

Enrich Life Plan

# Enriching lives for life.



**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 Etiga Life Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). I Member of PIDM

# Enrich Life Plan

From your first job to marriage, right up to parenthood and retirement, we know that you have dreams and aspirations through each stage in life.

Enrich Life Plan allows you great versatility to plan for your insurance needs and that of your loved ones. The plan offers a range of the best riders for you to choose for your lifestyle, today and tomorrow.

## Enrich Life Plan

Enrich Life Plan is a non-participating whole life regular premium basic policy where additional benefits can be added by you to suit your needs and lifestyle.

Benefits on the basic policy are as follows:

**a. Death Benefit**

The selected basic policy Sum Insured will be paid in the event of death, less any payments that may have already been made under the Total and Permanent Disability benefit.

**b. Total and Permanent Disability (TPD) Benefit**

You will be paid your selected basic policy Sum Insured, in the event of TPD prior to your 64<sup>th</sup> birthday. On confirmation of TPD by the Company, basic policy Sum Insured up to RM1 million shall be paid, with any balance of basic policy Sum Insured above RM1 million paid ONE year after the first payment. The total TPD benefit may be reduced based on a limit from the total of all policies with TPD benefits.

If the insured person of this policy is faced with death or TPD before the 4<sup>th</sup> birthday, an aggregate amount of the selected Sum Insured up to RM200,000 will be paid. The balance of any aggregate amount above RM200,000 will be paid according to the following table:

Age Next Birthday	% of Aggregate Sum Insured
1	20%
2	40%
3	60%
4	80%

### Eligibility and Expiry Ages

You are eligible to apply for the Enrich Life Plan if you are at least 14 days old and less than 55 years old. The benefits under the basic policy will continue to protect you until the policy anniversary before your 100<sup>th</sup> birthday, or termination of the policy.

## Level Term Rider

You can attach the Level Term Rider to increase your Sum Insured amount with the following benefit(s):

**Death Benefit**

The selected Level Term Rider Sum Insured will be paid in the event of your death.

## Supplementary Rider

### Total and Permanent Disability (TPD) for Level Term Rider

You have the option to add the TPD to your Level Term Rider with the following benefit(s):

**TPD Benefit**

You will be paid your selected Level Term Rider Sum Insured in the event you suffer Total and Permanent Disability.

### Eligibility and Expiry Ages

You are eligible to apply for the Level Term Rider and its supplementary rider if you are at least 17 years old and less than 55 years old. The benefits under this rider will continue to protect you until the policy anniversary before your 65<sup>th</sup> birthday for the Death benefit and 60<sup>th</sup> birthday for the TPD benefit or termination of the basic policy or rider(s).

# If a heart attack doesn't get you, then perhaps cancer will.

***1 in 4 Malaysians will get cancer before age 75  
and 23% of total deaths are heart-related.***

*Source: National Cancer Society Malaysia and WHO, 2014*

Each year, medical inflation in Malaysia rises by at least 10%, affecting our medical expenses. It's not easy to think about, but would you, or your family, be able to cope with these expenses if you're hit with a severe illness?

Our medical riders can help you find the right answers. Be it hospitalisation fees or treatment of critical illnesses, our plans are designed to take care of your every need when you're unwell. Because the more you are protected, the greater the peace of mind.

## Medical Plus

Get access to the following list of medical benefits in the event you are faced with a condition that warrants you to be hospitalised.

### Schedule of Benefits

Benefits	Plan Type				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Overall Lifetime Limit	No Limit				
Overall Annual Limit	RM100k	RM150k	RM200k	RM1mil	RM1.5mil
<b>In-Patient Benefits</b>					
Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	RM500
Hospital Room & Board Charges (days per annum limit)	No Limit				
Intensive Care Unit Charges (No limit of days per annum)	As Charged				
Surgical Fees					
Anaesthetist Fees					
Operating Theatre Fees					
Hospital Supplies & Services Charges					
In-Hospital Physician/ Specialist Visit Charges (2 visits per day limit)					
Daily Guardian Benefit (RM per day limit)	RM150				
Daily Guardian Benefit (days per annum limit)	120 days				
Daily Cash Allowance at Government Hospital (RM per day limit)	RM200				
Daily Cash Allowance at Government Hospital (days per annum limit)	No Limit				
Medical Report Fees (RM per Hospitalisation limit)	RM100				

