

POLICY INFORMATION STATEMENT

e-Fortune 5

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| Change of Address | Please inform Us immediately of any change of address of the Policy Owner or the Nominee, to ensure that there will be no interruption in communication from Us to You and the Nominee. |
| Failure to pay Premiums | <p>Each Policy Owner has the obligation to pay the Premiums to Us, according to the mode of Premium and other terms as agreed between the Policy Owner and Us.</p> <p>You are allowed a Grace Period of thirty one (31) days to pay the Premium due. If We do not receive Your Premium within the Grace Period, Your Insurance Benefits shall be adjusted as stated under the Insurance Benefits section.</p> |
| Payment of Premium | <p>You may pay the Premium by:</p> <ol style="list-style-type: none"> 1) Credit card; or 2) Debit card. <p>We reserve the right to differ Our current practice when deemed necessary.</p> |
| Right to terminate the Policy | <p>The Policy Owner has the right to terminate the Policy, for any reason.</p> <p>In the event of termination within fifteen (15) days of the Free Look Period, We will cancel this Policy and refund the total Premium paid.</p> <p>Notification must be received during the Free Look Period. 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.</p> <p>In the event of termination after the Free Look Period, the Policy Owner has the right to the surrender Benefit according to the terms and conditions under the Policy. Should the Policy Owner exercise their right to terminate, the Surrender Value may be less than the total Premium paid.</p> |
| Right to nominate Insurance Benefit | <p>Where the Policy Owner is the Life Insured, the Policy Owner of the Policy may nominate a person to receive Insurance Benefits payable upon death of the Life Insured.</p> <p>The nomination must be registered with Us, and may be made:</p> <ol style="list-style-type: none"> 1) At the time of application; or 2) By notifying Us in writing, at any time after the issuance of the Policy. <p>The Policy Owner may specify the shares to be paid to the Nominee. In the absence of such specified shares by the Policy Owner, We shall pay the Nominee in equal shares.</p> <p>A nomination by the Policy Owner under a Trust, regardless of any written law, shall not form part of the estate of the Life Insured, or be subject to his or her debt.</p> <p>Upon the payment of Insurance Benefits, We shall be discharged from any further liability under the Policy.</p> |
| Right to assign Policy ownership | <p>Where the Policy Owner is the Life Insured, the Policy Owner of the Policy may assign a person to transfer the Policy ownership to that person.</p> <p>The assignment must be registered with Us, by notifying Us in writing, at any time after the issuance of the Policy.</p> <p>We assume no responsibility for the validity or sufficiency of the assignment.</p> |
| Right to revoke a nomination | <p>A nomination shall be revoked:</p> <ol style="list-style-type: none"> 1) Upon the death of the Nominee or where there is more than one Nominee, upon death of all the Nominees, during Your lifetime; 2) By a notice in writing from the Policy Owner to Us; or 3) By any subsequent nomination by the Policy Owner to Us. <p>Subject to the above, a nomination shall not be revoked by a will or by any other act, event or means. Revocation of nomination requires the consent from the trustee if there is a Trust policy created.</p> <p>Where there is more than one Nominee and one of the Nominees who is nominated as an executor predeceases the Policy Owner, in the absence of any subsequent nomination by the Policy Owner disposing of the share of the deceased Nominee, We shall pay the share to the remaining Nominees in proportion to their respective shares.</p> |

