

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Etiqa Life Insurance Berhad ("We"/"Us"/"Our")</b>
Please read this Product Disclosure Sheet before you decide to take up the Etiqa Term Secure Insurance. Be sure to also read the general terms and conditions.	<b>Etiqa Term Secure Insurance</b>
	<b>&lt;Date&gt;</b>

**1. What is this product about?**

Etiqa Term Secure Insurance is a term Insurance plan that covers death, and Total and Permanent Disability (TPD) for 1 year.

**2. What are the covers / benefits provided?**

No.	Coverage/ Benefit	Benefit Description
1.	Death	On death of the life insured within the coverage term, the benefit payable is the sum insured of RM<sum insured>. The certificate of insurance will be terminated on the payment of the death benefit, with no other benefits payable thereafter.
2.	Total and Permanent Disability (TPD)	On TPD prior to 69 <sup>th</sup> birthday of the life insured within the coverage term, the benefit payable is the sum insured of RM <sum insured>. The certificate of insurance will be terminated on the payment of the TPD benefit, with no other benefits payable thereafter.

**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) 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. If the life insured, while sane or insane, commits suicide during the term of the certificate of insurance, Our liability shall be limited to refund of the premium received, without interest. Suicide clause is not applicable to re-purchase.

For TPD benefit, no benefit is payable on occurrence of the following direct or indirect events or conditions:

- a) Pre-existing condition;
- b) Intentional self-inflicted injury or attempted suicide, while sane or insane;
- c) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
- d) Participation in dangerous or hazardous sports or activities, flying or taking part in any form of aerial activities (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline);
- e) Consumption of alcohol, or non-prescribed or illegal drugs or narcotics; or
- f) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

**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@etiqa.com.my](mailto:info@etiqa.com.my), or by calling Etiqa Online at 1300-13-8888.

## 9. Where can I get further information?

Should you require additional information about life Insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' that is available at all Our branches or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

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@etiqa.com.my](mailto:info@etiqa.com.my), or by calling 03-2297 3888, or visit [www.etiqa.com.my](http://www.etiqa.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](http://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>](#)