Benefits	Plan Type				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
<b>Out-Patient Benefits</b>					
Pre-Hospital Diagnostic Tests Charges, or Specialist Consultation Fees (within 60 days prior to Hospitalisation)	As Charged				
Post-Hospitalisation Treatment Charges (within 90 days after discharge)					
Out-Patient Physiotherapy Treatment Charges (RM per annum limit, within 90 days after discharge or surgery)	RM1,000				
Emergency Accidental Out-Patient Treatment Charges	As Charged				
Emergency Accidental Dental Treatment Charges					
Ambulance Fees					
Home Nursing Charges (RM per day limit)	RM100				
Home Nursing Charges (days per annum limit)	60 days				
Day Surgery Fees	As Charged				
Emergency Out-Patient Sickness Treatment Fees (RM per Medical Condition limit)	RM100				
<b>Cancer, Dialysis and Transplant</b>					
Out-Patient Kidney Dialysis Treatment Charges	As Charged				
Out-Patient Cancer Treatment Charges					
Organ Transplant Charges (limited to one (1) Organ Transplant per policy)					
<b>Other Benefits</b>					
Alternative Medical Practitioner Charges (RM per annum limit within 90 days after discharge)	RM200				

## No Co-Insurance

Your treatment whilst hospitalised will be fully borne by Etiqa provided your hospital admission room and board daily rate is within the plan type you have selected. If you choose to upgrade or be admitted with a daily rate above your selected plan type, you shall bear the difference between the higher room and board charges and plan type room and board, plus 20% of any other charges as reflected in the hospital bill.

## Cashless Admission Card

All you need to do is to present your admission card to access the benefits of your selected plan. This all-in-one card ensures that every admission and discharge at our panel hospitals is cashless and hassle-free.

## Eligibility and Expiry Ages

You are eligible for the Medical Plus if you are at least 30 days old and less than 65 years old. The benefits under this rider will continue to protect you until the policy anniversary before your 88<sup>th</sup> birthday, termination of the basic policy or rider or benefit payments under this rider have reached the overall limit.

## Annual Premium Rates

Choose from 5 available plans within the rider that suit your needs best:

## Premium Table (Male)

Age Next Birthday	Annual Premium (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1 - 5	1,061.72	1,209.72	1,546.95	1,920.58	2,306.31
6 - 10	798.16	910.32	1,169.28	1,444.80	1,732.42
11 - 15	798.16	861.51	1,169.28	1,444.80	1,732.42
16 - 20	855.17	923.04	1,252.80	1,548.00	1,856.16
21 - 25	827.86	893.64	1,215.72	1,508.76	1,807.08
26 - 30	827.86	893.64	1,215.72	1,508.76	1,807.08
31 - 35	830.52	974.16	1,317.36	1,634.16	1,960.20
36 - 40	853.95	1,002.00	1,356.00	2,002.06	2,546.21
41 - 45	1,003.89	1,178.40	1,593.60	2,476.50	2,879.32
46 - 50	1,225.23	1,438.80	1,939.20	3,838.90	5,222.88
51 - 55	1,598.55	1,878.00	2,527.20	4,410.00	6,250.86
56 - 60	2,371.71	2,787.60	3,733.20	6,001.60	7,563.78
61 - 65	3,503.91	4,119.60	5,510.40	10,722.82	14,659.85
66 - 70	5,225.67	6,145.20	8,210.40	17,735.27	21,493.88
71 - 75	7,930.71	9,327.60	12,452.40	20,062.08	24,371.88
76 - 80	12,036.21	14,157.60	18,894.00	24,787.98	30,168.03
81 - 85	18,278.61	21,501.60	28,686.00	35,845.20	43,216.80
86 - 88	27,758.49	32,654.40	43,556.40	54,434.40	65,634.00

