

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

1. What is this product about?

Ezy-Life Secure is a non-participating regular premium term insurance plan, with premium payment term up to the selected cover period. The basic sum insured is payable upon death or Total and Permanent Disability (TPD) of the life insured.

2. What are the covers / benefits provided?

No.	Coverage/ Benefit	Benefit Payable (RM)
1.	Death	On death of the life insured, the benefit payable is a lump sum payment of the basic sum insured of RM<basic sum insured>, less any payments already made under TPD. On death of the life insured in the first policy year due to a non-accidental event, the benefit payable will be the refund of the total premium paid only. The policy will be terminated on payment of the death benefit, with no other benefits payable thereafter.
2.	Total and Permanent Disability (TPD)	On TPD prior to the 64 th birthday of the life insured, the benefit payable is the basic sum insured of RM <basic sum insured>. On TPD of the life insured in the first policy year due to a non-accidental event, the benefit payable will be the refund of the total premium paid only. The policy will be terminated on the last payment of the TPD benefit, with no other benefits payable thereafter. In order for Us to assess TPD, the disability must be uninterrupted for at least 6 months from the TPD date, except in cases of Presumptive TPD* for which We will immediately assess TPD. The maximum payable on TPD benefit on all policies with Us is limited to RM2million. For TPD benefit for the life insured that exceeds RM1million, it will be paid by two instalments: 1) The first instalment under the policy will be determined such that the total first payment on all policies is RM1million; and 2) The second instalment will be the balance of the admitted liability and will be made 12 months after the first instalment. *Presumptive TPD is the amputation of two limbs, permanent loss of sight in both eyes, or the amputation of one limb and permanent loss of sight in one eye.
3.	Surrender	While this policy is in force for at least 24 consecutive months, upon surrender, the amount of benefit payable is the surrender value (if there is any) prior to the effective date of surrender.

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 estimated total premium that you have to pay is RM <premium> <mode: annually / monthly>.

All premiums (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 as management expenses including RM10 stamp duty, have been incorporated in your total premium. Should you decide to terminate your policy earlier within the coverage term, your surrender value may be lower than your total premium paid to cover the above mentioned expenses.

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

- 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 contract, a claim not being paid, or terms and conditions of the policy being changed.
- Payment of a premium must be received within the 31 days grace period from the date that the premium is due. If a premium due is not received within the grace period, We will automatically advance to pay any unpaid premium using the automatic premium loan, provided the policy has acquired a surrender value.

Note: This list not exhaustive. Please refer to the marketing brochure and sales illustration for further information, and the policy for the detailed terms and conditions.

6. What are the major exclusions under this policy?

- If the life insured, while sane or insane, commits suicide within 1 year from the issue date or from the date of the last reinstatement of the policy, Our liability shall be limited to refund of the premium made, without interest.
- Total and permanent disability will not be paid in event of:
 - Participation in any criminal or illegal act, strike, riot or civil commotion;
 - Participation in a dangerous or hazardous sport, activity, or aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline);
 - Consumption of alcohol or drugs;
 - Physical and violent provocation by the life insured leading to a similar response that leads to injury;
 - Inhalation of poison, gas or fumes; or
 - Intentional self inflicted injury, failure to follow medical advice, or to unreasonably delay obtaining medical treatment.

Note: This list is non-exhaustive. Please refer to the policy, including the benefit definitions and full list of exclusions under this policy.

7. Can I cancel my policy?

Once you receive your policy, you have the option of cancelling the policy for any reasons by writing to Us within 15 days of receiving the policy. We will cancel this policy and refund the premiums paid. The policy will be deemed to be returned to Us on the date We have received this policy if personally delivered, or on the date of posting if this policy is sent to Us by registered post or on the date of transmission if this policy is electronically transmitted.

If the written cancellation notice is received after the 15 day period, you are entitled to the surrender value, if any, acquired under the policy. Please take note that the surrender value may be less than the premiums that you have paid.

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 write to Our postal address at 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@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Online at 1300-13-8888, or visit www.etiqa.com.my.

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, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or visit www.etiqa.com.my. Etiqa 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.

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>](#).