

Exclusions

This rider shall not cover:

- Critical Illness occurring within 30 days after Issue Date or Date of Reinstatement of the Supplementary Contract / Rider.
- Cancer, Coronary Artery By-pass Surgery, Heart Attack and Serious Coronary Artery Disease.
- Disease/s resulting from AIDS or HIV.
- Critical Illness occurring Reinstatement of the Supplementary Contract / Rider.

The above list is non-exhaustive, please refer to the Policy Contract for a full list of exclusions. Should you require further details on the information above, or wish to purchase the rider, please request a Product Disclosure Sheet and Sales Illustration from your Etiqa Insurance agent, or contact Etiqa Oneline at 1300 13 8888.

Important Notes

1. This is an Insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as a unit trust.
2. The brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
3. You should be satisfied yourself that this rider contract will best serve your needs and that the premium payable is an amount you can afford.
4. This rider is only attachable to regular premium Elite Investment-linked basic plans.
5. This rider may co-exist with any Waiver of Premium riders. In the event claims are made under the Elite Waiver of Premium rider, the basic plan and any premium for other attachable riders will be waived, except for Elite Accelerated Critical Illness rider, which will be terminated. If Elite Payor Waiver of Premium Rider is activated, Elite Accelerated Critical Illness rider will not be terminated.
6. We reserve the right to amend the premium, fees and charges of this Policy by giving a 3 months (except medical riders 30 days) prior notice and such amendments will be applicable from the next anniversary date of the Policy.

of Premium Rider (Payor)

7. You have the right to cancel this rider, by sending written instruction to us within 15 days after you have received the rider contract. Should you choose to cancel within the 15 days, we will reallocate the rider charges that have been deducted into your Investment Fund.
8. You should ensure that important information regarding this rider is disclosed to you and that you understand the information disclosed. Where there is ambiguity, you should seek clarification from Etiqa Life Insurance Berhad.
9. Should you require additional information about Investment-linked Insurance and Medical and Health Insurance, please refer to the *Insuranceinfo* booklet on 'Investment-linked Insurance' and 'Medical and Health Insurance', available at all our branches or you can obtain a copy from the Insurance agent or visit www.insuranceinfo.com.my.
10. It may not be advantageous to switch from one health plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specific illnesses / pre-existing conditions of the new policy.
11. Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.
12. All premiums (if applicable) will be subjected to relevant charges or taxes including Goods and Services Tax as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

01/18/EVE

Etiqa Oneline 1300 13 8888
www.etiqa.com.my

 www.facebook.com/etiqa

Etiqa Life Insurance Berhad (1239279-P)
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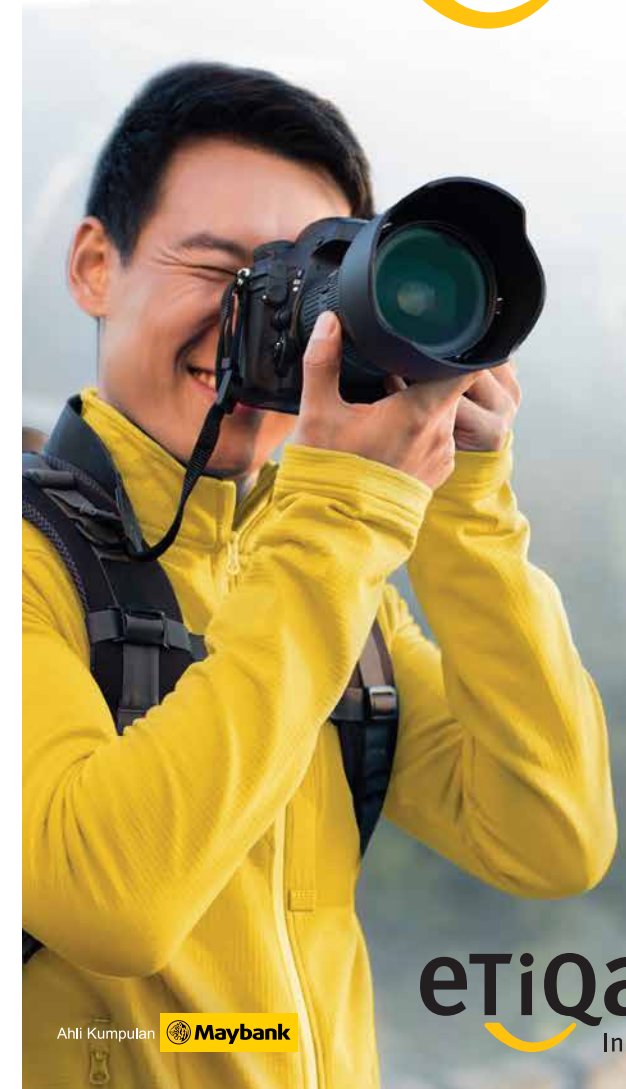
Underwritten by:
eTiqa
Insurance

Ahli Kumpulan  Maybank

eTiqa
Insurance

Elite Accelerated Critical Illness Rider
(Optional Add-On Rider)

Even when the unexpected happens, you can focus on better things ahead.