## Premium Table (Female)

Age Next Birthday	Annual Premium (RM)				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
1 - 5	1,061.72	1,209.72	1,546.95	1,920.58	2,306.31
6 - 10	798.16	910.32	1,169.28	1,444.80	1,732.42
11 - 15	798.16	861.51	1,169.28	1,444.80	1,732.42
16 - 20	712.64	769.20	1,044.00	1,290.00	1,546.80
21 - 25	778.13	840.00	1,161.60	1,435.20	1,718.40
26 - 30	778.13	840.00	1,161.60	1,435.20	1,718.40
31 - 35	802.95	942.00	1,284.00	1,590.00	1,905.60
36 - 40	986.55	1,158.00	1,567.20	2,044.98	2,598.74
41 - 45	1,219.11	1,431.60	1,929.60	2,802.39	3,457.44
46 - 50	1,496.55	1,758.00	2,367.60	3,592.66	4,603.56
51 - 55	1,843.35	2,166.00	2,907.60	4,564.73	6,356.02
56 - 60	2,297.25	2,700.00	3,619.20	5,818.94	7,328.88
61 - 65	3,191.79	3,752.40	5,018.40	9,455.02	14,032.59
66 - 70	4,663.65	5,484.00	7,328.40	17,835.48	21,936.17
71 - 75	7,075.95	8,322.00	11,112.00	20,119.62	24,921.15
76 - 80	10,738.77	12,631.20	16,857.60	25,064.26	30,976.78
81 - 85	16,307.97	19,183.20	25,592.40	31,978.80	38,556.00
86 - 88	24,767.85	29,136.00	38,863.20	48,566.40	58,557.60

The premium rates for this rider will be charged according to your age next birthday on the annual renewal of your policy. The premium rates may vary compared to those on the table, according to your occupation and health condition following assessment of the Company at inception of the rider.

## Premier Critical Illness Rider

You will be paid your selected Premier Critical Illness Rider Sum Insured if you are diagnosed with any of the following 36 types of critical illnesses and survive for at least 30 days from the date of diagnosis:

1. Alzheimer's Disease/ Severe Dementia	13. Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>	25. Multiple Sclerosis
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	14. End-Stage Liver Failure	26. Muscular Dystrophy
3. Bacterial Meningitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>	15. End-Stage Lung Disease	27. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
4. Benign Brain Tumour – <i>of specified severity</i>	16. Fulminant Viral Hepatitis	28. Paralysis of Limbs
5. Blindness – <i>Permanent and Irreversible</i>	17. Heart Attack – <i>of specified severity</i>	29. Parkinson's Disease – <i>resulting in permanent inability to perform Activities of Daily Living</i>
6. Brain Surgery	18. Heart Valve Surgery	30. Primary Pulmonary Arterial Hypertension – <i>of specified severity</i>
7. Cancer – <i>of specified severity and does not cover very early cancers</i>	19. Kidney Failure – <i>requiring dialysis or kidney transplant</i>	31. Serious Coronary Artery Disease
8. Cardiomyopathy – <i>of specified severity</i>	20. Loss of Speech	32. Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
9. Chronic Aplastic Anemia – <i>resulting in permanent Bone Marrow Failure</i>	21. Major Head Trauma – <i>resulting in permanent inability to perform Activities of Daily Living</i>	33. Surgery to Aorta
10. Coma – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>	22. Major Organ/Bone Marrow Transplant	34. Systemic Lupus Erythematosus With Severe Kidney Complications
11. Coronary Artery By-pass Surgery	23. Medullary Cystic Disease	35. Terminal Illness
12. Deafness – <i>Permanent and Irreversible</i>	24. Motor Neuron Disease – <i>permanent neurological deficit with persisting clinical symptoms</i>	36. Third Degree Burns – <i>of specified severity</i>

Note: For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the rider Sum Insured up to maximum RM25,000 will be payable. The balance of the rider Sum Insured will be paid upon diagnosis of any of the remaining 35 critical illnesses.

If the insured person of this policy is diagnosed with a critical illness before the 4<sup>th</sup> birthday, an aggregate amount of the selected Sum Insured up to RM200,000 will be paid. The balance of any aggregate amount above RM200,000 will be paid according to the following table:

Age Next Birthday	% of Aggregate Sum Insured
1	20%
2	40%
3	60%
4	80%

### Eligibility and Expiry Ages

You are eligible to apply for the Premier Critical Illness Rider if you are at least 1 year old and less than 65 years old. The benefit under this rider will continue to protect you until the policy anniversary before your 85<sup>th</sup> birthday or termination of the basic policy or rider.

