



ACTYVE

What is ACTYVE ?

Whether you are on the water worrying about cutting your feet on sharp rock, in the court rolling your ankle on a quick stop or on a bike enduring a crash, ACTYVE has your back to protect you and your items!

At YAS, we want you to experience the exhilaration of active sports at your command, knowing that our innovative ACTYVE has got you covered.

We provide seamless protection for every adrenaline-fueled adventure you seek, giving you more reasons to take on challenges and adventures in life.

Coverage Period **Three (3) Months**

Coverage Benefits	Coverage Amount
Medical Expenses	Up to MYR 2,000
Damage to Personal Effect during Activity Session	Up to MYR 2,000
Accidental Death & Total & Permanent Disability	Up to MYR 10,000
Temporary Total Disablement	Up to MYR 100 per week up to maximum 5 weeks
Temporary Partial Disablement	Up to MYR 50 per week up to maximum 5 weeks

FAQ

1. What does ACTYVE cover?

Your coverage amount depends on the types of accidents and the injuries or damages caused. For more details, please refer to ACTYVE Policy Wordings.

ACTYVE's coverage includes:

1. Medical Expenses Cover up to RM 2,000.
2. Personal Effects Cover up to RM 2,000.
3. Accidental Death & Total / Partial Disability Cover up to RM 10,000.

2. Who is the insurer and underwriter of ACTYVE ?

ACTYVE is issued by Etiqa General Insurance Berhad ("the Company"), an authorised insurer in Malaysia. Etiqa General Insurance Berhad is part of Maybank's insurance and takaful arms. YAS DIGITAL LIMITED is a licensed insurance agency of Etiqa General Insurance Berhad.

3. I am a non-Malaysian participant. Am I eligible for ACTYVE ?

Yes! ACTYVE coverage is applicable for any individual between 16-65 years old with a valid Malaysia IC or passport issued by a government.

However, individuals with passports issued by the governments in the following sanctioned countries will not be able to purchase ACTYVE policy:

- Cuba
- North Korea (Democratic People Republic of Korea/DPRK)
- Crimea Region of Ukraine
- Iran
- Syria
- Russia

4. Is there any waiting period for ACTYVE policy?

We know accidents may happen unexpectedly, therefore once you've successfully purchased the ACTYVE plan and receive the policy confirmation email- you are immediately covered.

5. Are there any sports that are excluded from ACTYVE ?

- Professional sports, speed contests, and racing of any kind (other than on foot) are excluded.
- Water ski jumping and hang-gliding are excluded.
- Under-water activities involving the use of breathing apparatus are excluded.
- Hunting and mountaineering requiring the use of ropes and/or guides are excluded.
- Activities involving any form of martial arts are excluded.
- Activities using woodworking machinery driven by mechanical power other than portable tools applied by hand are excluded.

6. Can I transfer my ACTYVE policy to others?

Sorry, we aren't able to transfer your policy at the moment. If you have further queries, please contact us at rylie@my.yas.io and we'll try our best to assist you.

7. Can I terminate and refund my ACTYVE policy?

You can cancel your policy within 7 days after you registered and purchased ACTYVE. The refund will be made accordingly. Please email us at rylie@my.yas.io. If you like to do this.

8. Why are you collecting information about my nationality and personal details?

We collect information about your nationality and personal details for underwriting purposes. This also helps us provide a better user experience and better products for you in the future.

How to claim

1. Download the YAS Microinsurance Malaysia app.
2. Sign in with the mobile number and email you used to register for the event.
3. Once you are logged in, you will find your activity under "My Coverage".
4. Tap "Make a claim." follow the steps and upload the required document. Once you are done click "Submit".
5. Your claim is on its way for processing!
6. Once the claim is approved, our insurer will transfer the eligible amount directly to your bank account.

Important:

- The bank account number needs to be your name as per registration (Name as your ID).
- All claims have to be made within fourteen (14) days from the event date.