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| Right to revoke an assignment | An assignment shall be revoked by a notice in writing from the assignee to Us. |
| Sales illustration | Any sales illustration that You have received is strictly for Your reference only to understand the benefits, the main terms and conditions of the Policy. The sales illustration is not intended to be a legally binding contract between You and Us. |
| Our Head Office Address | Our Head Office address is: Etiqa Life Insurance Berhad Level 19, Tower C, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur. Telephone Number: 03-2297 3888 Facsimile Number: 03-2297 3800 Email: info@etiqa.com.my |
| The claim process and how to make a claim | The Claimant must notify Us of a claim for any Insurance Benefit by writing to Our contact address, within the notification timeframe. The claim notification must include the Life Insured's proof of age such as a copy of the identity card, passport, and other required claim documentation. The claim notification period and claim documentation is specific to the type of Insurance Benefit according to the terms and conditions of the Policy. Claim notification may be submitted after the notification timeframe, if it can be shown that notice was given as soon as it was reasonably possible. Should there be any assistance required when making a claim, the Claimant should contact Etiqa Online at 1300-13-8888. Additional documentation may be requested by Us when the Claimant notifies Us of a claim, or following a preliminary assessment by Us of the documentation accompanying the claim form. The Claimant will be notified in writing of any additional documentation requirements. Documentation supporting a claim shall be provided at the Claimant's own cost. Once all documentation is received by Us, We will admit or reject the claim for Insurance Benefit according to the terms and conditions of the Policy. Our claim decision will be advised to the Claimant in writing. |
| How to contact Us | If You need to contact Us, have any questions relating to the Policy, or have a request to change the contents of the Policy, please write to Our postal address: Etiqa Life Insurance Berhad, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur; facsimile to 03-2297 3800, or e-mail to Us at info@etiqa.com.my. You may call Us at 03-2297 3888, or Etiqa Online at 1300-13-8888. |
| How to complain to Us | If a Claimant or Policy Owner is not satisfied with Our service under the Policy, please write to Our postal address: Complaint Management Unit, Etiqa Life Insurance Berhad, Level 5, Tower B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur; facsimile to 03-2785 3093, or e-mail at cmu@etiqa.com.my. Our telephone number is 1300-13-8888 (for overseas callers the number is +603-2780 4500). |
| How to complain to the government regulator | If a Claimant or Policy Owner is not satisfied with Our conduct, please write to BNM. Include details of the conduct, nature of the dispute, Our name, Policy number, and any correspondence between a Claimant or Policy Owner, and Us. The postal address for writing to BNM is: Director, Jabatan LINK dan Pejabat Wilayah, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur; facsimile to 03-2174 1515, or e-mail at bnmtelink@bnm.gov.my. The BNM telephone number is 1300-88-5465. |

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| <p>How to settle a dispute through mediation</p> | <p>The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Policy Owner, in the event that the Claimant or Policy Owner is dissatisfied with the decision of Etiqa Life Insurance Berhad to a dispute, or Etiqa Life Insurance Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:</p> <p>Email : enquiry@ofs.org.my or Fax : 603-2272 1577 or Postal address: Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000, Kuala Lumpur.</p> <p>Alternatively, the Claimant or Policy Owner may file the dispute in person at the OFS office.</p> <p>The OFS must be contacted within six (6) months from the date of the final decision from Etiqa Life Insurance Berhad to the dispute of the Claimant or Policy Owner.</p> <p>For further details on the OFS, please obtain the information pamphlets from Etiqa Life Insurance Berhad or visit the OFS website at www.ofs.org.my.</p> <p>Engagement of the OFS is subject to the terms of reference pursuant to section 126 of the Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Policy Owner's right to take legal action against Etiqa Life Insurance Berhad should they be dissatisfied with the outcome by the OFS.</p> |
| <p>How to settle a dispute through arbitration</p> | <p>If a Claimant or Policy Owner disputes a decision We have made relating to the Policy, and does not wish to mediate the dispute, nor accepts the OFS's decision following mediation, the Claimant or Policy Owner may refer to arbitration. Request for referral must be made within twelve (12) months from notification of the decision.</p> <p>The Claimant or Policy Owner and We shall mutually agree to appoint a single Arbitrator. If the Claimant or Policy Owner and We cannot agree upon a single Arbitrator within one (1) month of the notice of arbitration, then the Claimant or Policy Owner and We shall each appoint an Arbitrator, and the two Arbitrators will appoint an umpire. The umpire shall sit with the Arbitrators and preside at their meetings. All appointments must be in writing by the respective parties making the appointment.</p> <p>The single Arbitrator (in the case where the Claimant or Policy Owner and Us agree to a single Arbitrator), or the Arbitrators and umpire (in the case where the Claimant or Policy Owner and Us do not agree on a single Arbitrator), shall review the dispute and make a decision. The arbitration decision will cover the settlement of the dispute and the costs of arbitration. The decision of arbitration is not contestable and is binding on the Claimant or Policy Owner and Us.</p> |

Note: For further details, please refer to the full terms and conditions under the Policy.

