

PRODUCT DISCLOSURE SHEET	ETIQA LIFE INSURANCE BERHAD (“We/Us/Our”)
Please read this Product Disclosure Sheet before you decide to take up OneMedical plan. Be sure to also read the general terms and conditions.	OneMedical
	< Date >

1. What is this product about?

OneMedical is a yearly renewable medical plan that provides medical coverage up to age 85. This product does not provide any savings or investment elements.

2. What are the covers / benefits provided?

Schedule of Benefits

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM50,000	RM100,000	RM150,000
Overall Lifetime Limit	No Limit		
Section A: Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM160	RM280	RM360
Hospital Room & Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (no limit on days per annum)	As Charged (subject to overall annual limit)		
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges			
In-hospital Physician/Specialist Visit Charges (2 visits per day limit)			
Day Care Surgery Fees			
Ambulance Fees			
Section B: Outpatient Benefits			
Pre-hospitalisation Diagnostic Tests Charges (within 60 days prior to Hospitalisation)	As Charged (subject to overall annual limit)		
Pre-hospitalisation Consultation Fees (within 60 days prior to hospitalisation – maximum of 2 general practitioner and 1 specialist Consultations)			
Post-hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges			
Section C: Communicable Disease Cash Benefit			
A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below: a. COVID-19 b. Malaria c. MERS-CoV d. SARS e. Zika virus f. Any communicable diseases that require quarantine by law	RM2,000 (maximum 3 claims, subject to 1 claim per policy year)		
Deductible (Optional)			
Deductible Amount	RM1,000 (per hospitalisation. Only applicable to Section A: Inpatient & Day Care Surgery Benefits)		

3. How much premium do I have to pay?

The estimated premium that you have to pay is RM < premium > < mode: yearly / monthly >, for plan <1 / 2/ 3 > <with deductible amount of RM1,000>.

The total premium that you have to pay may vary by plan type, deductible option, occupation, and age next birthday of the life insured at the commencement date. This plan is renewable yearly up to age 85, the premium rate is not guaranteed and may vary according to age next birthday of the life insured at the prevailing policy renewal. We reserve the right to change the premium rate (provided it is necessary, reasonable and justifiable for Us to do so) by giving 30 days' prior notice. Please refer to Appendix 1 for the current premium rates.

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.

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

- a) Importance of Disclosure – To help Us make 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 avoidance of the contract, a claim not being paid, or terms and conditions of the policy being changed.
- b) 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, your policy will be lapsed.
- c) Room and Board Eligibility – If you are hospitalised at a higher room and board than your room and board eligibility, you will need to pay the difference of the room and board rate.
- d) Deductible – Deductible is optional. If you opt for deductible, you will need to pay the deductible amount of RM1,000 of the eligible medical expenses incurred for each hospitalisation, the balance of the eligible medical expenses will be paid by Us after deducting the RM1,000 deductible amount.
- e) Free Look Period – You have the right to cancel the policy by giving a written instruction to Us within 15 days after the policy has been received by you, regardless of any reason. We will cancel this policy and refund the premium paid. Please note that for the purpose of determining the period of 15 days, this 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.

For family package where all policies were issued at the same issue date, any request of cancellation during free look period, the entire family package shall be cancelled. We will refund you the total premium paid for the family insurance package upon the cancelation of the policies.

- f) This policy is renewable yearly at your option. If the policy is not renewed, We are discharged from any further liability under the policy.

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 policy?

This plan does not cover any medical benefits occurring due to:

- a) Any medical conditions occurring within the first 30 days from the issue date or latest reinstatement date of the policy, unless due to accident;
- b) Various specified conditions occurring within the first 120 days from the issue date or latest reinstatement date of the policy;
- c) Pre-existing conditions;
- d) Any treatment or charges which are not reasonable, not medically necessary, cosmetic, diagnostic (unless leading to hospitalisation or surgery), experimental, preventative, or similar;
- e) Any treatment for sleep or teeth, except where the dental treatment is related to an accident requiring hospital treatment;
- f) Eye procedures, or tests including but not limited to, refraction or surgical correction of near-sightedness (Radial Keratotomy) or far-sightedness (Lasik), unless medically necessary to prevent total and permanent blindness;
- g) Costs of over-the-counter medication, prosthetics, rest cures, sanitarium, organ or tissue donation, pregnancy, infertility, gender reassignment procedures, contraception, sterilization, circumcision, or birth/congenital/hereditary conditions;
- h) Psychiatric, mental or nervous system related conditions; or
- i) Benefits covered by other medical policies or certificates.

