

## PRODUCT DISCLOSURE SHEET

The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you purchase a medical insurance policy that best meet your needs. You should read your policy carefully for full details on your coverage.

FIND OUT MORE:



### Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses up to age 85.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room & Board: [RM<amount>](#)
- Surgical Fees: [As charged. Subject to overall annual limit.](#)

Benefits payable are on cashless basis and subject to:

- Overall Annual Limit: [RM<amount>](#)
- Overall Lifetime Limit: [No limit](#)

#### What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified illnesses (e.g. hypertension, diabetes) during the first 120 days from the issue date or latest reinstatement date of the policy.
- Participation in any criminal or illegal act, strike, riot, terrorism, or civil commotion.

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

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)).

### Step 3 Can you afford the increase in premiums over time?

Premium Projection Table

Age	Current premium upon attained age (RM)	Estimated Premium		Over the long term, you can reduce premium payable by choosing plans with:
		Based on medical inflation of <a href="#">[7]</a> % <sup>1</sup> per annum (RM)	Based on medical inflation of <a href="#">[10]</a> % per annum (RM)	
<Entry age (N)>	<XX>			(a) A higher deductible, (b) A lower overall annual limit/hospital room & board limit.
<N+5 years>	<XX>	<YY>	<ZZ>	
<N+10 years>	<XX>	<YY>	<ZZ>	
<N+15 years>	<XX>	<YY>	<ZZ>	
<N+20 years>	<XX>	<YY>	<ZZ>	

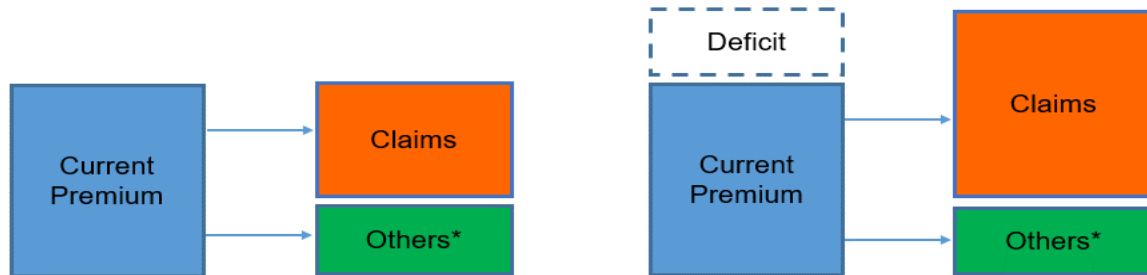
• The projection above is solely for **illustration purposes only**.

• Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.

• The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM[\[0.72\]](#)<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years [2020 to 2023](#).

<sup>2</sup> This is based on insurance and takaful industry average data from years [2021 to 2023](#). The actual experience of the plan you purchase may differ from the industry average.



**Now:** Premium sufficiently covers Claims and Others

**Future:** Arising from medical inflation, premium may not be enough to cover Claims and Others

\*Others include Commissions, Management Expenses and Profits

Note: This chart is not drawn to scale

#### Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim or termination of your policy.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund of premium received by Us.
- Your coverage will only start 30 calendar days after the issue date or latest reinstatement date of the policy, except for accidental injuries.
- The commissions<sup>3</sup> paid to the insurance agent is **RM<current premium\*15%>** or **15%** of the annual premium.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

<sup>3</sup> These figures are based on the current premium upon attained age.

#### Step 5 Have you considered other products that might suit your needs?

Product Options Table

	Recommended Product	Alternative Product Options	
Name	EasyMedic <Plan 1/2/3>	IL Ultimate Health <Plan 1>	EasyMedic <Plan 1>
Annual Premium	RM<Premium amount>	RM<Premium amount> <i>The annual premium is [lower/higher] by RM&lt;amount&gt;</i>	RM<Premium amount> <i>The annual premium is [lower/higher] by RM&lt;amount&gt;</i>
Type	Cashless facility <i>"We pay direct to hospitals"</i>	Cashless facility <i>"We pay direct to hospitals"</i>	Cashless facility <i>"We pay direct to hospitals"</i>
Coverage Term	Up to age 85 <i>"Renewal and premium rates are not guaranteed"</i>	Until age <70/80/90/100/basic plan policy term> <i>"Renewal is guaranteed but premium rates are not guaranteed"</i>	Up to age 85 <i>"Renewal and premium rates are not guaranteed"</i>
Deductible	RM<0/1,000> deductible	RM40,000 deductible	RM<0/1,000> deductible
Hospital Room & Board	RM<160/280/360> per day	RM150 per day	RM160 per day
Surgical Fees	As charged	As charged	As charged
Overall Annual Limit	RM<50,000/100,000/150,000>	RM1,000,000	RM50,000
Overall Lifetime Limit	No Limit	No Limit	No Limit

• **Deductible:** Fixed amount you have to pay before your actual coverage begins. E.g. RM500 deductible means you have to pay RM500 out of your own pocket and we will pay the balance (up to the relevant limits).

• **Overall Annual Limit:** Maximum amount you can claim in a policy year.

• **Overall Lifetime Limit:** Maximum amount you can claim throughout your lifetime.

This table does not capture all of the features of products compared. Please contact your insurance agent, Etiqa Online at 1-300-13-8888, or e-mail to info@etiqa.com.my for more information on the differences in features of these products.

#### Customer's Acknowledgement\*

Please 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 PDS.
- ☐ I have read and understood the key information contained in this PDS.

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

Name:

Date: