

# PRODUCT DISCLOSURE SHEET



Life Insurance

Date: 26/09/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

## 1 What is Etiqa Life Secure?

**Etiqa Life Secure** offers insurance protection for **49** years. It pays a lump sum death and Total and Permanent Disability (TPD) benefit during the term of policy.

## 2 Know Your Coverages/Benefits

**As an illustration, for RM5,179.50 yearly, you will receive the following life insurance coverages/benefits.**

1	Death Benefit	<b>RM500,000</b>
2	TPD Benefit	<b>RM500,000</b> <b>Note:</b> The benefit is payable for TPD occurs prior to 64 <sup>th</sup> birthday, and is subject to RM2mil from all policies with us.
3	Surrender Benefit	Surrender value

**Reminder:** Please refer to the sales illustration for the details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Your life insurance **excludes**:





\* Suicide - if death was due to suicide within 1 year from the issue date or latest reinstatement date.

\* TPD that occurs directly or indirectly due to any of the following:

- Self-inflicted injuries or attempted suicide, while sane or insane;
- Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

**Note:** This list is **non-exhaustive**. You must refer to the policy for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, you can:**

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup><https://www.etiqa.com.my/life-and-family/etiqa-life-secure-insurance>

## 3 Know Your Obligations

**For your life insurance, you must pay a premium of:**

Premium	<b>RM5,179.50</b> yearly
Duration: Until the age of 80 years.	

**You also have to pay the following fees and charges:**

Stamp Duty	<b>RM10</b> will be paid by us
Total Commission	3.49% of total premium or <b>RM8,856.95</b>
Other applicable charges	Not applicable

## 4 Other Key Terms

\* You must disclose all materials facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your policy. Otherwise, you may risk having your contract voided, your claim rejected or terms and conditions of the policy being changed.

\* You should satisfy yourself that the plan serves your needs and that you can afford the premium.

\* Grace period – The additional period of time that is provided for you to pay the premium due. The grace period under this policy is 31 days from the date the premium is due.

\* Automatic premium loan will be activated automatically when the overdue premium remains unpaid at the end of the grace period, provided the policy has acquired a surrender value to deduct the unpaid premium. The policy will remain in force as long as the balance of the surrender value is sufficient to make such advances.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

## Can I cancel my policy?

Yes, you may cancel your policy by giving written notice to us.

- Free look period** - You have the right to cancel the policy by giving a written instruction to us within 15 days after the policy has been received by you, regardless of any reason. The premiums that you have paid (less any medical examination fee incurred) will be refunded to you.
- After free look period:** You may cancel your policy by returning the policy to us with a written surrender request. Cash surrender value (if any) will be payable to you.

**Customer's Acknowledgement\***

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Etiqa Life Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for Etiqa Life Secure and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Etiqa Life Secure and its riders, if applicable.

\* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

\_\_\_\_\_  
Name:  
Date:

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## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Accident Rider?

**Accident Rider** is a premium paying rider that is attachable to a life insurance plan for **39** years. It pays accidental benefit if the life insured dies or become total and permanent disability due to an accident.

### 2 Know Your Coverages/Benefits

As an illustration, for RM137.00 yearly, you will receive the following life insurance rider coverages/benefits.

