

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

1. What is this product about?

EasyMedic 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)		

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 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 commission and management expenses including RM10 stamp duty, have been incorporated in your total premium. Please refer to Appendix 2 for more details on the commission structure of the policy.

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?

If you have any enquiries, or require further information, please contact your insurance agent/intermediary, or you can contact Etiqa Life Insurance Berhad (201701025113), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by calling Etiqa Oneline at 1300-13-8888, or e-mail at info@etiqa.com.my, 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 insurance agent or intermediaries 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	1,142	1,454	1,654
6 – 10	981	1,255	1,421
11 – 16	772	960	1,115
17 – 20	727	906	1,082
21 – 25	727	906	1,082
26 – 30	746	878	1,124
31 – 35	790	992	1,162
36 – 40	943	1,157	1,302
41 – 45	1,253	1,838	2,226
46 – 50	1,617	2,445	2,878
51 – 55	2,406	3,829	4,285
56*	2,879	4,282	5,132
57*	3,021	4,489	5,381
58*	3,133	4,658	5,587
59*	3,339	4,962	5,955
60*	3,518	5,226	6,272
61*	4,003	5,770	7,138
62*	4,253	6,124	7,578
63*	4,568	6,582	8,151
64*	4,818	6,939	8,595
65*	5,141	7,401	9,169
66*	5,777	8,302	10,305
67*	6,120	8,791	10,912
68*	6,463	9,283	11,525
69*	6,809	9,779	12,144
70*	7,166	10,291	12,784
71*	7,531	10,816	13,437
72*	7,889	11,328	14,077
73*	8,246	11,838	14,711
74*	8,602	12,349	15,348
75*	9,054	12,995	16,152
76*	9,506	13,645	16,965
77*	9,958	14,291	17,769
78*	10,414	14,941	18,579
79*	10,865	15,588	19,384
80*	12,005	16,893	20,632
81*	13,090	17,906	21,862
82*	14,241	19,035	23,234
83*	15,455	20,294	24,765
84*	16,735	21,697	26,475

RM1,000 Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	790	1,005	1,275
6 – 10	679	869	1,096
11 – 16	535	658	861
17 – 20	561	667	880
21 – 25	561	667	880
26 – 30	563	673	886
31 – 35	583	729	916
36 – 40	792	1,032	1,203
41 – 45	1,021	1,443	1,697
46 – 50	1,317	1,916	2,194
51 – 55	1,958	2,998	3,268
56*	2,399	3,430	4,007
57*	2,518	3,597	4,201
58*	2,611	3,730	4,361
59*	2,781	3,974	4,651
60*	2,932	4,186	4,901
61*	3,335	4,619	5,572
62*	3,542	4,905	5,922
63*	3,806	5,268	6,361
64*	4,014	5,553	6,708
65*	4,283	5,924	7,159
66*	4,811	6,642	8,044
67*	5,099	7,036	8,521
68*	5,383	7,428	9,002
69*	5,673	7,824	9,481
70*	5,968	8,233	9,981
71*	6,273	8,653	10,491
72*	6,569	9,062	10,991
73*	6,869	9,472	11,488
74*	7,164	9,879	11,986
75*	7,539	10,394	12,610
76*	7,917	10,916	13,248
77*	8,293	11,430	13,874
78*	8,671	11,950	14,506
79*	9,046	12,468	15,136
80*	10,017	13,597	16,145
81*	10,922	14,415	17,109
82*	11,882	15,325	18,183
83*	12,896	16,339	19,382
84*	13,962	17,470	20,721

* 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.

Appendix 2 – COMMISSION ILLUSTRATION FOR EASYMEDIC

A portion of the premium will be used to pay for the commission for the policy year, as illustrated in the following table:

Premium Deduction for Commission for The Policy Year (%)	Commission Amount (RM)
15%	<Comm amt1>

These figures are based on the current premium upon attained age.