Retrenchment, lifestyle, and COVID-19 coverage

Comprehensive Protection #ForYou



Comprehensive Coverage For You



Covid-19 Coverage

Upon diagnosis¹ or death.

Infinite PA is a Personal Accident plan that compensates you in the event of death, permanent disablement or hospitalisation. You have the flexibility to add on optional benefits for an all-round protection.

Income Earner Coverage

Cash allowance due to disablement, loss of income³ due to retrenchment with reimbursement for actual cost of medical and hospital expenses, including room & board due to infectious diseases.





Sports & Lifestyle Coverage

Covers smart devices, damages to sports belongings⁵ and accidental death and disablement from adventurous sports & activities.



Renewal Bonus

Accidental death and permanent disablement shall be increase by 10% of the amount of benefit on each renewal year up to 50% provided there is no claim under Accidental Death, Accidental Permanent Disablement and Double indemnity.



¹ Add-On Benefits



24 hours a day,

worldwide coverage.



for your family and dependents should accidental death occur.





Ease your financial burden

with medical expenses reimbursement and cash allowances.

Communicable Disease Benefit

Compassionate cash on death and relief assistance for covered infectious diseases.





Guide to get your renewal bonus

Mr. Ali signs up for Infinite PA plan 3 with RM500,000 sum insured. Renewal Bonus boosts coverage by 10% of the initial sum insured ¹, up to a maximum of 50% during the tenure, while premiums remain the same!

¹If there are no claims made in the previous year

YEAR 1

Sum Insured RM500,000

In the first year, no claims were made.

—(YEAR 2

Sum Insured RM550,000

A 10% increase in the sum insured since there were no claims in Year 1.

YEAR 4

Sum Insured RM600,000

In Year 3, Mr. Ali made a permanent disablement claim, so the sum insured has not increased since then.

No claim made in Year 4.

YEAR 3

Sum Insured RM600,000

Sum insured increases by 10% as there is no claim made in Year 2.

Mr. Ali lost one of his eyesight due to accident, and he made a permanent disability claim.

YEAR 5

Sum Insured RM650,000

Sum insured increases by 10% as there is no claim made in Year 4.

No claim made in Year 5.

YEAR 6

Sum Insured RM700,000

Sum insured increases by 10% as there is no claim made in Year 5.

No claim made in Year 6.

YEAR 8

Sum Insured RM750,000

There will be no increase in the sum insured as the renewal bonus has already reached 50% of the basic sum insured.

YEAR 7

Sum Insured RM750,000

The sum insured has increased by 10% since no claims have been filed in Year 6.

No claim made in Year 7.

Renewal bonus up to 50% of basic sum insured.

Basic Cover

	Sum Insured (RM)				
Benefits	Plan 1	Plan 2	Plan 3	Plan 4	
Accidental death	50,000	150,000	500,000	1,000,000	
Death due to infectious disease ¹	5,000	15,000	50,000	100,000	
Compassionate cash for accidental death & infectious diseases	1,000				
Accidental permanent disablement	Up to 50,000	Up to 150,000	Up to 500,000	Up to 1,000,000	
Double Indemnity (DI) - For accidental death/permanent disablement	Up to 100,000	Up to 300,000	Up to 1,000,000	Up to 2,000,000	
Monthly cash benefit for Total Permanent Disability (Only for 5 consecutive years)	2,000 per month, up to 120,000				
Loan outstanding balance		Up to 2	20,000		
Hospital confinement daily allowance due to accident	50 per day Max 1,500 for 30 days/incident	100 per day Max 3,000 for 30 days/incident	200 per day Max 6,000 for 30 days/incident	300 per day Max 9,000 for 30 days/incident	
Hospital confinement daily allowance due to infectious diseases (Covid-19 excluded)	Disease: 50 per day Max 1,500 for 30 days/incident				
Medical expenses due to accident	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000	
Lifestyle modification expenses and purchase of orthopaedic equipment/mobility aids	Up to 4,000	Up to 6,000	Up to 8,000	Up to 10,000	
Loss of personal effects/cash due to snatch theft	Up to 1,000 (Cash limit 500)				
Child education benefit	20,000 per child				

Basic Premium⁸

	Plan 1 Plan 2 Premium (RM) Premium (RM)			Plan 3 Premium (RM)		Plan 4 Premium (RM)		
Scheme	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
Myself	218.35	19.75	373.95	33.80	875.10	79.30	1,582.15	143.45
Myself and Spouse	393.10	35.65	673.30	61.10	1,575.25	142.90	2,847.95	258.20
Myself and Child(ren)	328.10	29.75	550.60	49.85	1,211.10	109.75	2,131.25	193.20
Family	524.55	47.65	887.15	80.40	1,998.70	181.25	3,555.25	322.30

