

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

1. What is this product about?

e-CancerCare is a pure protection plan that covers early stage to advanced stage cancers, up to 20 years.

2. What are the covers / benefits provided?

No.	Coverage / Benefit	Benefit Description
1	Early Stage Cancer Benefit	<p>If the life insured is diagnosed with any one of the early stage cancers and survives at least 30 days from the date of diagnosis, 30% of RM<sum insured> shall be payable. The list of early stage cancers is as below :</p> <ul style="list-style-type: none"> i) Carcinoma-in-situ ii) Early Bladder Cancer iii) Early Chronic Lymphocytic Leukemia iv) Early Prostate Cancer v) Early Thyroid Cancer <p>Early stage cancer benefit payment will reduce the sum insured by the same amount and it is payable once only.</p>
2	Major Cancer Benefit	<p>If the life insured is diagnosed with any one of the major cancers and survives at least 30 days from the date of diagnosis, RM<sum insured> shall be payable.</p> <p>In the event the early stage cancer has been claimed prior to it, then the major cancer benefit shall be reduced by payment made under early stage cancer benefit, which is 70% of RM<sum insured> shall be payable.</p> <p>The policy will be terminated on payment of major cancer benefit, with no other benefits payable thereafter.</p>
3	Advanced Stage Cancer Benefit	<p>If the life insured is diagnosed with any one of the advanced stage cancers and survives at least 30 days from the date of diagnosis, 150% of RM<sum insured> shall be payable.</p> <p>In the event the early stage cancer has been claimed prior to it, then the advance stage cancer benefit shall be reduced by payment made under early stage cancer benefit, which is 120% of RM<sum insured> shall be payable.</p> <p>The policy will be terminated on payment of advanced stage cancer benefit, with no other benefits payable thereafter.</p>

Policy term: <term> years.

3. How much premium do I have to pay?

The estimated premium that you have to pay is RM <premium> <mode: annually / monthly>. Premium paying duration is <term> years based on the policy term that you have selected.

The premium indicated is based on your attained age (age next birthday) at the commencement date. The premium may increase on the 1st day of the next policy year, in accordance to your attained age. Please refer to sales illustration for the premium amounts of the subsequent policy years Premium rates are non-guaranteed and We reserves the right to revise the premium rate by giving 3-month prior notice.

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) 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.
- c) Payment of a premium must be received within the 31 days of 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 terminated.
- d) We shall pay the cancer benefit provided that the life insured survives at least 30 days from the date of diagnosis.

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?

No benefit is payable for early stage cancer, major cancer or advanced stage cancer occurring due to the following direct or indirect events or conditions:

- a) In the presence of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS),
- b) If the signs or symptoms of the early stage, major cancer or advanced stage cancer occur within 60 days of the policy commencement date or latest reinstatement date,
- c) If arising directly or indirectly from a pre-existing illness (unless disclosed and accepted application),
- d) If resulting directly or indirectly from alcohol or drug abuse,
- e) If resulting directly or indirectly from radioactive contamination arising from fuel, weapons, waste or processing,
- f) If resulting from self-inflicted injury or attempted suicide, whether sane or insane,
- g) If resulting from illegal activities,
- h) Claim arising from or related to unreasonable failure to seek or follow medical advice and/or prescribed treatment, or unreasonable delay in seeking or following such medical advice and/or prescribed treatment.

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 period, there will not be any surrender value acquired under the policy.

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 write to Our postal address at 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 Etiqa Online at 1-300-13-8888.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' 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 Online by calling 1-300-13-8888, or write to Etiqa Life Insurance Berhad (1239279-P), 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 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>.