ETIQA LIFE INSURANCE POLICY

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| <p>This Policy is the entire contract between You and Us</p> | <p>This Policy forms the entire contract between You and Us, and consists of:</p> <ol style="list-style-type: none"> 1) The Policy; 2) The application form; 3) The Policy Information Page; 4) The Policy Information Statement; and 5) Any Endorsements We may issue on this Policy. <p>Any change to this Policy must be contained in the Endorsement made to it by Etiqa Life Insurance Berhad.</p> <p>As this is the legal contract between You and Us, please read Your Policy carefully and confirm that this life insurance plan meets Your requirements.</p> |
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GENERAL DEFINITIONS

This section identifies and defines phrases, words, or abbreviations, which are common throughout the Policy. These definitions are identified in upper case. Where these definitions are provided in the singular form, the interpretation will include the plural form, and vice versa according to the context.

| Common Phrase, Word or Abbreviation | Definition |
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| Arbitrator | An independent party, appointed to settle a dispute between a Claimant and Us, as an alternative to the courts. The Arbitrator is not BNM or OFS. |
| Bank Negara Malaysia, or BNM | The government body in Malaysia responsible for primary regulation of insurance companies. BNM's Customer Services Bureau provides an avenue for a party to file complaints against any misconduct or unfair market practice by insurance companies. |
| Claimant | The Policy Owner, the Life Insured, the Nominee or the assignee of the Policy Owner's estate, who is entitled to claim the Insurance Benefit, according to the terms and conditions of the Policy. |
| Commencement Date | The earliest date at which the Policy Owner is eligible for Insurance Benefit according to the terms and conditions of the Policy. The Commencement Date is provided in the Policy Information Page. |
| Endorsement | A change to the Policy. The Endorsement will be issued by Us and signed by Our authorised officer. |
| Expiry Date | The last date at which the Life Insured is eligible to Insurance Benefit according to the terms and conditions of the Policy. The Expiry Date is provided in the Policy Information Page. |
| Free Look Period | This is the period of fifteen (15) days, from when the Policy was received by the Policy Owner. |
| Grace Period | The additional period of time that provided for Policy Owner to pay the Premium due. The Grace Period under this Policy is thirty-one (31) days from the date the Premium is due. |
| In Force | A status of the Policy reflecting the eligibility of a Policy Owner to Insurance Benefit according to the terms and conditions of the Policy. A Policy has the status of In Force at a point in time, if at that point in time all the following conditions are fulfilled: <ol style="list-style-type: none"> 1) We have issued the Policy to the Policy Owner; 2) The Life Insured is alive; 3) The eligibility of the Policy Owner to Insurance Benefit has not been terminated or voided, according to the terms and conditions of the Policy; and 4) The Expiry Date has not been exceeded. |
| Insurance Benefit, or Benefit | The collective name for the payments made according to the terms and conditions of the Insurance Benefit section of the Policy. |

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| Issue Date | The date that the Policy was issued by Us. The Issue Date is provided in the Policy Information Page. |
| Life Insured | The person named as the Life Insured in the Policy Information Page as the life being insured. The Life Insured does not have any right to the Policy, unless the Life Insured is also the Policy Owner. |
| Material Information | Any information, reports, answers, and disclosures provided by the Policy Owner or Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is: <ul style="list-style-type: none"> 1) In respect of the Life Insured or Policy Owner; and 2) Is provided prior to the Issue Date or the latest Endorsement date. |
| Maturity Date | The date the Policy ends and the date the maturity Benefit becomes payable. The Maturity Date is provided in the Policy Information Page. |
| Nominee | The person that You have nominated to receive the Insurance Benefit payable under the Policy upon the death of the Life Insured. The nomination must be registered with Us. |
| Ombudsman for Financial Services, or OFS | An independent body set up to help settle disputes between a Claimant and Us, as an alternative to the courts. |
| Personal Data | Shall have the same meaning ascribed to it as under section 4 of the Personal Data Protection Act 2010. Personal Data refers to the information, reports, answers, and disclosures provided by the Policy Owner or the Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is in respect of the Life Insured or Policy Owner. Personal Data does not include information, reports, answers, and disclosures which are in the public domain. |
| Policy | This document, and all subsequent Endorsements which are identified as relating to this document. |
| Policy Anniversary | The anniversary of the Commencement Date. |
| Policy Owner, You, or Your | The entity or person named as the Policy Owner in the Policy Information Page. The Policy Owner has full right to the Policy, unless the Policy has been assigned. |
| Policy Year | Any one (1) year period that starts on the Commencement Date, or a subsequent Policy Anniversary. |
| Premium | The amount of money paid regularly by the Policy Owner to Us, according to the terms and conditions of the Policy. The Premium is provided in the Policy Information Page. |
| Sum Insured | The amount of insurance coverage provided by the Policy. The Sum Insured is provided in the Policy Information Page. Sum Insured shall only be adjusted at the second (2 nd) Policy Year, to one hundred and five percent (105%) of total two (2) yearly Premiums, provided the renewal Premium is received by Us within the Grace Period. If the Sum Insured is subsequently changed according to the terms and conditions of this Policy, the amount after such alteration will become the Sum Insured, of which the Insurance Benefits are to be determined. |
| Surrender Value | The total amount payable upon surrender of the Policy. |