## Hospital Income Rider

You will be paid your selected Hospital Income Rider Daily Cash Benefit under the following Schedule of Benefits:

### Schedule of Benefits:

Type of Hospitalisation	Daily Cash Benefit				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
<b>Normal Ward</b> (maximum 180 days per condition)	RM50	RM100	RM150	RM200	RM400
<b>ICU/CCU/NICU</b> (maximum 20 days per condition)	RM100	RM200	RM300	RM400	RM800
<b>Overseas Hospitalisation</b> (maximum 30 days per condition)	RM50	RM100	RM150	RM200	RM400
<b>Hospitalisation due to Pregnancy Related Illnesses</b> (maximum 3 days per condition)	RM50	RM100	RM150	RM200	RM400

### Definition on Type of Hospitalisation

- **Normal Ward hospitalisation within Malaysia** – you will be paid your selected Daily Cash Benefit should you be hospitalised for at least 6 consecutive hours and the condition is not a pregnancy related illness.
- **ICU/CCU/NICU hospitalisation within Malaysia** – you will be paid your selected Daily Cash Benefit should you be hospitalised for at least 6 consecutive hours in an Intensive Care Unit (ICU), Coronary Care Unit (CCU) or Neonatal Intensive Care Unit (NICU) and the condition is not a pregnancy related illness.
- **Overseas hospitalisation** – you are paid your selected Daily Cash Benefit should you be hospitalised outside Malaysia due to an emergency.
- **Pregnancy Related Illness hospitalisation** – you will be paid your selected Daily Cash Benefit should you be hospitalised for at least 6 consecutive hours due to a pregnancy related illness.

A hospitalisation within 14 days of a prior hospitalisation, for the same condition, will be treated as the same hospitalisation for the purpose of the limits above. The total payment under this rider is limited to 365 days.

### Eligibility and Expiry Ages

You are eligible to apply for the Hospital Income Rider if you are at least 14 days old and less than 55 years old. The benefits under this rider will continue to protect you until the policy anniversary before your 70<sup>th</sup> birthday or termination of the basic policy or rider.



**As a woman, you have  
a lot on your mind.**

**Children, husband,  
career and health.**

***1 in 31 women in Malaysia are at risk of contracting breast cancer.***

*Source: The Sun Daily, 2014*

As a woman, the care you give to your loved ones, and the time you devote to building a career may often mean overlooking your own health needs. Our female riders are made to provide you with the necessary support in the event you are diagnosed with specific female-related health conditions.

## Female Illness Rider

You can attach the Female Illness Rider to provide you the following benefits in the event of an illness specific to females:

### a. Female Illness Benefit

You will be paid your selected Female Illness Rider Sum Insured should you be diagnosed with any of the following female-related illnesses and survive for at least 30 days from the date of diagnosis. Total benefit payable under this benefit is subject to 100% of the Female Illness Rider's Sum Insured.

Description	Benefit Paid as a Proportion of Female Illness Rider Sum Insured
Female Cancer (Cancer of the breast, cervix uteri, fallopian tube, ovary, uterus or vagina/vulva)	100%
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	100%
Any of Female Carcinoma-in-situ (Carcinoma-in-situ of the breast, cervix uteri, fallopian tubes, ovary, uterus, or vagina/vulva)	50%
Surgery of either fibroid or ovarian cyst	A lump sum amount of RM3,000

### b. Recovery Benefit

You will be paid the lesser of 30% of your selected Female Illness Rider Sum Insured and a maximum of RM30,000 for any recovery based on the following events:

- Osteoporotic fracture;
- Severe Rheumatoid Arthritis;
- Facial Reconstructive Surgery due to accident;
- Skin Grafting due to Burns or Skin Cancer;
- Breast Lumpectomy or Mastectomy due to Carcinoma-in-situ or Cancer;
- Breast Reconstructive Surgery due to Carcinoma-in-situ or Cancer; or
- Surgical removal of female reproductive organ due to Carcinoma-in-situ or Cancer.

