



Submission ID No.: EBP\_20201126\_TGTW000573\_1

e-GROUP MAJOR CLAIM SUBMISSION

GROUP MAJOR & HOSPITAL BENEFITS CLAIMS

CONTRACT/POLICY NUMBER	TGTW000573
CONTRACTHOLDER NAME	User1
SUBSIDIARY NAME	PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN) - AKAUN AM
NAME OF LIFE ASSURED	dfsdfdf
NRIC / ID OF LIFE ASSURED	24344234eeecg
NAME OF PERSON SUBMITTING CLAIM	User1
CONTACT NUMBER (OFFICE/ MOBILE)	TGTW000573
EMAIL ADDRESS	aisun.l@etiqa.com.my
BANK DETAILS OF CLAIMANT	<div>NAME OF BANK : BANK SIMPANAN NASIONAL BERHAD</div> <div>ACCOUNT NUMBER : 4234234324</div> <div>COMPANY REGISTRATION NUMBER : ss24432</div> <div>(NOT APPLICABLE FOR INDIVIDUAL CLAIMANT)</div>
CLAIM TYPE	Death (Non-Accidental)
EVENT DATE	29 November 2019
CAUSE OF DEATH / DIAGNOSIS	Other
UPLOADED DOCUMENTS	Press Release 25 Oktober.pdf STAR FAQ Etiqa Developer Positions.pdf

E-DECLARATION

I do solemnly and sincerely declare that I am the nominee/administrator/beneficiary for the Takaful benefit of the deceased and further declare as follows:-

1. That the foregoing answers and statements on the Deceased are complete and true to the best of my knowledge and belief, and that I have withheld no material facts from the Company.
2. That any difference, if any, in respect of the details contained in the enclosed supporting document and the information presented to Etiqa Family Takaful Berhad (Etiqa Takaful) in this form refers to the same person. I understand and agree that Etiqa Takaful has the sole discretion to reject this application if the information given is false or insufficient.
3. That the original certificate whether or not enclosed therein (if any), due to loss or mutilated, belongs to the deceased.
4. And I hereby authorize any medical practitioner, surgeon person, hospital, clinic and any other institution or organization to furnish Etiqa Famiy Takaful Berhad or its representative any information that may be required concerning my health conditions, for settlement of this claim. I agree that Etiqa Family Takaful Berhad or its representative may use or disclose any of the information collected or held to third parties such as reinsurers, medical examiner or medical consultant, claims investigator and etc. within or outside Malaysia for the purpose of processing the claim. I agree that a photocopy of this authorization shall be considered as effective and valid as original.
5. I, agree, consent and allow Etiqa Family Takaful Berhad (hereinafter called "Etiqa Takaful") to process my personal data (including sensitive personal data) ('Personal Data') with the intention of processing this Claim Form, in compliance with the provisions of the Personal Data Protection Act 2010.
6. I, understand and agree that any Personal Data collected or held by Etiqa Takaful contained in this Claim Form may be held, used, processed and disclosed by Etiqa Takaful to individuals and/or organizations related to and associated with Etiqa Takaful or any selected third party (within or outside Malaysia, including medical institutions, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this Claim Form and providing subsequent service related to it and to communicate with me for such purposes.
7. I agree that a copy of documents submitted shall be as valid as the original. I confirm that the information given on this online submission form is to the best of my knowledge and belief, true in every aspect. I understand that the making of a fraudulent claim by providing untrue information is a criminal offence likely to lead to prosecution.

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**E-Signature of claimant**  
**Name:** User1  
**Date:** 26 November 2020



**ISTANA NEGARA**  
**JALAN TUANKU ABDUL HALIM**  
**50480 KUALA LUMPUR**  
Web: [www.istananegara.gov.my](http://www.istananegara.gov.my)

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## **KENYATAAN MEDIA**

Kuala Lumpur, 25 Oktober, 2020 – Adalah dimaklumkan bahawa KDYMM Seri Paduka Baginda Yang di-Pertuan Agong Al-Sultan Abdullah Ri'ayatuddin Al-Mustafa Billah Shah Ibni Almarhum Sultan Haji Ahmad Shah Al-Musta'in Billah telah berkenan memperhalusi permohonan yang telah dipersembahkan oleh YAB Perdana Menteri Tan Sri Muhyiddin Yassin di majlis menghadap di Istana Abdul Aziz, Kuantan, Pahang pada Jumaat lalu (23 Oktober, 2020).