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| Trust | <p>A nomination by the Policy Owner, other than a Muslim Policy Owner, shall create a Trust in favour of the Nominee of the Insurance Benefit payable under the Policy upon the death of the Life Insured if:</p> <ol style="list-style-type: none"> 1) The Nominee is his or her spouse or child; or 2) The Nominee is his or her parent, where there is no spouse or child living at the time of nomination. <p>A Policy Owner should appoint a trustee for the Policy moneys and in the event of failure to do so, the competent Nominee; or where the Nominee is incompetent to contract, the parent of the incompetent Nominee other than the Policy Owner and where there is no surviving parent, the public trustee or a trust company nominated by the Policy Owner, shall be the trustee.</p> <p>For a Muslim Policy Owner, no trust policy shall be created. The Nominee of a Muslim Policy Owner shall receive the Insurance Benefit payable upon the death of the Life Insured as an executor and not solely as a beneficiary.</p> <p>If the Policy Owner's intention is for such Nominee to receive the Insurance Benefit beneficially and not as an executor, the Policy Owner must assign the Insurance Benefit of the Policy to such person.</p> |
| We, the Company, Our, or Us | Etiqa Life Insurance Berhad. |

GENERAL TERMS & CONDITIONS

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| Contract basis | The Policy and Endorsement, if any, are evidence of the contract between the Policy Owner and Us. The application made to Us, and such additional information disclosed to Us in connection with this insurance coverage shall form part of this contract. |
| Headings and tables | Unless indicated otherwise, headings and tables within the Policy are inserted for convenience only, and shall not affect the interpretation of the Policy. |
| How to contact Us | If You need to contact Us, have any questions relating to the Policy, or have a request to change the contents of the Policy, please write to Our postal address: Etiqa Life Insurance Berhad, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur; facsimile to 03-2297 3800, or e-mail to Us at info@etiqa.com.my. You may call Us at 03-2297 3888, or Etiqa Online at 1300-13-8888. |
| Currency for all payments | All payments under the Policy shall be made in the legal currency of Malaysia. |
| Applicable law and jurisdiction | The Policy shall be interpreted and governed by the legislation of Malaysia. Any legal action or suit against Us shall only be instituted in the Courts of Law of Malaysia. |
| Changes in taxation, regulations and legislation | We may vary the terms of the Policy as We consider appropriate and equitable, if there are changes in taxation, regulations or legislation that affect this Policy. We shall notify You in writing when the terms in this Policy need to be changed. |

GENERAL RIGHTS & OBLIGATIONS

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| Conditions precedent to rights | The Policy Owner and Life Insured due observance and fulfilment of the terms and conditions of the Policy shall be conditions precedent to the rights under the Policy. |
| Options to change the Sum Insured or Premium | Change of Sum Insured or Premium is not allowed after Policy has been issued. |
| Right to terminate the Policy | <p>The Policy Owner has the right to terminate the Policy, for any reason. In the event of termination within fifteen (15) days of the Free Look Period, We will cancel this Policy and refund the total Premium paid.</p> <p>Notification must be received during the Free Look Period. 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.</p> <p>In the event of termination after the Free Look Period, the Policy Owner has the right to the surrender Benefit according to the terms and conditions under the Policy. Should the Policy Owner exercise their right to terminate, the Surrender Value may be less than the total Premium paid.</p> |
| Right to terminate due to anti-money laundering and counter financing of terrorism | If We discover, or have justified suspicion, that the Policy is exploited for money laundering activities or to finance terrorism, We reserve the right to terminate the Policy immediately. We shall deal with all Premiums paid and all Benefits or sums payable in respect of the Policy in any manner which we deem appropriate, including but not limited to paying these amounts to the relevant authorities. |
| Obligation to correct mistakes and errors | We shall correct any mistake or error made in the Policy as soon as We are aware of, or are informed of, such mistake or error. Our correction will be made via an Endorsement to the Policy, and will be valid from the effective date of the Endorsement. |

