f%97%e5%bd%b1%e9%9f%bf%e4%b9%98%e5%ae%a2
11-Apr-2024 01:50PM	铁道公司ETS故障：受影响乘客二管道申请全额退款	精彩大马	https://www.cincainews.com/news/eat-travel/2024/04/11/ktmb-offers-full-refunds-after-ets-passengers-left-stranded-for-hours/128367
11-Apr-2024 01:45PM	Tambang perjalanan ETS terganggu dipulangkan secara penuh - KTMB	Astro AWANI - Buletin Awani	https://www.astroawani.com/berita-malaysia/tambang-perjalanan-ets-terganggu-dipulangkan-secara-penuh-ktmb-466013



Date	Headline	Media Outlet	URL Link
11-Apr-2024 01:45PM	ETS terkandas empat jam, KTMB tawar pulangkan balik tambang	Utusan Malaysia	https://www.utusan.com.my/berita/2024/04/ets-terkandas-empat-jam-ktmb-tawar-pulangkan-balik-tambang/
11-Apr-2024 01:41PM	KTMB offers refunds to all affected by service disruption between Kamunting and Bukit Merah	I3 Investor	https://klse.i3investor.com/web/blog/detail/savemalaysia/2024-04-11-story-h-183888745-KTMB_offers_refunds_to_all_affected_by_service_disruption_between_Kamun
11-Apr-2024 01:30PM	铁道公司ETS故障：受影响乘客二管道申请全额退款	BERNAMA	https://bernama.com/man/news.php?id=2287361
11-Apr-2024 01:30PM	PASSENGERS UNABLE TO CONTINUE JOURNEY DUE TO DISRUPTED ETS SERVICE TO GET FULL REFUND - KTMB	BERNAMA	https://www.bernama.com/en/general/news.php?id=2287359
11-Apr-2024 01:26PM	ETS terkandas 4 jam, KTMB tawar pemulangan tambang penuh, tuntutan insurans	Majoriti	https://majoriti.com.my/berita/2024/04/11/ets-terkandas-4-jam-ktmb-tawar-pemulangan-tambang-penuh-tuntutan-insurans
11-Apr-2024 01:24PM	KTMB tawar pemulangan tambang penuh bagi penumpang terkandas	Kosmo! Online	https://www.kosmo.com.my/2024/04/11/ktmb-tawar-pemulangan-tambang-penuh-bagi-penumpang-terkandas/
11-Apr-2024 01:23PM	ETS terkandas: Penumpang terjejas dapat pemulangan tambang penuh	Sinar Harian	https://www.sinarharian.com.my/artic/e/659103/edisi/selangor-kl/ets-terkandas-penumpang-terjejas-dapat-pemulangan-tambang-penuh
11-Apr-2024 01:21PM	铁道公司ETS故障：受影响乘客二管道申请全额退款	Lumi News	https://luminews.my/zh/news/2105189
11-Apr-2024 01:11PM	KTMB: Passengers unable to continue journey due to disrupted ETS service between Kamunting and Bukit Merah to get full refund	Malay Mail	https://www.malaymail.com/news/malaysia/2024/04/11/ktmb-passengers-unable-to-continue-journey-due-to-disrupted-ets-service-between-kamunting-and-bukit-merah-to-get-full-refund/128364
11-Apr-2024 01:11PM	KTMB offers refunds to all affected by service disruption between Kamunting and Bukit Merah	The Star Online	https://www.thestar.com.my/news/nation/2024/04/11/ktmb-offers-refunds-to-all-affected-by-service-disruption-between-kamunting-and-bukit-merah
11-Apr-2024 01:08PM	Passengers unable to continue journey due to disrupted ETS service to get full refund - KTMB	theSun	https://thesun.my/local_news/passengers-unable-to-continue-journey-due-to-disrupted-ets-service-to-get-full-refund-ktmb-PC12321178
11-Apr-2024 12:57PM	TAMBANG PERJALANAN ETS TERGANGGU AKAN DIPULANGKAN SECARA PENUH - KTMB	BERNAMA	https://www.bernama.com/bm/am/news.php?id=2287354
11-Apr-2024 12:48PM	ETS terkandas: KTMB tawar pemulangan tambang penuh, tuntutan insurans	Berita Harian	https://www.bharian.com.my/berita/nasional/2024/04/1233792/ets-terkandas-ktmb-tawar-pemulangan-tambang-penuh-tuntutan-insurans



