

IL Lady Care

Live Your Best Life With
Protection At Every Stage.

eTiqa
Life Insurance



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Underwritten by Etiqa Life Insurance Berhad (Co. Reg. No.: 201701025113)

As women journey through life, their needs evolve with each milestone. From family-planning, navigating joys of pregnancy and baby care, to embracing the change of menopause, IL Lady Care is crafted specially for female-related illnesses, to ensure that they are continuously protected wherever life takes them.



Wide Coverage for Female Illnesses

Enjoy coverage up to 100% of the insured amount for female illnesses such as Systemic Lupus Erythematosus with Lupus Nephritis, female Carcinoma-in-Situ and Cancers such as breast, cervix, uterus, fallopian tube, ovary, vagina/vulva cancers.

Note: Claims for female Carcinoma-in-Situ benefit will reduce the rider sum insured and only claimable once.



100% Bounce-Back Benefit

The sum insured will be fully restored automatically 12 months after female Carcinoma-in-Situ claim is made.



Extensive Female Care Benefit

Receive an additional RM3,000 for Hormone Replacement Therapy for Menopause, Psychotherapy or medical complications due to Elective Cosmetic Surgery.





Treatment Benefit

Receive an additional payout of up to 30% of the insured amount or RM30,000 (whichever is lower) on top of the Female Illness benefits listed below:

List of Treatment Benefits

Payout of up to 30% of the insured amount or RM30,000 (whichever is lower) due to:

1. Breast Lumpectomy due to cancer or Carcinoma-in-Situ
2. Breast Mastectomy due to cancer or Carcinoma-in-Situ
3. Reconstructive Surgery for breast due to cancer or Carcinoma-in-Situ
4. Surgical removal of Female Reproductive Organ - cervix uteri, uterus, fallopian tubes, vagina, vulva or ovary due to cancer or Carcinoma-in-Situ
5. Severe Rheumatoid Arthritis
6. Osteoporotic fracture – hip or vertebral
7. Facial Reconstructive Surgery due to accident or cancer
8. Skin Grafting due to burn or skin cancer

Note: Benefit is claimable for a maximum of 2 different events.

Payout of RM3,000 due to surgery of either fibroid or ovarian cyst.

Note: 1 year waiting period applicable.



Diabetic / Arthritis Benefit

A cash payout of 30% of the insured amount or RM30,000 (whichever is lower) is paid for Limb Amputation, Severe Diabetic Nephropathy resulting in kidney failure, Surgery for Type 2 Diabetic Retinopathy or Joint Replacement Surgery for Arthritis.



Maternity Care Benefit (Optional)

Extend your coverage to safeguard both mother and baby, ensuring total protection throughout the maternity journey. A cash payout of 25% of the rider insured amount or RM25,000 (whichever is lower) is paid for the benefit listed below:

Pregnancy Care Benefit	Baby Care Benefit
<ol style="list-style-type: none">1. Disseminated Intravascular Coagulation (after 7-month pregnancy)2. Ectopic Pregnancy3. Hydatidiform Mole (Molar Pregnancy)4. Eclampsia5. Late Miscarriage (between 18th to 28th week of pregnancy)6. Death of Fetus (after 28th week of pregnancy)7. Death of Child (within 30 days of Birth)8. Postpartum Haemorrhage requiring hysterectomy (surgery needs to be performed within 60 days from the date of delivery) <p>Note: Coverable up to life insured's age of 50.</p>	<ol style="list-style-type: none">1. Down's Syndrome2. Spina Bifida3. Tetralogy of Fallots4. Cleft Palate5. Ventricular Septal Defect6. Atrial Septal Defect7. Patent Ductus Arteriosus / Truncus Arteriosus8. Congenital Blindness9. Congenital Deafness <p>Note: Coverage is applicable only if the newborn baby has survived 30 days after birth and is diagnosed with 1 of the congenital anomalies before attaining the age of 1 year old.</p>

Note: Claims for the benefits above will NOT reduce the rider sum insured and only claimable once.

Elevate Your Protection

Speak to our Life Planner to secure peace of mind.

Note: The key benefits above are subject to terms and conditions.

Eligibility

The plan is available for you or your spouse aged between 17 to 70 years old. For the maternity care benefit, the entry age starts from 17 to 44 years old.

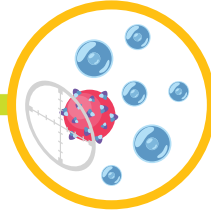
How IL Lady Care works?



At the age of 25, Alicia, signs up for **Etiqua SecurePro with IL Lady Care** with expiry at the age of 70.

Sum Insured:

- SecurePro: RM100,000
- IL Lady Care (Rider): RM100,000



At 35, Alicia is diagnosed with early stage breast cancer (Carcinoma-in-Situ).



During the treatments, Alicia is diagnosed with Major Depression Disorder and undergoes treatment for a year.



With IL Lady Care Rider, Alicia receives a cash payout of RM50,000 (50% of the sum insured under Female Illness Benefit).



After 6 months of treatment, Alicia receives a cash payout of RM3,000 (under Extensive Female Care Benefit).



After a year of treatment, Alicia successfully recovers and the Female Illness Benefit¹ (under IL Lady Care) resets to 100% of the sum insured.



At 38, Alicia is diagnosed with Breast Cancer.



Alicia receives a cash payout of RM100,000 (100% of sum insured under Female Illness Benefit²) for treatments.



Alicia undergoes Breast Mastectomy and receives a cash payout of RM30,000 (30% of sum insured under Treatment Benefits).



With her doctor's recommendation, Alicia undergoes Breast Reconstructive Surgery and receives a cash payout of RM30,000 (30% of sum insured under Treatment Benefit).



10 years later, Alicia is diagnosed with end stage breast cancer and passes away. With SecurePro, a lump sum of RM100,000 is paid to her parents, as she nominated them as the beneficiaries of her policy.

Note: The scenario above is for illustration purposes only. Terms and conditions apply.

Calculation of Alicia's payout:

Payout Breakdown of SecurePro and IL Lady Care (Rider):

Payout Breakdown of IL Lady Care (Rider)	
Carcinoma-in-Situ (CIS)	RM50,000
Major Depression Disorder	RM3,000
Breast Cancer	RM100,000
Breast Mastectomy	RM30,000
Breast Reconstructive Surgery	RM30,000
Payout Breakdown of SecurePro	
Death Benefit	RM100,000
Total Payout	RM313,000

Notes:

1. The Female Illness benefit will reset to 100% of the sum insured should there be no claims made during the 12-month period from the Female Carcinoma-in-Situ (CIS) diagnosis date.
2. The Female Illness benefit will be terminated after 100% of the sum insured is paid for Breast Cancer.
3. IL Lady Care is a unit-deducting rider that you can attach to SecurePro, a regular premium investment-linked basic insurance plan.
4. Please refer to the product disclosure sheet and policy for more details of the product benefits, exclusions, terms and conditions.

This is an insurance product that is tied to the performance of underlying assets and is not a pure investment product such as unit trust.

Etiqua Online 1300 13 8888
www.etiqua.com.my



Etiqua Life Insurance Berhad (201701025113)

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Dataran Maybank, No. 1, Jalan Maarof,
59000 Kuala Lumpur, Malaysia.

T +603 2297 3888

F +603 2297 3800

E info@etiqua.com.my

Connect with us at

