

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 Plus. Be sure to also read the general terms and conditions.	Etiqa Critical Care Plus
	<dd-mm-yyyy>

### 1. What is this product about?

Etiqa Critical Care Plus is an insurance plan that provides critical illnesses benefits up to age 70. In addition, it also provides cancer care benefit and communicable disease cash allowance.

### 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 of the covered critical illnesses (except Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications) within the coverage term and survives at least 30 days from the date of diagnosis, the sum insured of RM&lt;sum insured&gt; is payable.</p> <p>For Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness or Diabetes Mellitus Complications, the following will be payable:</p> <ol style="list-style-type: none"> <li>1) 10% of sum insured of RM&lt;sum insured&gt;; or</li> <li>2) RM25,000;</li> </ol> <p>whichever is lower.</p> <p>Note:</p> <ol style="list-style-type: none"> <li>a) The policy will be terminated on the payment of the critical illness benefit (except Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness and Diabetes Mellitus Complications), with no other benefits payable thereafter.</li> <li>b) For Early Stage Cancer, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications, each covered illness is claimable once. The payment(s) will reduce the sum insured accordingly, and the policy will continue to be in force.</li> <li>c) Please refer to <b>Appendix 1</b> for list of covered critical illnesses.</li> </ol>
2.	Cancer Care Benefit	<p>When the life insured is diagnosed with Cancer and survives at least 30 days from the date of diagnosis, an additional 50% of sum insured is payable, on top of critical illness benefit.</p> <p>Note:</p> <ol style="list-style-type: none"> <li>a) Cancer is one of the covered critical illnesses under the critical illness benefit.</li> <li>b) Please refer to the policy for detail definition of Cancer.</li> <li>c) The payment of this benefit will not reduce the sum insured of the policy.</li> </ol>
3.	Communicable Disease Cash Allowance	<p>A lump sum cash benefit of RM300 is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below:</p> <ol style="list-style-type: none"> <li>1. COVID-19;</li> <li>2. Dengue; or</li> <li>3. Any communicable diseases that require quarantine by law.</li> </ol> <p>This benefit is claimable up to 2 times throughout the policy term, subject to once per policy in a policy year and RM3,000 per life.</p>

**Reminder:** Please refer to the sales illustration for the sum insured, term of coverage and premium payment term details of your policy. 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)).

### 3. How much premium do I have to pay?

The estimated first year premium that you have to pay is RM <premium>. The policy term and premium paying term is <term> years.

The premium indicated is based on your attained age (age next birthday) at the commencement date, and it varies in accordance to your attained age at the prevailing policy years. Premium rates are not guaranteed and We reserve the right to revise the premium rates by giving 3-months prior notice.

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?**

Policy related expenses such management expenses including RM10 stamp duty, 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 policy, 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 policy, a claim not being paid, or terms and conditions of the policy being changed.
- b) 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. Your policy will be lapsed, if a premium due is not received within the grace period.
- c) Free Look Period - You have the right to cancel the policy with written instruction to Us within 15 days after the policy has been received by you. We will then refund you the total premiums received. For request of cancellation of the principal life insured's policy under a family package within the free look period, We shall terminate this policy and refund you the total premiums received under the family package. The policy 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) Family Package – Termination of the principal life insured's policy will also cease the coverage of other family members' policy under the family package.

**Note:** This list is non-exhaustive. Please refer to the policy 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 policy 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 policy shall not cover any critical illness diagnosed:
  - i) Within 30 days from the issue date of policy; and
  - ii) Within 60 days from the issue date of policy for Cancer, Coronary Heart Disease Requiring Surgery, Heart Attack and Other Serious Coronary Artery Disease.
- c) This policy does not cover any communicable disease due to any of the following:
  - i) the symptoms of any of the communicable diseases are manifested prior to or within the first 60 days of continuous cover from the policy issue date.
  - ii) the communicable diseases arise directly or indirectly from any pre-existing conditions;
  - iii) the history of drug, substance or alcohol abuse of the life insured;
  - iv) war (whether declared or not), revolution, attack by a foreign country, or invasion; or
  - v) the presence of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) infection.

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

#### **7. Can I cancel my policy?**

If the written cancellation notice is received after the 15-day free look period, there will be no refund of premium and no surrender value payable under the policy.

For request of cancellation of principal life insured's policy under a family package, We shall terminate all the policies under the family package with no refund of premium and no surrender value payable.

#### **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@etiqa.com.my](mailto:info@etiqa.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](mailto:info@etiga.com.my), or by calling 03-2297 3888, or visit [www.etiga.com.my](http://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.etiga.com.my](http://www.etiga.com.my) for other similar types of cover available.

#### **Appendix 1: List of Covered Critical Illnesses**

1	Alzheimer's Disease/ Severe Dementia	15	End-stage Lung Disease	29	Muscular Dystrophy
2	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	16	Full-Blown AIDS	30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3	Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living	17	Fulminant Viral Hepatitis	31	Paralysis of Limbs
4	Benign Brain Tumor – of Specified Severity	18	Heart Attack – of Specified Severity	32	Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living
5	Blindness – Permanent and Irreversible	19	Heart Valve Surgery	33	Primary Pulmonary Arterial Hypertension – of Specified Severity
6	Brain Surgery	20	HIV Infection due to Blood Transfusion	34	Serious Coronary Artery Disease
7	Cancer – of Specified Severity and Does Not Cover Very Early Cancers	21	Kidney Failure – Requiring Dialysis or Kidney Transplant	35	Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
8	Cardiomyopathy – of Specified Severity	22	Loss of Independent Existence	36	Surgery to Aorta
9	Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure	23	Loss of Speech	37	Systemic Lupus Erythematosus with Severe Kidney Complications
10	Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	24	Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living	38	Terminal Illness
11	Coronary Artery By-pass Surgery	25	Major Organ/ Bone Marrow Transplant	39	Third Degree Burns – of Specified Severity
12	Deafness – Permanent and Irreversible	26	Medullary Cystic Disease	40	Early Stage Cancer
13	Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living	27	Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms	41	Severe Mental Illness
14	End-stage Liver Failure	28	Multiple Sclerosis	42	Diabetes Mellitus Complications

#### **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>