Date	Headline	Media Outlet	URL Link
11-Apr-2024 12:47PM	KTMB pulang tambang, bayar insuran ETS terkandas 4 jam malam raya	Malaysia Gazette	https://malaysiagazette.com/2024/04/11/ktmb-pulang-tambang-bayar-insuran-ets-terkandas-4-jam-malam-raya/
11-Apr-2024 12:42PM	Penumpang ETS terkandas di Kamunting 9 April, boleh dapat pemulangan tambang penuh – KTMB	BULETIN	https://www.buletintv3.my/nasional/penumpang-ets-terkandas-di-kamunting-9-april-boleh-dapat-pemulangan-tambang-penuh-ktmb/
11-Apr-2024 12:42PM	KTM passengers can get refund for disrupted train service between Kamunting and Bukit Merah	New Straits Times	https://www.nst.com.my/news/nation/2024/04/1036785/ktm-passengers-can-get-refund-disrupted-train-service-between-kamunting
11-Apr-2024 12:42PM	KTM passengers can get refund for disrupted train service between Kamunting and Bukit Merah	Lumi News	https://luminews.my/news/2105078
11-Apr-2024 12:39PM	ETS停駛事故仍在查 乘客可获全额退款	See Hua Daily News / 诗华日报	https://news.seehua.com/post/1145431
11-Apr-2024 12:18PM	ETS停駛事故仍在查 乘客可获全额退款	Oriental Daily News / 东方日报	https://www.orientaldaily.com.my/news/nation/2024/04/11/643995
11-Apr-2024 11:57AM	ETS terkandas, KTMB tawar pemulangan tambang penuh, tuntutan insurans	Harian Metro	https://www.hmetro.com.my/mutakhir/2024/04/1079090/ets-terkandas-ktmb-tawar-pemulangan-tambang-penuh-tuntutan-insurans
04-Apr-2024 12:18AM	MTA SALUR RM30,000, RAI 200 MUALAF SEMPENA PROGRAM MAHABBAH RAMADAN	BERNAMA	https://bernama.com/bm/news.php?id=2285526
04-Apr-2024 12:18AM	MTA PRESENTS RM30,000 CONTRIBUTION, FETES 200 CONVERTS AT MAHABBAH RAMADAN PROGRAMME	BERNAMA	https://www.bernama.com/en/general/news.php?id=2285525



THE STRAITS TIMES

SINGAPORE

PRINT EDITIONS

Fallen tree in Chestnut Nature Park crushes car



An NParks spokesman said the trunk of an Albizia tree at Chestnut Nature Park had snapped at about 5pm on April 13. PHOTO COURTESY FROM SG ROAD VIGILANTE



Elaine Lee

UPDATED APR 13, 2024, 04:32 PM



SINGAPORE - A large tree fell along Chestnut Avenue on April 13, crushing a white sedan that was parked beside it.

Dash cam footage of the incident showed car's bonnet and roof crushed by the fallen tree's trunk.

The video, posted on the SG Road Vigilante Facebook page, has gotten over 60,000 views so far.

No one was in the car when the incident happened.

A National Parks Board (NParks) spokesman said the trunk of an Albizia tree at Chestnut Nature Park had snapped at about 5pm that day.

He added that there were no reported injuries, and the obstruction was cleared by 7.30pm that day.

This is not the first time Albizia trees have fallen.

In 2016, an Albizia tree growing on state land toppled onto a Bukit Timah bungalow that belonged to 94-year-old Pamela Hickley, the former private secretary to Singapore's last British governor.

The tree, which fell even though there were no strong winds, flattened a portion of a fence and the garden.

The authorities later removed the tree and replaced it with other more weather-resilient species that were less likely to break. Albizia trees are also susceptible to pests and root rot.

Insurance companies told The Straits Times incidents like this are typically covered under motor insurance plans.

They advised motorists to report such incidents to the authorities and make prompt reports to their insurers for claims assessment.



Income Insurance deputy vice president Cecilia Siah said any in-car footage of the incident would also help to support the claim.

Chief executive of Etika Insurance Singapore Raymond Ong also added that motorists should also take photographs of the damage.

"Meticulously documenting the scene, including capturing photographs and videos of the vehicle damage and surrounding areas, (will be) invaluable in accurately assessing the damage when initiating the insurance claim process," he said.

Mr Ong added that the amount a vehicle owner can claim depends on various factors, including the extent of damage and the coverage limit stated in the insurance policy.

"The insurer will typically assess the damage upon submission of a claim and provide compensation accordingly, within maximum coverage limits," he said. Mr Ong added that the amount a vehicle owner can claim depends on various factors, including the extent of damage and the coverage limit stated in the insurance policy.