1	Accidental Death or Permanent Dismemberment Benefit	Up to <b>RM100,000</b> , based on the outcome of an accident, as set out in the following table:	
		Accident Outcome	Benefit paid as a proportion of rider sum insured
		Death	100%
		Dismemberment of two or more limbs between wrist and shoulder for an arm or between ankle and hip for a leg	100%
		Total and irrecoverable loss of all sight in both eyes	100%
		Total and irrecoverable loss of all sight in one eye and dismemberment of one limb between wrist and shoulder for an arm or between ankle and hip for a leg	100%
		Dismemberment of one limb between wrist and shoulder for an arm or between ankle and hip for a leg	60%
		Total and irrecoverable loss of all sight in one eye	60%
		Total and irrecoverable loss of all hearing in both ears	60%
		Total and irrecoverable loss of speech	60%
		Dismemberment of thumb and index finger between knuckle and fingertip of either hand	25%
2	Double Indemnity Benefit	Additional 100% of rider sum insured is payable for accident arise due to any of the following circumstances: a) While the life insured was riding as a fare-paying passenger on a commercially licensed public land conveyance over an established route such as a bus or train (other than a taxi, hired vehicle, or an aircraft); b) While the life insured was in an elevator / lift or cable car (excluding those used in mines and on construction sites) duly certified to carry passengers; or c) As a direct result from a fire within a public building such as hotel, theatre or cinema, whilst the life insured is in the building.	
3	Compassionate Cash Benefit	An additional payment of 5% of the rider sum insured, up to a maximum of <b>RM5,000</b> per life will be payable, on death due to all causes.	
4	Medical Appliances / Mobility Aids Allowance	Additional <b>RM150</b> per accident	





**Reminder:** Please refer to the sales illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### This rider **excludes**:

- Participation in any criminal or illegal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;
- Participating in any dangerous or hazardous sport or hobby or activity such as (but not limited to) horse riding, steeple chasing, polo, horse racing, water sport such as underwater diving (except non-motorised sailing craft and swimming), hunting, racing (except foot racing) motor vehicular racing, mountaineering or potholing or caving and winter sports.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of exclusions.

#### If you have any questions or require assistance on your rider, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> <https://www.etiqa.com.my/life-and-family/etiqa-life-secure-insurance>

### 3 Know Your Obligations

<b>For your rider attached, you must pay a premium of:</b>	
Premium	<b>RM137.00</b> yearly
Duration: until the age of 70 years.	
<b>You also have to pay the following fees and charges:</b>	
Total Commission	4.38% of total premium or <b>RM234.27</b>

### 4 Other Key Terms

* The death or dismemberment occurs within 90 days from the date of accident.
<b>Note:</b> This list is <b>non-exhaustive</b> . You should refer to the policy for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

## PRODUCT DISCLOSURE SHEET



Life Insurance

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### Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health rider. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Hospital Income Rider?

**Hospital Income Rider** is a premium paying rider that is attachable to a life insurance plan for 39 years. It pays cash benefit upon hospitalization of the life insured.

### 2 Know Your Coverages/Benefits

**As an illustration, for RM52.25 yearly, you will receive the following medical and health rider coverages/benefits.**





Coverage	RM50 per day	
Hospital Income Rider	A daily cash benefit is payable upon hospitalization of the life insured, for up to 365 days throughout the rider term.	
	Benefit Type	Daily Cash Benefit (RM)
	Normal Ward	RM50
	Intensive Care Unit (ICU) / Coronary Care Unit (CCU) / Neonatal Intensive Care Unit (NICU)	RM100
	Overseas Hospitalisation	RM50
	Hospitalisation due to Pregnancy-related Illnesses	RM50

**Reminder:** Please refer to the sales illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### This rider **excludes**:

- Participation in any criminal or illegal act, strike, riot or civil commotion;
- War (whether declared or not), revolution, attack by foreign country, or invasion;
- Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
- Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- Self-inflicted injury or attempted suicide;
- Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- Physical and violent provocation by any life insured, leading to a similar response that leads to injury or death;
- Inhalation of poison, gas or fumes whether, voluntarily or involuntarily taken;
- Radioactive contamination arising from fuel, weapons, waste or processing;
- Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions;
- Sexually transmitted diseases or disorders, and conditions arising from these diseases or disorders;
- Any disease or disorder arising within the first thirty (30) days of continuous cover from the later of issue date or any reinstatement, unless due to accident;
- Psychiatric, mental or nervous disease or disorders, including but not limited to, any neuroses and their physiological or psychosomatic manifestations;
- Plastic / cosmetic, investigative, diagnostic, preventative, non-medically necessary or elective treatments or procedures;
- Eye treatments, procedure, or tests including but not limited to refraction or surgical correction of near-sightedness (Radial Keratotomy);
- Dental treatment, procedures, or tests, except as necessitated by accident to sound natural teeth occurring wholly during the policy term;
- Organ and tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;
- Procedures, treatments or tests related to pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, infertility; hormone replacement therapy, contraception, sterilization, birth defects, congenital or hereditary illness or conditions, erectile dysfunction and circumcision;
- Pre-existing conditions unless such condition has been declared at the time of application or reinstatement and accepted by us before the effective date or date of reinstatement; or
- Treatment of mental illness and psychiatric disorders, self-inflicted injury, attempted suicide, use of alcohol, and drug addiction and routine medical examinations or consultations.