The conditions to payment of this benefit is 1 claim per event with a maximum of 2 claim events. The total payment under this benefit is subject to the lesser of 60% of the Female Illness Rider Sum Insured and a maximum of RM60,000.

### c. Other Benefit

You will be paid the lesser of 20% of your selected Female Illness Rider Sum Insured and a maximum of RM30,000 for any treatment based on the following events:

- Limb Amputation due to Type 2 Diabetic complications;
- Severe Diabetic Nephropathy resulting in kidney failure;
- Surgery for Type 2 Diabetic Retinopathy; or
- Joint replacement surgery for Arthritis.

### d. Well-Being Benefit

You will be paid RM200 if you present an original receipt for health screening and examination. The payment under this benefit is subject to a maximum of 1 claim every 2 policy years with condition that the policy is in force for at least 2 consecutive years and all premiums are fully paid.

These benefits will only commence after the first 60 days from the issue date or date of reinstatement of this rider, whichever is later, except for:

- Systemic Lupus Erythematosus (SLE) with Lupus Nephritis where the waiting period is the first 30 days;
- Carcinoma-in-situ where the waiting period is the first 120 days;
- Fibroid or Ovarian Cyst where the waiting period is the first 12 months.

No waiting period will be applicable for any claim under Recovery Benefit that is due to accident.

## Supplementary Rider

### Maternity Rider

You have the option to add the Maternity Rider to your Female Illness Rider with the following benefits:

**a. Pregnancy Care Benefit**

You will be paid the lesser of 25% of your selected Maternity Rider Sum Insured and a maximum of RM25,000 upon diagnosis of any of the following complications:

- Disseminated Intravascular Coagulation (after 7 months' pregnancy);
- Ectopic Pregnancy;
- Hydatidiform Mole (Molar Pregnancy);
- Eclampsia;
- Late Miscarriage (between 18<sup>th</sup> to 28<sup>th</sup> week of pregnancy);
- Death of Foetus (after 28<sup>th</sup> week of pregnancy);
- Death of Child (within 30 days of birth); or
- Postpartum Haemorrhage requiring hysterectomy (surgery needs to be performed within 60 days from the date of delivery).

**b. Child Care Benefit**

You will be paid the lesser of 25% of your selected Maternity Rider Sum Insured and a maximum of RM25,000, if your newborn child below 1 year old, is diagnosed with the following congenital complications and survives for at least 30 days:

- Down Syndrome;
- Spina Bifida;
- Tetralogy of Fallot;
- Cleft Palate;
- Ventricular Septal Defect;
- Atrial Septal Defect; or
- Patent Ductus Arteriosus/Truncus Arteriosus.

The benefit will only be payable if the diagnosis of the pregnancy complications, or the delivery of baby takes place after 1 year from the effective date of this rider.

The Maternity Rider shall be terminated once Female Illness Rider terminates; or Pregnancy Care Benefit or Child Care Benefit has been claimed. Payment of any benefit will not reduce the Maternity Rider's Sum Insured.

### Eligibility and Expiry Ages

You are eligible to apply for the Female Illness Rider if you are at least 17 years old and less than 55 years old and to the Maternity Rider if you are at least 17 years old and less than 45 years old.

The benefits under the rider(s) will continue to protect you until the policy anniversary before your 70<sup>th</sup> birthday for the Female Illness Rider and 50<sup>th</sup> birthday for Maternity Rider or termination of the basic policy or rider(s).

# Sadly, critical illness chooses children too.

*Globally there are more than 250,000 children diagnosed with cancer each year. Leukaemia is the most common cancer in children and teens, accounting for almost 1 out of 3 cancers.*

*Source: American Childhood Cancer Organization and American Cancer Society, 2015*

No one can assure you that your little ones will always be healthy. We can, however, assure you that our Juvenile riders will lessen the pain of their medical bills, and give you access to better healthcare facilities. We're here to help reduce the hassles and worry related to their recuperation.