"The insurer will typically assess the damage upon submission of a claim and provide compensation accordingly, within maximum coverage limits," he said.

Insurers also said that in the event the vehicle is totalled, they provide coverage up to the market value of the vehicle at the time of loss, even if repair costs are greater than the market value of the vehicle.



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理财锦囊：薪酬追不上通胀 平台员工如何预算开支？

订户

原创文章

王思翥
发布 12小时前



字体大小: 小 中 大

私召车业者司机张嘉恩（53岁）过去从事销售工作多年，去年被裁退，约两个月前转当私召车司机。这份工作让他可以自由安排时间，以及接送孩子上学放学。

张嘉恩在接受《联合早报》访问时说，每天须赚取约400元，这样一来扣除140元的车租和打油费，每天的收入实际为260元，其中60元为储蓄，以备不时之需。

另一名私召车业者司机程顺兴（53岁）加入这行七年，他估计每月开支为4524元，包括2324元的车租费、800元的房贷和家庭开支、400元的打油费，以及1000元的保险费。



薪酬追不上通胀 平台员工如何预算开支？

薪酬追不上通胀 平台员工如何预算开支？

原圖無正士

这些人当中,30岁以下必须缴交,30岁及以上可选择是否缴交。也就是说,30岁以下的平台员工必须缴交10.5%至13%的公积金,之后逐年

是否做交租外的散交率,王景明认为,散交才是该管之弊,可考虑搞补贴户头或保就储蓄户头,不仅取廉取更高利率,还是有纪律的储蓄方式。满足退休和医疗保健需求。



結南ノ陽一郎

法, 扣除治療外的醫療費用, 或是增加適度的收入損失享受惠顧, 有論文討論其對國人的日常及其他支出。



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NEWS

INSURANCE

PUBLISHED: 5 MINUTES AGO

NEW PET INSURANCE LAUNCHED BY ETIKA

Etika introduces tailored pet insurance in Singapore

Pet insurance focuses on rising pet care costs and ownership trends.

To support pet owners across Singapore, Etika Insurance Singapore has unveiled a new pet insurance policy, following a noticeable shift towards the importance of pets in the family dynamic.

According to Raymond Ong, CEO of Etika Insurance Singapore, this cultural shift recognizes pets increasingly as integral family members, necessitating financial protection against the escalating costs associated with pet healthcare.

"Etika's entry into pet insurance was inspired by our own experiences as pet owners," Ong stated. He pointed out that the rising cost of pet care, especially unexpected medical expenses, is a growing concern for many pet owners.

Etika's response was to create a pet insurance product that not only addresses these financial challenges but also incorporates unique selling points not found in other market offerings.

The insurance policy stands out for its high coverage limits in critical areas such as pet surgical and inpatient surgical procedures, and it also covers congenital diseases certified by a vet. Additional benefits include no claims discounts and multiple pet discounts, illustrating Etika's commitment to providing value and peace of mind to pet owners.

"Between 2019 and 2023, the number of registered dogs in Singapore went up by over 20%, and cats by over 10%," he remarked. This surge, coupled with rising medical costs, underscores the growing demand for pet insurance.

Etika's pet insurance plans offer different levels of coverage for dogs and cats to accommodate a wide range of needs and budgets. Premiums vary from just below \$200 for small cats to above \$700 for the largest dogs.

The plans include hospital and surgical coverage of up to \$15,000 per year, outpatient coverage up to \$3,500, public liability coverage up to half a million, and even funeral costs of \$500.

Ong emphasised that while the product is a robust starting point, Etika is open to refining and enhancing the policy based on market feedback and user experiences. "It is designed by people who are pet owners and who care," he stated.

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Product Bites

Etiqa Insurance Singapore launch CI plan with mental health support

Source: Asia Insurance Review | Apr 2024



Etiqa Insurance Singapore launched a new critical illness (CI) plan that offers comprehensive protection against more than 100 CI and mental health conditions across multiple stages of illnesses.

Etiqa Insurance Singapore launch CI plan with mental health support

Etiqa Insurance Singapore launched a new critical illness (CI) plan that offers comprehensive protection against more than 100 CI and mental health conditions across multiple stages of illnesses. The plan, Essential Critical Secure, aims to address an evident CI protection gap in Singapore by providing monthly cash payouts of up to 200% of the original sum insured.

Premiums are reported to be S\$0.86 (\$0.64) per day, for coverage of S\$100,000 CI Benefit and up to S\$200,000 of Continuous care benefit.

