



Life Insurance

PRODUCT DISCLOSURE SHEET	Etiqa Life Insurance Berhad ("We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to take up the Etiqa Critical Care Insurance. Be sure to also read the general terms and conditions.	Etiqa Critical Care Insurance
	<dd-mm-yyyy>

1. What is this product about?

Etiqa Critical Care Insurance is an insurance plan that covers 39 critical illnesses for 1 year. Please refer to Appendix 1 for the list of covered 39 critical illnesses.

2. What are the covers / benefits provided?

No.	Coverage / Benefit	Benefit Description
1	Critical Illness Benefit	<p>When the life insured is diagnosed with any 1 of the 39 covered critical illnesses (except Angioplasty and Other Invasive Treatments For Coronary Artery Disease) within the coverage term and survives at least 30 days from the date of diagnosis, the benefit payable is the sum insured of RM<sum insured>.</p> <p>The certificate of insurance will be terminated on the payment of the critical illness benefit (except Angioplasty and Other Invasive Treatments For Coronary Artery Disease), with no other benefits payable thereafter.</p> <p>For Angioplasty and Other Invasive Treatments For Coronary Artery Disease, a lump sum of the following will be payable:</p> <ul style="list-style-type: none">1) 10% of sum insured of RM<sum insured>; or2) RM25,000; <p>whichever is lower.</p> <p>Note: Angioplasty and Other Invasive Treatments For Coronary Artery Disease is claimable once. The payments will accelerate the sum insured of Etiqa Critical Care Insurance, and the certificate of insurance will continue to be in force.</p>

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).

3. How much premium do I have to pay?

The yearly premium that you have to pay is RM <premium>, for 1 year coverage.

The premium indicated is based on life insured's age next birthday at the commencement date of the certificate of insurance. Premium is reviewed yearly and it varies according to the age next birthday of life insured at the prevailing commencement date of the certificate of insurance.

All premium (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

4. What are the fees and charges that I have to pay?

Certificate of insurance related expenses such management expenses have been incorporated in your total premium. There is no commission charged on this plan.

5. What are some of the key terms and conditions that I should be aware of?

- a) Importance of Disclosure – To help Us making the right decision in accepting the risk and determining the rates and terms of your certificate of insurance, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the certificate of insurance, a claim not being paid, or terms and conditions of the certificate of insurance being changed.
- b) You should satisfy yourself that the plan serves your needs and that you can afford the premium.
- c) Free Look Period - You have the right to cancel the certificate of insurance with written instruction to Us within 15 days after the certificate of insurance has been received by you. We will then refund you the total premiums received. The certificate of insurance will be deemed to be received by us on the date it is personally delivered, the date of posting if sent to us by registered post, or on the date of transmission if electronically transmitted.
- d) We shall pay the critical illness benefit provided that the life insured survives at least 30 days from the date of diagnosis.
- e) Re-purchase - You are eligible to re-purchase this plan within 30 days from the certificate of insurance's expiry date, provided you did not make any claim for this certificate of insurance. The allowable sum insured for the re-purchase is either equal or lower than the sum insured of this certificate of insurance.

Note: This list is non-exhaustive. Please refer to the certificate of insurance for the full terms and conditions.

6. What are the major exclusions under this plan?

To keep the benefits under the plan affordable, various exclusions apply to the benefits payable.

- a) The certificate of insurance shall not cover any critical illness due to:
 - i) Pre-existing condition;
 - ii) Intentional self-inflicted injury while sane or insane;
 - iii) Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
 - iv) AIDS, AIDS related complex or infection by the HIV except those being covered.
- b) The certificate of insurance shall not cover any critical illness diagnosed:
 - i) Within 30 days from the issue date of certificate of insurance; and
 - ii) Within 60 days from the issue date of certificate of insurance for Cancer, Coronary Heart Disease Requiring Surgery, Heart Attack and Other Serious Coronary Artery Disease.The above 30 days and 60 days waiting periods are not applicable to re-purchase.

Note: This list is non-exhaustive. Please refer to the certificate of insurance for the full list of exclusions.

7. Can I cancel my certificate of insurance?

If the written cancellation notice is received after the 15-day free look period, you are entitled to the surrender value as below, provided you did not make any claim for this certificate of insurance.

$$(80\% \times \text{Annual Premium}) \frac{\text{No of days remaining to the next anniversary/expiry date}}{\text{No of days in the commencement year}}$$

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please e-mail at info@etiga.com.my, or by calling Etiqa Online at 1300-13-8888.

9. Where can I get further information?

If you have any enquiries, or require further information, please contact Etiqa Online by calling 1300-13-8888, or write to Etiqa Life Insurance Berhad (201701025113), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiga.com.my, or by calling 03-2297 3888, or visit www.etiga.com.my. Etiqa Life Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar types of cover available.

Please refer to Our website at www.etiqa.com.my for other similar types of cover available.

Appendix 1: List of Covered 39 Critical Illnesses

1	Alzheimer's Disease/ Severe Dementia	14	End-stage Liver Failure	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	15	End-stage Lung Disease	28	Multiple Sclerosis
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	16	Full-Blown AIDS	29	Muscular Dystrophy
4	Benign Brain Tumour – of Specified Severity	17	Fulminant Viral Hepatitis	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
5	Blindness – Permanent and Irreversible	18	Heart Attack – of Specified Severity	31	Paralysis of Limbs
6	Brain Surgery	19	Heart Valve Surgery	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	20	HIV Infection due to Blood Transfusion	33	Primary Pulmonary Arterial Hypertension – of Specified Severity
8	Cardiomyopathy – of Specified Severity	21	Kidney Failure – Requiring Dialysis or Kidney Transplant	34	Serious Coronary Artery Disease
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	22	Loss of Independent Existence	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	23	Loss of Speech	36	Surgery to Aorta
11	Coronary Artery By-pass Surgery	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living	37	Systemic Lupus Erythematosus with Severe Kidney Complications
12	Deafness – Permanent and Irreversible	25	Major Organ/ Bone Marrow Transplant	38	Terminal Illness
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	26	Medullary Cystic Disease	39	Third Degree Burns – of Specified Severity

IMPORTANT NOTE:

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at <issue date>