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| <p>Data protection obligations and rights</p> | <p>We shall be able to process Personal Data according to the section 4 of the Personal Data Protection Act 2010. We shall be able to disclose Personal Data provided by the Policy Owner or the Life Insured, as the context may require, to:</p> <ol style="list-style-type: none"> 1) Etiqa Life Insurance Berhad, Etiqa Family Takaful Berhad, Etiqa Life International (L) Ltd or Etiqa Offshore Insurance (L) Ltd; 2) Other entities within the Maybank Group; 3) Our authorised agents and service providers with whom We have contractual agreements to provide functions, services and activities; 4) Other insurance companies or Takaful operators and distribution partners (such as, banks, Islamic banks, insurance brokers, Takaful brokers, reinsurance companies, Retakaful operators); 5) Industry trade associations such as Life Insurance Association of Malaysia (LIAM), Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA); 6) Our merchants and strategic partners; 7) Any parties authorised by the Policy Owner or a Life Insured (from time to time); or 8) Regulatory enforcement and governmental agencies as permitted or required by law, authorised by any order of court or to meet obligations to regulatory authorities. <p>The Policy Owner and Life Insured will keep Us updated in respect of all such Personal Data as soon as is practical.</p> <p>We shall not be liable for any direct or indirect loss or damage due to any inaccuracy or incompleteness in the Personal Data provided to Us.</p> <p>We may from time to time request that the Policy Owner and Life Insured provide other Personal Data required for the purposes of the Policy.</p> <p>Prior to providing Us with the Personal Data of any individual, the Policy Owner or Life Insured providing the Personal Data, must inform that individual of Our privacy notice.</p> <p>For the detailed privacy notice on how We collect, use, process, protect and disclose Personal Data, please visit Our branches, contact Etiqa Online at 1300-13-8888, or refer to Our website at www.etiqa.com.my.</p> |
| <p>Obligation to take reasonable care and not to misrepresent</p> | <p>It is the duty of the Policy Owner and Life Insured to take reasonable care not to make a misrepresentation when answering the questions or making the disclosures, when:</p> <ol style="list-style-type: none"> 1) Making an application; 2) If varying the Policy; and 3) If required by Us to confirm answers or declarations previously provided. <p>This duty shall continue until the Commencement Date of the Policy, or the effective date of a subsequent variation.</p> <p>In the event that We identify misrepresentation within two (2) years from the Commencement Date of the Policy, the remedies of the Financial Services Act 2013 will apply.</p> <p>We can only challenge a Policy for misrepresentation more than two (2) years from the Commencement Date of the Policy, if We are able to show that the Policy Owner or the Life Insured suppressed or fraudulently provided Material Information, which if known by Us, would have led to Our refusal to issue the Policy, or would have led Us to impose terms and conditions less favourable than those imposed in the Policy. In such an event the remedies of the Financial Services Act 2013 will apply.</p> |
| <p>Non-disclosure or misrepresentation of Material Information</p> | <p>In the event that We terminate this Policy due to misrepresentation or non-disclosure of Material Information, Our liability shall be limited to refund the total Premium paid.</p> |
| <p>Right to vary terms or conditions in event of changes in laws</p> | <p>We shall reserve the right to vary the terms or conditions of the Policy, if there are changes in legislation, or a directive is issued by any government authority which imposes responsibilities on either party or which affects any of the terms or conditions of the Policy. The changes will be determined by Us to be appropriate and equitable. We will notify the Policy Owner in writing, when We vary the terms or conditions in the Policy for these purposes.</p> |