Some features of the plan include:

- Comprehensive CI coverage for multiple stages: protection against 104 medical conditions across early, intermediate and severe stages.

- Continuous care benefit: additional monthly cash payout of 1% of the sum insured upon the diagnosis of any of the 36 covered severe stage CIs for up to 200% of the original sum insured.
- Lump sum payout for all stages of CI: accelerated payout of 50% of the sum insured upon the diagnosis of early and intermediate stages of a covered CI and a payout of 100% of the sum insured upon the diagnosis of a covered severe stage CI.
- Support for mental health: benefits across seven mental health conditions.
- Premium waiver benefit: all future premiums waived upon the diagnosis of a covered early or intermediate stage CI.



Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked

Regional insurtech furthers financial inclusion with tailored protection for products purchased through digital loan platforms

As part of its commitment to advancing financial inclusion and providing insurance for all, regional insurtech Igloo has partnered with consumer finance platforms in the Philippines to offer gadget protection products to shoppers. Igloo aims to extend access to insurance products and streamline the process of protecting items purchased through digital loans or alternative financing, whether online or in-store, providing consumers with a more accessible and convenient means to secure their purchases effectively.



"While the Philippines has made notable strides in financial inclusion, a considerable portion of the population remains unbanked. This translates to the inability to establish a credit history, which is essential for accessing financial products such as credit cards and loans," said Roberto Vea, Commercial Lead at Igloo Philippines. "This is why the consumer lending industry has risen by leaps and bounds—it caters to the needs of the unbanked population by providing alternative financial solutions such as digital loans that do not rely on traditional banking infrastructure."

In partnership with Etiqua, Igloo has introduced innovative products like Gadget Protection, Loan Protect with Skyro, and Loan Protect with Salmon. Soon, Salmon, Etiqua, and Igloo will also launch Accidental Damage and/or Liquid Damage, along with Extended Warranty products. These offerings provide comprehensive protection for customers' purchases through consumer finance platforms.

These products provide extensive coverage for device repairs, replacements, and loan repayments in the event of unexpected incidents that impact the customer. These protection products are available in top mobile and appliance stores nationwide.

The process is simple: when a customer purchases a device, the insurance product is seamlessly integrated into the client's loan amount. This integration ensures that premium payments are effortless, hassle-free, and budget-friendly.

Once the policy is active, Gadget Protection will step in if the consumer faces device issues requiring repairs or replacements. The policy covers the costs associated with these services, providing the customer with peace of mind and financial security.

"We are committed to our mission of providing 'insurance for all' and that includes safeguarding purchases made by an underserved sector because it offers a layer of financial protection that they may not otherwise have access to. We will continue to work with our partners to develop products that cater to the diverse needs of the people we serve," Vea ended.

Learn more about Igloo's products by visiting iglooinsure.com

Lower barriers to enter, compete, and grow faster and smarter



BUSINESS

Tech-driven approach transforms insurance accessibility



TDT

Published on: Apr 04, 2024, 09:38



Leveraging its strong foothold in Southeast Asia, Etiqua Philippines, the country's leading advocate of Insurtech, is committed to delivering an exceptional customer experience by simplifying the insurance journey for Filipinos. Etiqua Philippines has streamlined the traditional process by introducing innovative digital touchpoints that enable members to access insurance services such as policy inquiries, claims processing, and general assistance with a single click.

Rico Bautista, Etiqua Philippines president and CEO, expressed, "In our six decades of providing insurance solutions, we have witnessed firsthand the power of technology in streamlining the insurance acquisition process for millions of Filipinos. We are dedicated to simplifying the insurance journey for all, aligning with our core mission to contribute to making the Philippines a better place."

As one of the few insurance companies in the country holding a composite license, Etiqua Philippines further simplifies the insurance process by presenting a consolidated range of life and non-life insurance products under a single brand. To address the various insurance needs of every Filipino, Etiqua Philippines provides a comprehensive range of insurance solutions that can easily be availed through the Etiqua website, Smile PH 3.0 App, HR and Provider Portals, and Doctor's App.

Etiqua Philippines' upgraded Smile PH 3.0 App is a unified omnichannel app that speeds up the insurance process. Designed for both Group Medical and Retail Insurance clients, it provides convenient app-based access to basic plan and policy details and facilitates seamless transactions such as requesting a Letter of Guarantee and viewing policy details. This unified omnichannel app can be easily and quickly downloaded from the Google Play Store and App Store.

Serving as the web version of the Smile PH app, the Etiqua Member Portal is designed explicitly for Group Medical plan members who prefer a web-based portal to a mobile application. It offers the same comprehensive features as the Smile App, the only distinction being its web-based accessibility.

