

Ezy-Secure

We will keep you smiling



eTiQa

Life Insurance

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). I Member of PIDM

With Ezy-Secure, your loved ones will be financially taken care of when you are no longer around.

Ezy-Secure is a term life insurance plan that gives a lump sum payment to the beneficiary of the insured person, in the event of death, during the period of cover.

Help protect those you leave behind financially, by planning ahead with the following benefits:

Key Benefits



Death & TPD

Sum insured from RM100, 000, to as high as RM500, 000



Extensive Period of Coverage

Purchase anytime between 21 years old to 45 years old, to be covered from 21 years old to 80 years old.



Smooth Purchase

Just answer a few simple questions to complete your purchase. No medical checkups required.

Major Exclusions:

To keep the benefits affordable, no benefit amount will be paid, due to the following causes:

Cause	Death Benefit	Total and Permanent Disability (TPD) Benefit
Suicide within one year of plan commencement	X	
Attempted suicide or intentional self-inflicted injuries		X
Participation in criminal act, illegal act, strike, terrorism, riot or civil commotion		X
Participation in a dangerous or hazardous activity, or non-commercial aviation		X
Consumption of alcohol or drugs		X
Provoking physical violence		X
Inhalation of poison, gas or fumes		X

Important Notes:

1. The contents of this brochure may be changed without prior notice.
2. This brochure is a summary of the terms and conditions of the plan. This brochure is not a legally binding contract or commitment.
3. Please download the sales illustration which is available after you have requested for an online quotation prior to purchasing the plan. The sales illustration contains additional details on the terms and conditions of the plan. Please review the sales illustration to satisfy yourself that the benefits fulfil your needs and that the premiums are affordable.
4. Should your application for the plan is accepted by us, a policy contract will be sent to you to confirm commencement of the plan. Please refer to the policy contract for the full, legally binding terms and conditions of the plan.
5. Should you choose to cancel this plan, for whatever reason, please notify us in writing within 15 days of receiving of the policy contract. Upon such cancellation we will refund any premiums you have paid which were incurred in making this plan application. There will not be any surrender value if cancellation is made after the 15 days notice period.
6. Premiums will increase on the 1st day of the next policy year, in accordance to your attained age. Please pay any premiums due within 31 days of the premium due date. Premiums will be due regularly at intervals over the duration of the plan, as set out in the policy contract. Failing to pay premiums when due will discontinue all your benefits under the plan.
7. Should you require additional information on Life Insurance, please refer to the *Insuranceinfo* booklet on 'Life Insurance'. The booklet is available at all our branches or by visiting www.insuranceinfo.com.my.

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



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