Life-altering illnesses need not alter you for life.

Sometimes you can take the most basic of measures such as changing your lifestyle habits, diets and getting more exercise but fate may have other plans. Well, now it's time to take control of your own fate, protecting against even the most aggressive illnesses with Elite Accelerated Critical Illness Rider.

It is a comprehensive protection plan that covers 36 types of critical illnesses. The rider can be attached to your Elitelink plan, making your future dreams that much more attainable.



Key Benefits

The rider shall pay the rider Sum Insured if the Life Insured is diagnosed with only one of the 36 Critical Illnesses. If the Critical Illness happens to be Angioplasty and Other Invasive Treatments for Coronary Artery Disease on the Life Insured, only advanced 10% of the rider Sum Insured is payable, subject to a maximum of RM25,000. The basic Sum Insured shall also decrease by the amount of benefit paid under this rider.

If the Life Insured is diagnosed with Critical Illnesses before age five (5) at the next birthday, we shall pay in full the Aggregate Sum Insured if it does not exceed RM200,000.

If the Aggregate Sum Insured exceeds RM200,000, we shall pay the balance according to the following table:

Age Next Birthday	Percentage of Aggregate Sums Insured
1	20%
2	40%
3	60%
4	80%
5 and above	100%

The limit is only applicable to payment of the Sum Insured and does not affect any payment of Fund Value.

Eligibility

Life Insured Age	Min entry age: 30 days Max entry age: 65 years old (ANB) Rider expires on Life Insured's
Min Sum Insured	RM5,000
Max Sum Insured	Follows basic plan Sum Insured or RM1 million per life for all Critical Illness policies, whichever is lower.
	The aggregate amount of Sum Insured for any one life insured for all Critical Illness cover should not exceed RM1 million.

ANB: Age Next Birthday

36 Types of Standard Critical Illnesses Covered:

1. Alzheimer's Disease / Severe Dementia
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3. Bacterial Meningitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
4. Benign Brain Tumour – <i>of specified severity</i>
5. Blindness – <i>Permanent and Irreversible</i>
6. Brain Surgery
7. Cancer – <i>of specified severity and does not cover very early cancers</i>
8. Cardiomyopathy – <i>of specified severity</i>
9. Chronic Aplastic Anemia – <i>resulting in permanent Bone Marrow Failure</i>
10. Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
11. Coronary Artery By-pass Surgery
12. Deafness – <i>Permanent and Irreversible</i>
13. Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>
14. End-Stage Liver Failure
15. End-Stage Lung Disease
16. Fulminant Viral Hepatitis
17. Heart Attack – <i>of specified severity</i>
18. Heart Valve Surgery
19. HIV Infection Due To Blood Transfusion
20. Kidney Failure – <i>requiring dialysis or kidney transplant</i>
21. Loss of Speech
22. Major Head Trauma – <i>resulting in permanent inability to perform Activities of Daily Living</i>
23. Major Organ / Bone Marrow Transplant
24. Medullary Cystic Disease
25. Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i>
26. Multiple Sclerosis
27. Muscular Dystrophy
28. Paralysis of Limbs
29. Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i>
30. Primary Pulmonary Arterial Hypertension – <i>of specified severity</i>
31. Serious Coronary Artery Disease
32. Stroke - <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
33. Surgery to Aorta
34. Systemic Lupus Erythematosus With Severe Kidney Complications

35. Terminal Illness
36. Third Degree Burns – <i>of specified severity</i>

* For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the rider benefit or up to RM25,000 will be payable.

Life is full of uncertainties, and unfortunate events could strike you when you least expect them. Planning adequate protection to safeguard you and your loved ones' future should be your utmost priority.

In order to have a more comprehensive protection, you may also opt to add riders as below:

Elite Payor Waiver of Premium for Death, TPD and Critical Illness Rider, OR

In the event that the Payor is deceased, affected by Total Permanent Disability (TPD) or diagnosed with any one of the 35 Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the premium will be waived throughout the coverage period. This rider is only applicable to adult plans.

Elite Payor Waiver of Premium for Death, TPD and Critical Illness (Juvenile) Rider, OR

In the event that the Payor is deceased, affected by Total Permanent Disability (TPD) or diagnosed with any one of the 35 Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), before age twenty-five (25) next birthday of the Life Insured or age sixty-five (65) next birthday of the Payor, whichever is sooner, the premium will be waived until the Life Insured reaches age twenty-five (25) on their next birthday. This rider is only applicable to juvenile plans.

Elite Waiver of Premium for Critical Illness Rider

If Life Insured is diagnosed with any one of the 35 Critical Illnesses (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease), the premium will be waived throughout the coverage period.

With these Elite Waiver of Premium and Elite Payor Waiver of Premium riders, you will have added assurance against the unexpected. However, whilst waiver mode is activated, the Policy may still lapse if the Fund Value is insufficient to pay for all policy charges and you may require additional premiums to be paid to maintain the Policy.