Permohonan tersebut ialah pelaksanaan Darurat Perkara 150(1) dan Pemasyhuran Ordinan Darurat (Kuasa-Kuasa Perlu 2020) menurut Perkara 150(2B) Perlembagaan Persekutuan untuk memerangi ancaman wabak COVID-19 di negara ini.

Setelah memperhalusi permohonan dan berbincang dengan Raja-Raja Melayu dan melihat situasi yang sedang dihadapi oleh negara, Al-Sultan Abdullah merasakan Kerajaan sekarang telah berjaya menangani wabak ini dengan baik dan berkesan.

Seri Paduka Baginda amat mempercayai keupayaan Kerajaan di bawah pimpinan YAB Perdana Menteri untuk terus melaksanakan dasar dan tindakan penguatkuasaan bagi membendung gejala wabak COVID-19 ini dari terus merebak.

Al-Sultan Abdullah berpendapat tiada keperluan buat masa ini untuk Seri Paduka Baginda mengisytiharkan darurat di negara ini atau mana-mana bahagian negara Malaysia.

Kendatipun begitu, Seri Paduka Baginda ingin mengingatkan ahli-ahli politik untuk memberhentikan segera segala *politicking* yang boleh mengganggu kestabilan pemerintahan negara.

Al-Sultan Abdullah turut berpendapat bahawa tiada perlunya Ahli-ahli Parlimen meneruskan tindakan tidak bertanggungjawab yang boleh mengganggu gugat kestabilan Kerajaan sedia ada.

Seri Paduka Baginda menegaskan bahawa Belanjawan Negara 2021 yang akan dibentangkan di sidang Parlimen adalah amat penting kepada rakyat di dalam menangani wabak COVID-19 dan memulihkan ekonomi negara. Justeru, peruntukan kewangan amat diperlukan oleh petugas barisan hadapan bagi melancarkan tugas dan tanggungjawab mereka.

Sesungguhnya, Al-Sultan Abdullah amat prihatin terhadap kegelisahan seluruh rakyat ekoran daripada kenaikan mendadak beberapa kluster baharu dan kes positif harian COVID-19 di negara ini.

Al-Sultan Abdullah menzahirkan keyakinan bahawa dengan semangat perpaduan dan juang yang tinggi seperti yang telah pernah dipamerkan bersama, kita mampu sekali lagi berganding bahu memerangi gelombang ketiga penularan wabak ini.

Sehubungan dengan itu, Seri Paduka Baginda menyeru seluruh rakyat, tanpa mengira latar belakang dan khususnya fahaman politik, mengenyampingkan segala perbezaan dan perbalahan untuk bersatu padu dan bersatu hati memainkan peranan masing-masing dalam membantu Kerajaan dan pihak-pihak berkuasa membendung wabak COVID-19 demi keselamatan diri dan kesejahteraan negara yang kita cintai bersama ini.

Al-Sultan Abdullah turut mengambil kesempatan ini mengajak seluruh rakyat untuk bersama Seri Paduka Baginda berdoa semoga wabak COVID-19 ini dapat dibanteras dengan berkesan dan diakhiri dengan segera.

Dato' Indera Ahmad Fadil Shamsuddin  
**Datuk Pengelola Bijaya Diraja**  
**Istana Negara**

## Frequently Asked Question (FAQs)

Q1	<b>What is Staff Talent Acquisition Referral (STAR) programme and why it is introduced?</b>
	<p>STAR programme is designed for staffs to refer potential external candidates for seven Developer positions and two Tester positions within Etiqa i.e. Web Developer, .Net Developer, Java Developer, Mobile Developer, Cobol Developer, PHP Developer, NodeJS Fullstack Developer Test Engineer and VAPT Engineer.</p> <p>This programme is introduced with the objective of involving employees in the recruitment process by tapping on their valuable channel and network. As a return, the rewards will be given to the referrer with each successful hiring.</p>
Q2	<b>What are the positions covered under STAR programme?</b>
	<p>The referral rewards is offered for the following seven positions:</p> <ul style="list-style-type: none"><li>• Web Developer</li><li>• .Net Developer</li><li>• Java Developer</li><li>• Mobile Developer</li><li>• Cobol Developer</li><li>• PHP Developer</li><li>• NodeJS Fullstack Developer</li><li>• Test Engineer</li><li>• VAPT Engineer</li></ul>