Add-On Benefits for Adult

Add-On belief	Add-On Benefits for Adult					
	Benefits	Sum Insured (RM)				
Covid-19 Coverage	Relief Assistance Due To Covid-19 Pays a lump sum payment of the sum insured if the Insured is diagnosed with Covid-19. Note: Claimable once only.	500				
Income Earner Coverage	Weekly Benefit ² for Temporary Total Disablement Pays up to 24 weeks effective from the date of confirmation of temporary disability by a doctor.	200 per week Up to 4,800				
	Loss Of Income ³ Due To Retrenchment (Up To 3 Months) Coverage would be limited to: 1. Retrenchment and redundancy 2. Closure of the company due to natural disasters 3. Bankruptcy or closure of the company (due to Covid-19)	500 per month, for 3 months				
	Medical Expenses Due To Infectious Diseases ⁴ Reimburses the actual cost of medical and hospital expenses necessarily and reasonably incurred, including all daily room and board expenses.	Up to 2,000				
Sports & Lifestyle Coverage	Damage of Sports Belongings and/or Equipment Reimburses the cost of repairs or replaces the market value of the sports equipment.	Up to 3,000				
	Smart Device Protection ⁶ Compensate for loss or damage to the smart device as a consequence of: 1. Forcible and violent break-in or out of a premise; or 2. Snatch theft or attempted snatch theft; or 3. Forcible and violent break-in into a vehicle, subject to the vehicle being secured/locked	Up to 3,000				
	Accidental Death & Disablement Due To Adventurous Sport & Activity ⁷	Up to 50,000				

Add-On Premium⁸

Benefits		1 Person (RM)		2 Persons (RM)	
		Annual	Monthly	Annual	Monthly
Covid-19 Coverage	Relief assistance due to Covid-19	77.90	7.05	140.20	12.70
Income Earner Coverage	Weekly benefit for temporary total disablement	111.00	10.05	199.80	18.10
	Loss of income due to retrenchment (up to 3 months)	115.70	10.50	208.30	18.90
	Medical expenses due to infectious diseases	40.75	3.70	73.35	6.65
Sports & Lifestyle Coverage	Damage of sports belongings and/or equipment	274.90	24.95	494.85	44.85
	Smart device protection	133.65	12.10	240.55	21.80
	Accidental death & disablement due to Adventurous Sport & Activity	46.45	4.20	83.65	7.60

Income Earner complete coverage From as low as **RM1.77°** per day! Weekly Benefit² for Temporary Total Disablement RM200 per week **Basic Cover** Loss of Income³ due to retrenchment (For 3 months) (RM150,000) RM500 per month Medical Expenses due to infectious diseases⁴ up to RM2,000

- ¹ Infectious diseases include: Coronavirus, Dengue Fever, Malaria, Japanese Encephalitis (JE), SEVERE Acute Respiratory Syndrome (SARS), Zika or Chikungunya.
- ² Applicable if no claims are made under Permanent Disablement and Insured is not employed at the time of the accident (includes full-time housewives and students).
- ³ With submission of termination letter upon retrenchment/termination.
- ⁴ Infectious disease due to Dengue Fever, Malaria, Japanese Encephalitis (IE), Severe Acute Respiratory Syndrome (SARS), Zika or Chikungunya (excluding Coronavirus).
- ⁵ Excess of 10% of the claim amount for each and every claim is applicable, if accidental damage is caused by fire, storm, impact or crash with third-party vehicle. This benefit is limited to two (2) claims per year with submission of police report and other evidence.
- ⁶ Limited to two (2) claims per year provided a police report is lodged within 24 hours.
- ⁷ Please refer to contract for the list of Adventurous Sport & Activity.
- 8 Rates are before stamp duty (RM10) and other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
- 9 Daily rate for *Income Earner coverage* for 1 Person, Plan 2.

Contact a sales representative below Scan the QR Code to sign up online now OR

Log on to www.maybank2u.com.my for more information.

Please read the Product Disclosure Sheet before you decide to take up this plan.

This plan is underwritten by Etiqa General Insurance Berhad (197001000276), a subsidiary of Malayan Banking Berhad (196001000142). Etiga General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa General Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

V1/21/IPA