**If you have any questions or require assistance on your rider, you can:**

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> <https://www.etiqa.com.my/life-and-family/etiqa-life-secure-insurance>

### 3 Know Your Obligations

**For your rider attached, you must pay a premium of:**

Premium RM52.25 yearly

Duration: until the age of 70 years.

**You also have to pay the following fees and charges:**

Total Commission 4.39% of total premium or RM89.36

#### Other Key Terms

- \* Your coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later, unless due to accident.
- \* The duration of hospitalization must be at least 6 consecutive hours.
- \* In the case of a life insured who is a juvenile, the daily cash benefit for a normal ward is limited to RM200 per day.
- \* Per condition - one or more in-patient stays at a hospital for a specific diagnosis, treatment or care, where each stay occurred within 14 days of the previous stay and resulted from the same underlying condition.
- \* Normal ward benefit is up to 180 days per condition.
- \* ICU/CCU/NICU benefit is up to 20 days per condition.
- \* Overseas hospitalization benefit is up to 30 days per condition.
- \* Hospitalization due to pregnancy-related illness benefit is up to 3 days per condition. Delivery and abortion is not covered, unless the abortion is due to a medical doctor's advice.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

#### Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

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## Dear Customer,

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### 1 What is Waiver Premium on Diagnosis of Critical Illness Rider?

**Waiver Premium on Diagnosis of Critical Illness Rider** is a premium paying rider that is attachable to a life insurance plan for **29** years. In the event that the life insured is diagnosed with one of the 35 covered critical illnesses (CI), the future premium of the policy will be waived until the expiry of the rider term.

### 2 Know Your Coverages/Benefits

**As an illustration, for RM312.46 yearly, you will receive the following life insurance rider coverages/benefits.**

Waiver Premium on Diagnosis of Critical Illness Rider	In the event the life insured is diagnosed with one of the 35 covered critical illnesses, the future premiums of the policy will be waived until the expiry of the rider term.
<b>Note:</b> Please refer to your policy for details on the critical illnesses covered.	





**Reminder:** Please refer to the sales illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

#### This rider **excludes**:

\* Critical illness occurring due to any of the following direct or indirect events or conditions:

- u) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;
- v) Participating in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
- w) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- x) Self-inflicted injuries or suicide or attempted suicide, while sane or insane;
- y) Injuries or hospitalization as a result of drug addiction, or while under the influence of alcohol;
- z) The critical illness is not listed in the Definition of Critical Illness;
- aa) The critical illness occurs prior to the issue date or date of reinstatement of the rider.

#### If you have any questions or require assistance on your rider, you can:

 Contact us at 1-300-13-8888 (Etiqua Online)	 Visit us at this website <sup>1</sup>	 Email us at <a href="mailto:info@etiqua.com.my">info@etiqua.com.my</a>	 Scan the QR code
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<sup>1</sup> <https://www.etiqua.com.my/life-and-family/etiqua-life-secure-insurance>

### 3 Know Your Obligations

**For your rider attached, you must pay a premium of:**

Premium	<b>RM312.46</b> yearly
Duration: until the age of 60 years.	
<b>You also have to pay the following fees and charges:</b>	
Total Commission	5.90% of total premium or <b>RM534.31</b>

### 4 Other Key Terms

\* Your CI coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.

\* For the following CI, your coverage will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:

- a) Cancer;
- b) Coronary Heart Disease Requiring Surgery;
- c) Heart Attack; and
- d) Other Serious Coronary Artery Disease.

\* CI survival period: 30 days after diagnosis of CI.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

### ? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.