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| Right to waiver and non-waiver of rights | A delay or failure by Us to exercise or enforce any rights under the Policy, shall not be deemed as a waiver of any such rights, or termination of those rights. Waiver of any right by Us shall only be valid when confirmed in writing. |
| Right to nominate Insurance Benefit | <p>Where the Policy Owner is the Life Insured, the Policy Owner of the Policy may nominate a person to receive Insurance Benefits payable upon death of the Life Insured.</p> <p>The nomination must be registered with Us, and may be made:</p> <ol style="list-style-type: none"> 1) At the time of application; or 2) By notifying Us in writing, at any time after the issuance of the Policy. <p>The Policy Owner may specify the shares to be paid to the Nominee. In the absence of such specified shares by the Policy Owner, We shall pay the Nominee in equal shares.</p> <p>A nomination by the Policy Owner under a Trust, regardless of any written law, shall not form part of the estate of the Life Insured, or be subject to his or her debt.</p> <p>Upon the payment of Insurance Benefits, We shall be discharged from any further liability under the Policy.</p> |
| Right to assign Policy ownership | <p>Where the Policy Owner is the Life Insured, the Policy Owner of the Policy may assign a person to transfer the Policy ownership to that person.</p> <p>The assignment must be registered with Us, by notifying Us in writing, at any time after the issuance of the Policy.</p> <p>We assume no responsibility for the validity or sufficiency of the assignment.</p> |
| Right to revoke a nomination | <p>A nomination shall be revoked:</p> <ol style="list-style-type: none"> 1) Upon the death of the Nominee or where there is more than one Nominee, upon death of all the Nominees, during Your lifetime; 2) By a notice in writing from the Policy Owner to Us; or 3) By any subsequent nomination by the Policy Owner to Us. <p>Subject to the above, a nomination shall not be revoked by a will or by any other act, event or means. Revocation of nomination requires the consent from the trustee if there is a Trust policy created.</p> <p>Where there is more than one Nominee and one of the Nominees who is nominated as an executor predeceases the Policy Owner, in the absence of any subsequent nomination by the Policy Owner disposing of the share of the deceased Nominee, We shall pay the share to the remaining Nominees in proportion to their respective shares.</p> |
| Right to revoke an assignment | An assignment shall be revoked by a notice in writing from the assignee to Us. |

INSURANCE BENEFITS

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| <p>The claim process and how to make a claim</p> | <p>The Claimant must notify Us of a claim for any Insurance Benefit by writing to Our contact address, within the notification timeframe. The claim notification must include the Life Insured's proof of age such as a copy of the identity card, passport, and other required claim documentation. The claim notification period and claim documentation is specific to the type of Insurance Benefit according to the terms and conditions of the Policy.</p> <p>Claim notification may be submitted after the notification timeframe, if it can be shown that notice was given as soon as it was reasonably possible.</p> <p>Should there be any assistance required when making a claim, the Claimant should contact Etiqa Online at 1300-13-8888.</p> <p>Additional documentation may be requested by Us when the Claimant notifies Us of a claim, or following a preliminary assessment by Us of the documentation accompanying the claim form. The Claimant will be notified in writing of any additional documentation requirements.</p> <p>Documentation supporting a claim shall be provided at the Claimant's own cost.</p> <p>Once all documentation is received by Us, We will admit or reject the claim for Insurance Benefit according to the terms and conditions of the Policy. Our claim decision will be advised to the Claimant in writing.</p> |
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(I) DEATH BENEFIT

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| <p>Insurance Benefit payable on death</p> | <p>Upon death of the Life Insured, Sum Insured of the Policy is payable. The death Benefit payable is subject to the restrictions applicable to the death Benefit.</p> |
| <p>Restrictions and adjustments to the death Benefit</p> | <p>The restrictions and adjustments applicable to the death Benefit are as follows:</p> <ol style="list-style-type: none"> 1) Death must have occurred whilst the Policy is In Force; 2) On death directly or indirectly due to suicide within one (1) year from the Issue Date, the death benefit is the total Premium paid less any GCP amount paid; and 3) Death benefit, which equals to the Sum Insured, shall only be adjusted at the second (2nd) Policy Year, to one hundred and five percent (105%) of total two (2) yearly Premiums, provided the renewal Premium is received by Us. If the renewal Premium not received by Us within the Grace Period, Sum Insured of the Policy shall remain unchanged as provided in the Policy Information Page, throughout the Policy term. |
| <p>Notification timeframe for death claims</p> | <p>We must be notified of a death claim by the Claimant within thirty (30) days from the date of death.</p> |
| <p>Documentation supporting a death claim</p> | <p>A claim form will be provided when the Claimant notifies Us of a claim for the death benefit. The Claimant must complete the claim form, and provide proof of age of the Life Insured such as copy of Life Insured's identity card or passport, the death certificate, and any additional documentation, within thirty (30) days of notification.</p> |
| <p>Settlement terms for death benefit</p> | <p>If the Life Insured is not the Policy Owner, the death benefit is paid to the Policy Owner.</p> <p>If the Life Insured is the Policy Owner, then the death benefit is paid:</p> <ol style="list-style-type: none"> 1) According to the shares specified to the Nominee; or 2) To the assignee, if the Policy has been assigned. <p>On payment of the death benefit, We are discharged from any further liability under the Policy.</p> |

