

IL Infinite Care and IL Infinite Care Plus  
**Future-proof Protection.  
Infinite Coverage.**

**eTiqa**  
Life Insurance



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





Introducing IL Infinite Care and IL Infinite Care Plus, unique critical illness protection products offering unparalleled coverage. These plans cover 10 key body systems, organ impairments, and surgeries without limiting the number of illnesses. You will be protected against early, moderate, and critical stage conditions, including both known and undiscovered diseases. The plans simplify the understanding of critical illness coverage while future-proofing your protection.


With IL Infinite Care Plus, you can enjoy greater financial security with multiple payouts of up to 300% of the rider sum insured for the add-on benefit.

## Key Benefits

Take a closer look at the similarities and differences between IL Infinite Care and IL Infinite Care Plus.

Similarities	IL Infinite Care	IL Infinite Care Plus
 <p data-bbox="87 1109 286 1182"><b>Coverage for Known &amp; Undiscovered Diseases</b></p>	<p data-bbox="333 759 1012 833">Safeguard yourself from any potential health risks that may arise. Secure your health with coverage for both known and undiscovered diseases for 10 key body systems and organs.</p> <div data-bbox="425 874 887 1417"> <p data-bbox="456 887 837 911"><b>List of Covered Body Systems &amp; Organs</b></p> <ul data-bbox="456 938 887 1417" style="list-style-type: none"> <li data-bbox="456 938 887 975">Bone Marrow Failure</li> <li data-bbox="456 975 887 1023">Cardiovascular System</li> <li data-bbox="456 1023 887 1070">Respiratory System</li> <li data-bbox="456 1070 887 1118">Neurological System</li> <li data-bbox="456 1118 887 1166">Renal System and Kidney Function</li> <li data-bbox="456 1166 887 1214">Hepatic System and Liver Function</li> <li data-bbox="456 1214 887 1262">Digestive System</li> <li data-bbox="456 1262 887 1310">Sensory System</li> <li data-bbox="456 1310 887 1358">Disabilities</li> <li data-bbox="456 1358 887 1406">Human Immunodeficiency Virus (HIV)</li> </ul> </div>	

Differences	IL Infinite Care	IL Infinite Care Plus
 <p><b>High Sum Insured</b></p>	<p>Get a cash payout of up to RM300,000 (equivalent to the maximum rider sum insured) upon the impairment/surgery of 10 covered body systems and organs, ensuring immediate financial support during challenging times.</p>	<p>Get a cash payout of up to RM900,000 (equivalent to the 3 times of maximum rider sum insured) upon the impairment/surgery of 10 covered body systems and organs, ensuring immediate financial support during challenging times.</p>
 <p><b>Angioplasty and Other Invasive Treatments for Coronary Artery Disease</b></p>	<p>A cash payout of 15% of the rider sum insured or a maximum of RM30,000 is paid for angioplasty &amp; other invasive treatments for Coronary Artery Disease.</p> <p><i>Note: Claims for this benefit will reduce the rider sum insured and only claimable once.</i></p>	<p>A cash payout of 15% of the rider sum insured or a maximum of RM30,000 is paid for angioplasty &amp; other invasive treatments for Coronary Artery Disease.</p> <p><i>Note: Claims for this benefit will NOT reduce the rider sum insured and only claimable once.</i></p>
 <p><b>Severe Mental Illness</b></p>	<p>Not Applicable</p>	<p>A cash payout of 15% of the rider sum insured or a maximum of RM30,000 is paid if you're diagnosed with any of the following:</p> <ul style="list-style-type: none"> <li>a. Bipolar Affective Disorder;</li> <li>b. Major Depressive Disorder;</li> <li>c. Schizophrenia;</li> <li>d. Schizoaffective Disorder; or</li> <li>e. Obsessive-Compulsive Disorder (OCD)</li> </ul>
 <p><b>Hospitalisation Benefit</b></p>	<p>Not Applicable</p>	<p>A cash payout of 15% of the rider sum insured or a maximum of RM30,000 is paid:</p> <ul style="list-style-type: none"> <li>a. If you're admitted to the Intensive Care Unit (ICU) for 5 consecutive days; or</li> <li>b. Hospitalised for at least 14 consecutive days (due to infection or for surgery)</li> </ul> <p><i>Note: Each event under Hospitalisation Benefit is only claimable once. There is 1-year waiting period for claims between item (a) and (b).</i></p>