Q3	What is the job description and required criteria for the seven developer positions (Web Developer, NodeJS Fullstack Developer .Net Developer, Java Developer, Mobile Developer, Cobol Developer, PHP Developer Test Engineer and VAPT Engineer)?				
	<table border="1"> <thead> <tr> <th data-bbox="370 394 631 432">Position</th><th data-bbox="631 394 1325 432">Job Description &amp; Required Criteria</th></tr> </thead> <tbody> <tr> <td data-bbox="370 432 631 1896"> <b>Mobile Developer</b> </td><td data-bbox="631 432 1325 1896"> <ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>◦ <b>Flutter - Dart, Android - Kotlin &amp; iOS - Swift</b></li> </ul> </li> <li>• We're looking for creative and dynamic teammates to join us building high performing mobile applications on Android and iOS using latest mobile development framework by Google.</li> <li>• The development involves creating engaging mobile user interface, based on modern design languages introduced by Leading Tech Players, e.g Material by Google and Fluid design by Microsoft; we're also venturing into lively animated component using Flare by 2Dimension, and Lottie by AirBnB.</li> <li>• You will also gain exposure to various FinTech industry domain knowledge, exposure to business logic, and industry-specific API, including Payment Gateway, Flight Information API integration for travel-related business; as well as managing app publication and distribution, conducting A/B Testing, personalized content delivery to our internal users, agents, and customers alike.</li> <li>• You will be exposed to a number of audacious projects, such as Big Data Analysis, Automated Claim, Health &amp; Wellness project, Emergency Auto Assists; we focus on user-centric design to make our society a better place.</li> <li>• All it takes will be aspiration to research and to produce creative output to solve the industry problem.</li> </ul> </td></tr> </tbody> </table>	Position	Job Description & Required Criteria	<b>Mobile Developer</b>	<ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>◦ <b>Flutter - Dart, Android - Kotlin &amp; iOS - Swift</b></li> </ul> </li> <li>• We're looking for creative and dynamic teammates to join us building high performing mobile applications on Android and iOS using latest mobile development framework by Google.</li> <li>• The development involves creating engaging mobile user interface, based on modern design languages introduced by Leading Tech Players, e.g Material by Google and Fluid design by Microsoft; we're also venturing into lively animated component using Flare by 2Dimension, and Lottie by AirBnB.</li> <li>• You will also gain exposure to various FinTech industry domain knowledge, exposure to business logic, and industry-specific API, including Payment Gateway, Flight Information API integration for travel-related business; as well as managing app publication and distribution, conducting A/B Testing, personalized content delivery to our internal users, agents, and customers alike.</li> <li>• You will be exposed to a number of audacious projects, such as Big Data Analysis, Automated Claim, Health &amp; Wellness project, Emergency Auto Assists; we focus on user-centric design to make our society a better place.</li> <li>• All it takes will be aspiration to research and to produce creative output to solve the industry problem.</li> </ul>
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		<p><b>.Net Developer</b></p> <ul style="list-style-type: none"> <li>• Skill Sets Required: <ul style="list-style-type: none"> <li>○ .Net, SQL Server, ASP.NET framework, and design/architectural patterns (e.g. Model-View-Controller (MVC))</li> <li>○ Knowledge of at least one of the .NET languages (e.g. C#, Visual Basic .NET) and HTML5/CSS3</li> <li>○ Oracle and PLSQL</li> <li>○ REST, RPC</li> </ul> </li> <li>• We are looking for a .Net developer to build software using languages and technologies of the .NET framework.</li> <li>• You will create applications from scratch, configure existing systems and provide user support.</li> <li>• In this role, you should be able to write functional code with a sharp eye for spotting defects.</li> <li>• You should be a team player and excellent communicator. If you are also passionate about the .NET framework and software design/architecture, we'd like to meet you.</li> <li>• Your goal will be to work with internal teams to design, develop and maintain software</li> </ul>	