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 days period, you may be entitled to a partial refund of the premium provided that you have not made a claim for that current policy year and your premium payment is not on monthly basis.

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 the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please e-mail at info@etiqa.com.my, or by calling Etiqa Oneline at 1300-13-8888.

9. Where can I get further information?

Should you require additional information about Medical & Health Insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance' that are available at all Our branches or you can visit www.insuranceinfo.com.my.

If you have any enquiries, or require further information, please contact Etiqa Oneline by calling 1-300-13-8888, 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, or by calling 03-2297 3888, or visit www.etiqa.com.my. Etiqa Life Insurance Berhad is licensed under 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 >.

Appendix 1 – Table of Annual Premium Rates (Male & Female)

No Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	956	1,218	1,390
6 – 10	822	1,050	1,193
11 – 16	646	804	937
17 – 20	608	759	909
21 – 25	608	759	909
26 – 30	625	735	944
31 – 35	662	831	977
36 – 40	789	968	1,094
41 – 45	1,049	1,539	1,870
46 – 50	1,354	2,047	2,417
51 – 55	2,014	3,206	3,599
56*	2,410	3,585	4,311
57*	2,529	3,758	4,520
58*	2,623	3,900	4,694
59*	2,795	4,154	5,002
60*	2,946	4,375	5,269
61*	3,352	4,830	5,996
62*	3,560	5,127	6,366
63*	3,824	5,511	6,847
64*	4,034	5,810	7,220
65*	4,304	6,197	7,702
66*	4,837	6,951	8,656
67*	5,124	7,360	9,167
68*	5,411	7,772	9,681
69*	5,701	8,187	10,202
70*	5,999	8,616	10,739
71*	6,305	9,055	11,288
72*	6,605	9,484	11,825
73*	6,904	9,911	12,358
74*	7,202	10,338	12,893
75*	7,580	10,879	13,568
76*	7,959	11,424	14,251
77*	8,337	11,965	14,927
78*	8,718	12,509	15,607
79*	9,096	13,050	16,283
80*	10,050	14,143	17,331
81*	10,959	14,991	18,365
82*	11,922	15,936	19,517
83*	12,939	16,990	20,804
84*	14,010	18,165	22,240

RM1,000 Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	662	842	1,071
6 – 10	569	727	921
11 – 16	448	551	724
17 – 20	470	558	739
21 – 25	470	558	739
26 – 30	472	563	744
31 – 35	488	610	770
36 – 40	663	864	1,011
41 – 45	855	1,208	1,426
46 – 50	1,103	1,604	1,843
51 – 55	1,639	2,510	2,745
56*	2,009	2,872	3,366
57*	2,108	3,011	3,529
58*	2,186	3,123	3,663
59*	2,328	3,327	3,907
60*	2,454	3,505	4,117
61*	2,792	3,867	4,681
62*	2,966	4,107	4,974
63*	3,186	4,410	5,343
64*	3,361	4,649	5,635
65*	3,586	4,960	6,014
66*	4,028	5,561	6,757
67*	4,269	5,891	7,158
68*	4,506	6,219	7,562
69*	4,749	6,550	7,964
70*	4,997	6,893	8,384
71*	5,252	7,244	8,813
72*	5,500	7,587	9,233
73*	5,751	7,930	9,650
74*	5,998	8,271	10,068
75*	6,312	8,702	10,593
76*	6,629	9,139	11,129
77*	6,943	9,570	11,654
78*	7,259	10,004	12,185
79*	7,574	10,438	12,714
80*	8,386	11,383	13,562
81*	9,144	12,068	14,372
82*	9,948	12,830	15,274
83*	10,796	13,679	16,281
84*	11,689	14,626	17,406

* Applicable for renewal only.

Notes:

- 1) The above premium rates are for occupational class 1 and 2 only.
- 2) The premium rates for occupational class 3 and class 4 are 1.25 times and 1.5 times of the premium rates shown above, respectively.
- 3) The premium rates are not guaranteed and may vary according to age next birthday of the life insured at the prevailing policy renewal.