Differences	IL Infinite Care	IL Infinite Care Plus
 <p><b>Diabetes Complication</b></p>	Not Applicable	<p>A cash payout of 15% of the rider sum insured or a maximum of RM30,000 is paid if you're diagnosed with any of the following:</p> <ul style="list-style-type: none"> <li>a. Surgery for Type 2 Diabetic Retinopathy;</li> <li>b. Limb Amputation due to Type 2 Diabetic Complications; or</li> <li>c. Severe Diabetic Nephropathy Resulting in Kidney Failure</li> </ul>

**Notes:**

1. The benefits for Severe Mental Illness, Hospitalisation and Diabetes Complication will not reduce the rider sum insured.
2. The benefits for Severe Mental Illness and Diabetes Complication are only claimable once.
3. The key benefits above are subject to terms and conditions.

**Elevate Your Protection**

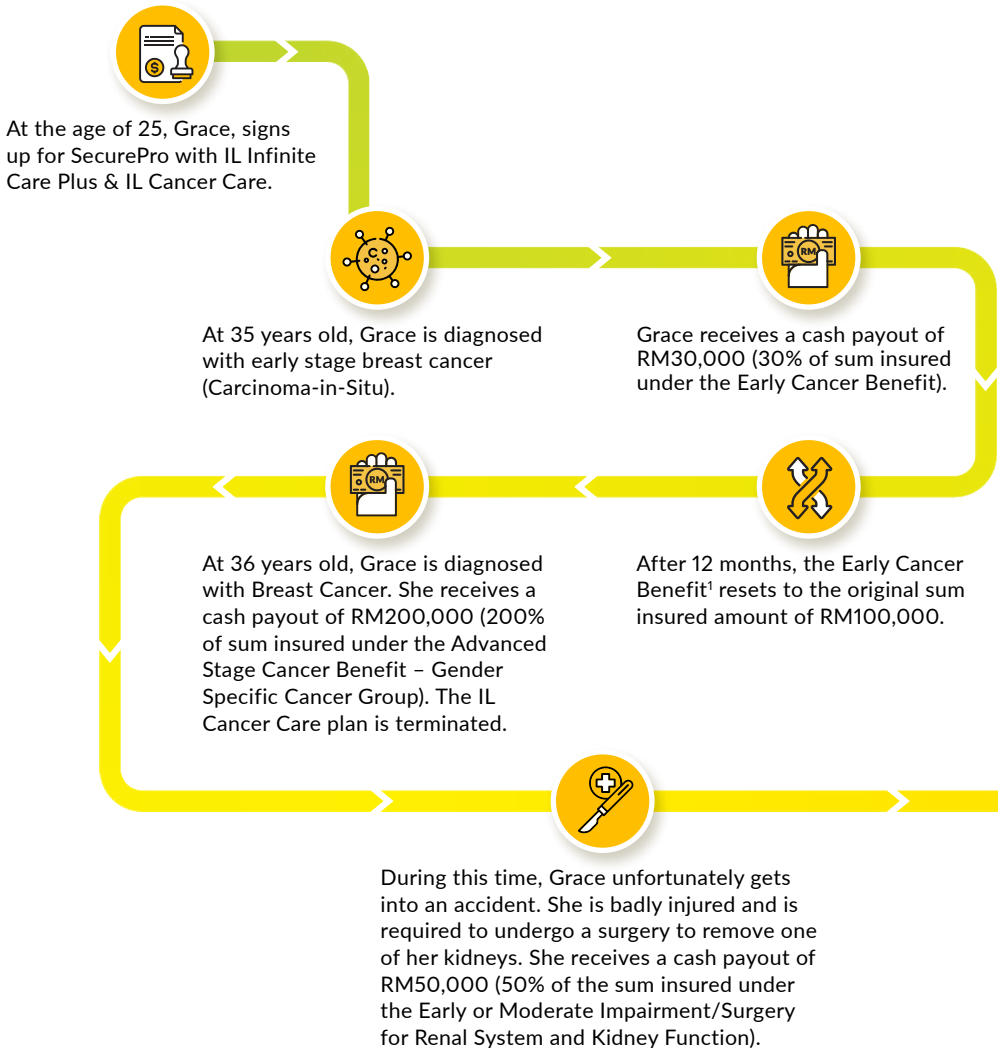
Speak to our Life Planner to secure peace of mind.