(II) GUARANTEED CASH PAYMENT (GCP) BENEFIT

| GCP Benefit | <p>While this Policy is In Force, We shall pay You the GCP Benefit according to the following schedule starting from the end of the first (1st) Policy Year until Policy maturity.</p> <table border="1" data-bbox="571 259 1257 568"> <thead> <tr> <th>End of Policy Year</th> <th>GCP (% of Total Premium Paid)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>3.25% of first (1st) Policy Year Premium</td> </tr> <tr> <td>2</td> <td>3.75%</td> </tr> <tr> <td>3</td> <td>4.25%</td> </tr> <tr> <td>4</td> <td>4.75%</td> </tr> <tr> <td>5</td> <td>5.00%</td> </tr> </tbody> </table> | End of Policy Year | GCP (% of Total Premium Paid) | 1 | 3.25% of first (1 st) Policy Year Premium | 2 | 3.75% | 3 | 4.25% | 4 | 4.75% | 5 | 5.00% |
|--|---|--------------------|--|-------|---|---|-------|---|-------|---|-------|---|-------|
| End of Policy Year | GCP (% of Total Premium Paid) | | | | | | | | | | | | |
| 1 | 3.25% of first (1 st) Policy Year Premium | | | | | | | | | | | | |
| 2 | 3.75% | | | | | | | | | | | | |
| 3 | 4.25% | | | | | | | | | | | | |
| 4 | 4.75% | | | | | | | | | | | | |
| 5 | 5.00% | | | | | | | | | | | | |
| Restrictions and adjustments to the GCP Benefit | <p>The restrictions and adjustments applicable to the GCP Benefit are as follows:</p> <ol style="list-style-type: none"> 1) Policy is In Force; and 2) If the second (2nd) Policy Year Premium is not received within the Grace Period, the GCP rate is adjusted according to below schedule, until Policy maturity. <table border="1" data-bbox="571 725 1257 853"> <thead> <tr> <th>End of Policy Year</th> <th>GCP (% of First (1st) Policy Year Premium)</th> </tr> </thead> <tbody> <tr> <td>1 – 5</td> <td>3.25%</td> </tr> </tbody> </table> | End of Policy Year | GCP (% of First (1 st) Policy Year Premium) | 1 – 5 | 3.25% | | | | | | | | |
| End of Policy Year | GCP (% of First (1 st) Policy Year Premium) | | | | | | | | | | | | |
| 1 – 5 | 3.25% | | | | | | | | | | | | |

(III) MATURITY BENEFIT

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| Maturity Benefit amount | <p>While this Policy is In Force at the Maturity Date, We will refund one hundred percent (100%) of the total Premium paid.</p> |
| Settlement terms for maturity Benefit | <p>The payment of maturity benefit will be a single amount to the Policy Owner. Upon payment of the maturity benefit, We shall be discharged from any further liability under the Policy.</p> |

(IV) SURRENDER BENEFIT

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| Surrender of the Policy | <p>While this Policy is In Force, Policy Owner may surrender the Policy to Us for its Surrender Value (if any) by returning the Policy to Us at Our Head Office, along with a written surrender request signed by Policy Owner or any assignee. The written surrender request must be submitted together with any other documents that We may require.</p> <p>Upon payment of the Surrender Value, the Policy will be surrendered and We are discharged from any future liability under the Policy.</p> |
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PREMIUM PROVISIONS