To enhance the partnership experience, Etiqua Philippines introduces its Provider Portal, an exclusive web-based application for partner hospitals and clinics. This platform offers secure and convenient business interactions. It provides features such as requesting Letters of Guarantee, viewing and monitoring payments, and downloading Certificates of Withholding Tax (BIR 2307) 24/7.

April 2024

Etiqa Mentions – the Philippines

Date	Headline	Media Outlet	URL Link
28-Apr-2024 03:59PM	Safe shopping: Protection plans for online purchases launched	The Philippine Star	https://www.philstar.com/lifestyle/the-budgetarian/2024/04/28/2342515/safe-shopping-protection-plans-online-purchases-launched
18-Apr-2024 12:35PM	Igloo Broadens Insurance Access to Underbanked Through New Consumer Finance Partnerships	Wazzup.PH	https://www.wazzup.ph/igloo-broadens-insurance-access-to-underbanked-through-new-consumer-finance-partnerships/
12-Apr-2024 12:08AM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Gadgets Magazine	https://gadgets magazine.com.ph/technology/fintech/igloo-access-to-insurance
11-Apr-2024 08:00AM	PASSENGERS UNABLE TO CONTINUE JOURNEY DUE TO DISRUPTED ETS SERVICE TO GET FULL REFUND – KTMB	The Philippines News Gazette	https://www.philippinesnewsgazette.com/passengers-unable-to-continue-journey-due-to-disrupted-ets-service-to-get-full-refund-ktmb/
10-Apr-2024 11:35PM	How SEA insurtech Igloo extends insurance access to the underbanked	Tech and Lifestyle Journal	http://techandlifestylejournal.com/insurtech-igloo-insurance-underbanked/
10-Apr-2024 02:20PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	LionhearTV.net	https://www.lionheartv.net/2024/04/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
08-Apr-2024 05:23PM	Igloo partners with consumer finance platforms in PH	Upgrade Magazine	http://www.upgrademag.com/web/2024/04/08/igloo-partners-with-consumer-finance-platforms-in-ph/
08-Apr-2024 04:32PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Mega Bites	https://www.megabites.com.ph/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
08-Apr-2024 01:58PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	HYPE MANIA	https://hypemaniaph.com/2024/04/08/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
08-Apr-2024 12:54PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked - Gadget Sidekick	Gadget Sidekick - Gadget Reviews	https://gadgets idekick.com/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
08-Apr-2024 09:26AM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Corner Magazine PH	http://cornermagazineph.com/2024/04/08/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
07-Apr-2024 09:01AM	Igloo’s partnerships provide the underbanked access to insurance	Back End News	https://backendnews.net/igloos-partnerships-provide-the-underbanked-access-to-insurance/
06-Apr-2024 04:26PM	Igloo extends access to insurance to the underbanked	The Technivore	https://www.thetechnivore.com/igloo-extends-access-to-insurance-to-the-underbanked/

Date	Headline	Media Outlet	URL Link
06-Apr-2024 03:41PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Amazing Jing For Life	https://amazingjingforlife.blogspot.com/2024/04/through-its-new-partnerships-with.html
06-Apr-2024 03:22PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Orange Magazine	https://orangemagazine.ph/2024/igloo-extends-access-to-insurance-to-the-underbanked/
06-Apr-2024 11:00AM	Through Its New Partnerships with Consumer Finance Platforms, Igloo Extends Access to Insurance to the Underbanked	Boy Raket	http://www.boyraket.com/2024/04/through-its-new-partnerships-with.html
05-Apr-2024 11:41PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Team PCheng	http://www.teampcheng.com/blog/lifestyle/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
05-Apr-2024 07:56PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Pinay Ads - PRNewswire	https://www.pinayads.com/2024/04/igloo-extends-access-to-insurance-to-the-underbanked/
05-Apr-2024 06:43PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	ShopgirlJen	http://www.shopgirljen.com/2024/04/through-its-new-partnerships-with.html
05-Apr-2024 02:30PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Swirling Over Coffee	https://www.swirlingovercoffee.com/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
05-Apr-2024 01:35PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	Manila Republic	https://www.manilarepublic.com/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/
05-Apr-2024 01:23PM	Through its new partnerships with consumer finance platforms, Igloo extends access to insurance to the underbanked	DBedalyn.com	https://dbedalyn.com/through-its-new-partnerships-with-consumer-finance-platforms-igloo-extends-access-to-insurance-to-the-underbanked/