	<p><b>Java Developer</b></p>	<ul style="list-style-type: none"> <li>• Skill sets required: <ul style="list-style-type: none"> <li>◦ J2EE, JavaScript, HTML, JSP, XML, Oracle, PLSQL, MQ, MVC, Spring, and performance tuning</li> </ul> </li> <li>• We are looking for a Java Developer to design, develop, improve and implement technical solutions as part of Java project implementations enterprise.</li> <li>• You will gain exposure in enterprise system Java Solutions, implementation and facilitation of agile methodology and overseeing the overseeing the implementation, configuration and testing of the architecture.</li> <li>• In this role, you will adhere to coding standards and best practices while developing application under Java project implementation enterprise.</li> <li>• You should be able to work independently with minimum supervision, team player and detail oriented in order to produce result that meets the business requirements and product specifications.</li> </ul>	
	<p><b>Cobol Developer</b></p>	<ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>◦ SMART400, Cobol Mainframe, BO, MQ &amp; XML, Java Programming</li> <li>◦ Policy/M, Life/Asia</li> </ul> </li> <li>• We are looking for Cobol Developer to design, develop, improve and implement technical resolutions as part of Cobol project enterprise implementations.</li> <li>• You will gain exposure in conducting system development, code change/enhancement as per Etiqua Standard Development Life Cycle (SDLC), system debugging and prepare unit testing specifications.</li> <li>• Also, you will gain exposure in the creation of technical and user</li> </ul>	

		<p>documentation to meet project requirement and user request</p> <ul style="list-style-type: none"> <li>• In this role, you are expected to be able to work in a team, strong written and interpersonal skills, fast learner, and passion for new technology</li> <li>• Having an insurance and scrum knowledge is an added advantage.</li> </ul>	
	<b>Web Developer</b>	<ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>◦ Vue.js, Angular, React</li> </ul> </li> <li>• We're looking for creative and dynamic teammates to join us building high performing Web applications using latest web development framework</li> <li>• The development involves creating engaging web user interfaces, based on modern design languages introduced by Leading Tech Players, e.g Material by Google and Fluid design by Microsoft; we're also venturing into Lively Kernel animated component.</li> <li>• You will also gain exposure to various FinTech industry domain knowledge, exposure to business logic, and industry-specific API, including Payment Gateway, Flight Information API integration for travel-related business; as well as managing web app publication and distribution, conducting A/B Testing, personalised content delivery to our internal users, agents, and customers alike.</li> <li>• You will be exposed to a number of audacious projects, such as Big Data Analysis, Automated Claim, Health &amp; Wellness project, Emergency Auto Assists; we focus on user centric design to make our society a better place.</li> <li>• All it takes will be aspiration to research and to produce creative output to solve the industry problem.</li> </ul>	