**Eligibility**

The plan is available for you or your spouse aged between 17 to 70 years old, and your children aged between 14 days to 16 years old.

## Scenario for SecurePro + IL Infinite Care Plus + IL Cancer Care<sup>4</sup>:

SecurePro Insured Amount	RM100,000
IL Infinite Care Plus Insured Amount	RM100,000
IL Cancer Care Insured Amount	RM100,000





At 45 years old, Grace undergoes a Cardiac Pacemaker Insertion. She receives a cash payout of RM50,000 (50% of the sum insured under the Early or Moderate Impairment/Surgery for Cardiovascular System Benefit).



At 48 years old, Grace has a severe heart attack. She receives a cash payout of RM50,000 (the balance 50% of the sum insured under the Severe Impairment /Surgery for Cardiovascular System Benefit).

At the same time, she is admitted to the hospital for 15 consecutive days and receives a cash payout of RM15,000 (under the Hospitalisation Benefit).



At 60 years old, Grace, she is diagnosed with severe kidney failure. She receives a cash payout of RM50,000 (the balance 50% of the sum insured under the Severe Impairment/Surgery for Renal System and Kidney Function Benefit). The IL Infinite Care Plus plan is terminated.



At 55 years old, Grace is diagnosed with a brain tumour and is required to undergo surgery. She receives a cash payout of RM100,000 (under the Severe Impairment/Surgery for Neurological System Benefit). She is admitted to ICU for 8 days after surgery. She receives a cash payout of RM15,000 (under the Hospitalisation Benefit).



One year later, Grace passes away due to a multi-organ failure. With SecurePro, a lump sum of RM100,000 is paid to her parents, as she had nominated them as the beneficiaries of her policy.

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

## Calculation of Grace's payout:

Payout Breakdown of SecurePro and IL Cancer Care (Rider) + IL Infinite Care Plus (Rider):

Payout Breakdown of IL Cancer Care (Rider)	
Carcinoma-in-Situ (CIS)	RM30,000
Breast Cancer	RM200,000
Payout Breakdown of IL Infinite Care Plus (Rider)	
Early/Moderate Kidney failure	RM50,000
Cardiac Pacemaker Insertion	RM50,000
Heart Attack	RM50,000
Hospitalisation due to heart attack	RM15,000
Brain Tumour	RM100,000
ICU Hospitalisation due to brain surgery	RM15,000
Severe Kidney failure	RM50,000
Payout Breakdown of SecurePro (Basic plan)	
Death Benefit	RM100,000
<b>Total Payout</b>	<b>RM660,000</b>

### Notes:

1. IL Cancer Care coverage will reset to 100% of the sum insured should there be no claims made during the 12-month period post Early Stage Cancer diagnosis date.
2. IL Infinite Care, IL Infinite Care Plus and IL Cancer Care are unit-deducting riders that you can attach to SecurePro, a regular premium investment-linked basic insurance plan.
3. Please refer to the product disclosure sheet and policy for more details of the product benefits, exclusions, terms and conditions.
4. For more details, refer the SecurePro flyer.

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**  
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**Etiqua Life Insurance Berhad** (201701025113)

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