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| Premium amount and due date | <p>The Premium amount, the Commencement Date, and the Premium mode are shown in the Policy Information Page. The Life Insured must be alive when the first Premium is paid. All Premiums are payable in advance and due on the Commencement Date and subsequently according to the mode of Premium.</p> <p>Should there be any excess of Premiums, We may either:</p> <ol style="list-style-type: none"> 1) Refund to You once the said excess of Premium is determined by Us; or 2) Carry forward the excess payment to the following month(s) in such manner as We deem appropriate. |
| The mode of Premium | <p>The mode of Premium for this Policy is annual mode.</p> |

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| Premium payments and Grace Period | <p>Premiums are paid annually on anniversary of the Commencement Date as set out in the Policy Information Page.</p> <p>You are allowed a Grace Period of thirty-one (31) days to pay the Premium. If We do not receive Your Premium within the Grace Period, Your Insurance Benefits shall be adjusted as stated under the Insurance Benefits section.</p> |
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COMPLAINTS AND DISPUTE RESOLUTION

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| How to complain to Us | <p>If a Claimant or Policy Owner is not satisfied with Our service under the Policy, please write to Our postal address: Complaint Management Unit, Etiqa Life Insurance Berhad, Level 5, Tower B, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; facsimile to 03-2785 3093, or e-mail at cmu@etiqa.com.my. Our telephone number is 1300-13-8888 (for overseas callers the number is +603-2780 4500).</p> |
| How to complain to the government regulator | <p>If a Claimant or Policy Owner is not satisfied with Our conduct, please write to BNM. Include details of the conduct, nature of the dispute, Our name, Policy number, and any correspondence between a Claimant or Policy Owner, and Us.</p> <p>The postal address for writing to BNM is: Director, Jabatan LINK dan Pejabat Wilayah, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur; facsimile to 03-2174 1515, or e-mail at bnmtelelink@bnm.gov.my. The BNM telephone number is 1300-88-5465.</p> |
| How to settle a dispute through mediation | <p>The Ombudsman for Financial Services (OFS) may be contacted by the Claimant or Policy Owner, in the event that the Claimant or Policy Owner is dissatisfied with the decision of Etiqa Life Insurance Berhad to a dispute, or Etiqa Life Insurance Berhad's failure to respond to a complaint within sixty (60) days. The OFS contact details are as follows:</p> <p>Email : enquiry@ofs.org.my or Fax : 603-2272 1577 or Postal address: Chief Executive Officer, Ombudsman for Financial Services (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000, Kuala Lumpur.</p> <p>Alternatively, the Claimant or Policy Owner may file the dispute in person at the OFS office.</p> <p>The OFS must be contacted within six (6) months from the date of the final decision from Etiqa Life Insurance Berhad to the dispute of the Claimant or Policy Owner.</p> <p>For further details on the OFS, please obtain the information pamphlets from Etiqa Life Insurance Berhad or visit the OFS website at www.ofs.org.my.</p> <p>Engagement of the OFS is subject to the terms of reference pursuant to section 126 of the Financial Services Act 2013. Contacting the OFS does not affect the Claimant's or Policy Owner's right to take legal action against Etiqa Life Insurance Berhad should they be dissatisfied with the outcome by the OFS.</p> |

How to settle a dispute through arbitration

If a Claimant or Policy Owner disputes a decision We have made relating to the Policy, and does not wish to mediate the dispute, nor accepts the OFS's decision following mediation, the Claimant or Policy Owner may refer to arbitration. Request for referral must be made within twelve (12) months from notification of the decision.

The Claimant or Policy Owner and We shall mutually agree to appoint a single Arbitrator. If the Claimant or Policy Owner and We cannot agree upon a single Arbitrator within one (1) month of the notice of arbitration, then the Claimant or Policy Owner and We shall each appoint an Arbitrator, and the two Arbitrators will appoint an umpire. The umpire shall sit with the Arbitrators and preside at their meetings. All appointments must be in writing by the respective parties making the appointment.

The single Arbitrator (in the case where the Claimant or Policy Owner and Us agree to a single Arbitrator), or the Arbitrators and umpire (in the case where the Claimant or Policy Owner and Us do not agree on a single Arbitrator), shall review the dispute and make a decision. The arbitration decision will cover the settlement of the dispute and the costs of arbitration. The decision of arbitration is not contestable and is binding on the Claimant or Policy Owner and Us.