	NodeJS Fullstack Developer	<ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>○ NodeJS, Express Framework, React, Angular, Redis, MongoDB, MariaDB</li> <li>○ Bonus: Progressive Web App, Electrons</li> </ul> </li> <li>• We're looking for visionary, and innovative teammates to build scalable, high performing systems, APIs and web portals using a micro-services architecture approach.</li> <li>• You will be part of team to use main-stream technology, primarily NodeJS, and create modern REST API, as well as the latest GraphQL interface for cross platform integration.</li> <li>• As a full stack developer, your scope will cover from Front-End Programming (Progressive Web App, Responsive Web, Electrons etc.) to API middleware, and to Back-End Data Structure, using popular techs such as Redis, MangoDB, MariaDB etc.</li> <li>• You will gain exposure to various Fintech related API, a great opportunity to polish your working experience, and to work on many high profile project such as Claim Automation, Smart Auto Assists System.</li> </ul>	
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	<p><b>PHP Developer</b></p>	<ul style="list-style-type: none"> <li>• Skillsets Required: <ul style="list-style-type: none"> <li>○ Laravel, Yii</li> <li>○ Front-End Technologies: Java Script, HTML5 and CSS3</li> <li>○ Platform - Unix, Windows</li> <li>○ Programming - .PHP, PL/SQL</li> <li>○ Database - Oracle 12c</li> </ul> </li> <li>• Knowledge of back-end integration with multiple systems and data warehouse is also required.</li> <li>• We are looking for a PHP Developer responsible for managing back-end services and the interchange of data with core system.</li> <li>• Your primary focus will be the development of all server-side logic, definition and maintenance of the central database, and ensuring high performance and responsiveness to requests from the front-end.</li> <li>• You will also be responsible for integrating the front-end elements built by team members into the application. Therefore, a basic understanding of front-end technologies is necessary as well.</li> <li>• Experience in Insurance business (ideal), financial services industry and customer service environment.</li> </ul>	
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	Test Engineer	<ul style="list-style-type: none"> <li>• Skillsets Required: <ul style="list-style-type: none"> <li>○ Test Execution &amp; Reporting of test results</li> <li>○ Test Design, Test Execution, Test Methods &amp; Tools</li> <li>○ Microsoft Office.</li> <li>○ Use of test management tools, defect tracking systems and version control systems such as HP UFT, Katalon and Jenkins</li> </ul> </li> <li>• We are looking for a motivated, team player and passionate test engineer to drive innovation and move the organization forward.</li> <li>• You are accountable for identifying and close defects in the system under test before delivered in UAT/Production.</li> <li>• As testers, you are able to gain exposure in designing and executing test cases, implementing and support of automated testing tools and automated test scripts, contribute to appropriate tracking and reporting of test progress.</li> <li>• Testers are expected to have an understanding of testing technologies, writing Test Plans, Test Specifications and Test Reports.</li> <li>• Experience in Insurance industry is a value added.</li> <li>• Strong oral and written communication skills.</li> </ul>	
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	<p><b>Vulnerability Assessment and Penetration Test (VAPT) Engineer</b></p>	<ul style="list-style-type: none"> <li>• Skillsets required: <ul style="list-style-type: none"> <li>○ Automated Tools (eg: Qualys/Nessus/Nexpose, Webinspect/AppScan)</li> <li>○ Latest OWASP Top 10 vulnerability and method of testing</li> <li>○ Vulnerability assessment tools</li> <li>○ Ability to write scripts for compliance checks</li> <li>○ SANS GPEN certified preferred</li> </ul> </li> <li>• We are looking for VAPT engineer that portrays positive values such as high integrity, motivated and efficient with strong oral and written communication skills and team player to be part of the organization.</li> <li>• As VAPT engineer, you will be participating variety of engagements which may include, network equipment, servers, applications, APIs, wireless infrastructure, mobile devices, and other information systems.</li> <li>• You are also able to gain exposure in using variety of tools and techniques that may include red teaming and social engineering.</li> <li>• VAPT engineer is accountable for conducting scans and tests on predetermined and ad-hoc by using automated tools.</li> <li>• Also you are given the opportunity to explore manual and automated penetration testing and executing vulnerability assessments.</li> </ul>	
Q4	How do I submit the application and what documents are required?		
	<p>Staff to submit the Referral Form together with respective candidate's latest curriculum vitae (CV) via email to starpgm@etiqa.com.my (Note : To copy the email submission as indicated in the form)</p>		
Q5	Who will notify the candidate upon receiving the referral's CV?		
	<p>The staff should notify his/her respective candidate on the participation in this programme.</p>		

Q6	Will Human Capital (HC) invite all the candidate for career conversation?
	No. All referred applications will be subjected to Etiqa's standard screening and selection process. Therefore, only shortlisted candidates will be invited for career conversation within 2 weeks of receipt of the referral form. If the candidate did not receive any invitation from HC two weeks after the date of application, it means that the candidate is not shortlisted for the position.
Q7	When can I know the result of the career conversation and who will notify the candidate on the outcomes?
	HC will notify both the staff and candidate on the results of the career conversation, via email, within 2 weeks after the career conversation.
Q8	What is the rewards plan for each position?
	<p>The Rewards Plan for one successful mid-career candidate:</p> <ul style="list-style-type: none"> <li>• Web Developer - RM1,000</li> <li>• Java Developer - RM1,000</li> <li>• Mobile Developer - RM1,000</li> <li>• Cobol Developer- RM1,000</li> <li>• .Net Developer - RM1,000</li> <li>• NodeJS Fullstack Developer - RM1,000</li> <li>• PHP Developer- RM1,000</li> <li>• Test Engineer - RM1, 000</li> <li>• VAPT Engineer - RM1, 000</li> </ul> <p>The reward under this programme will be treated as a taxable income, and any personal income tax incurred from this reward will be borne by staff. The reward will be applicable for contribution to the Employees Provident Fund.</p>
Q9	Will I be rewarded if the candidate was hired for other than the seven positions?
	No. The reward will only awarded if the candidate is successfully hired for either of the seven Developer positions.
Q10	Will I be rewarded in the event other staff has submitted the same candidate?
	In cases where there are 2 or more referrer to a candidate, the reward will be paid to the first referrer based on earliest submission date/time of the referral form & CV.

Q11	When will be the closing date for this programme?
	The programme is available until the required numbers are fulfilled for the respective Developer positions.
Q12	Will there be more positions included to this programme?
	HC and the management will review the business needs, as well as the response to this programme, in deciding more positions to be included in the programme.