## Junior Critical Illness Rider

You can attach the Junior Critical Illness Rider to provide the following benefits for your child in the event your child is diagnosed with a critical illness:

### a. Juvenile Critical Illness Benefit

You will be paid your selected Juvenile Critical Illness Rider Sum Insured if your child is diagnosed with any of the following Juvenile Critical Illnesses and survives for at least 30 days from the date of diagnosis:

1. Severe Asthma
2. Rheumatic Fever with Valvular Impairment
3. Kawasaki Disease with heart complications
4. Severe Epilepsy
5. Infantile Encephalitis
6. Leukaemia
7. Bone Marrow transplant
8. Insulin-Dependent Diabetes Mellitus
9. Intellectual impairment due to illness and accident
10. Severe relapsing Nephrotic Syndrome
11. Severe juvenile Rheumatoid Arthritis
12. Brain surgery
13. Severe Dengue Haemorrhagic Fever
14. Autistic disorder
15. Bacterial Meningitis

### b. Recovery Benefit

You will be paid 5% of your selected Junior Critical Illness Rider Sum Insured if your child is hospitalised for at least 3 consecutive days due to a critical illness as listed in the Juvenile Critical Illness Benefit. The benefit is claimable within 6 months after payment for a critical illness claim.

The rider shall be terminated upon 100% of the Juvenile Critical Illness Benefit or Recovery Benefit has been paid, whichever is later.

### Eligibility and Expiry Ages

Your child is eligible to apply for the Junior Critical Illness Rider if your child is at least 14 days old and less than 15 years old. The benefits under this rider will continue to protect your child until the policy anniversary before your child's 18<sup>th</sup> birthday or termination of the basic policy or rider.

## Child Maintenance Benefit

You will be paid a monthly income of up to 3% of your selected basic policy Sum Insured in the event you are faced with death or Total and Permanent Disability (TPD). The monthly income shall commence 1 month after the date of death or TPD, and will cease with the last payment before the expiry date of the rider. This rider can only be attached to a juvenile plan.

### Eligibility and Expiry Ages

You are eligible to apply for the Child Maintenance Benefit Rider if you are at least 19 years old and less than 55 years old and your child is at least 3 months old and less than 15 years old. The benefits under this rider will continue to protect you until the policy anniversary before your 65<sup>th</sup> birthday or your child's 25<sup>th</sup> birthday, whichever is earlier or termination of the basic policy or rider.

**Every hour we are at  
risk of an accidental  
death or injury.**

**The clock is ticking.**

***Every 60 minutes, a person in Malaysia dies  
from a road accident.***

*Source: Royal Malaysian Police and Road Transport Department, 2013*

A life-altering injury can mean risking the dreams you have worked hard to build. It can also mean incurring medical bills and related damages that exceed what you can afford. Protecting yourself, and your dreams, can be as simple and inexpensive as our accidental riders. It prepares you for the unexpected, ensuring that all necessary financial care will be ready for you when the day comes.

## Accident Rider

You can attach the Accident Rider to provide you the following benefits in the event of an accident:

### a. Accidental Death or Permanent Dismemberment Benefit

You will be paid a proportion of your selected Accident Rider Sum Insured, based on the outcome of an accident, as set out in the following table:

Accident Outcome	Benefit Paid as a Proportion of Accident Rider Sum Insured
Death	100%
Dismemberment of two or more limbs between wrist and shoulder for an arm or between ankle and hip for a leg	100%
Total and irrecoverable loss of all sight in both eyes	100%
Total and irrecoverable loss of all sight in one eye and dismemberment of one limb between wrist and shoulder for an arm or between ankle and hip for a leg	100%
Dismemberment of one limb between wrist and shoulder for an arm or between ankle and hip for a leg	60%
Total and irrecoverable loss of all sight in one eye	60%
Total and irrecoverable loss of all hearing in both ears	60%
Total and irrecoverable loss of speech	60%
Dismemberment of thumb and index finger between knuckle and fingertip of either hand	25%

The rider shall be terminated upon payment of any Accidental Death or Permanent Dismemberment Benefits.

### b. Double Indemnity Benefit

You will be paid your selected Accident Rider Sum Insured on the following occurrence:

- An accident whilst you are riding as a fare-paying passenger in a commercially licensed public transportation over an established route such as a bus or train (other than a taxi, hired vehicle or an aircraft); or
- An accident whilst you are in an elevator, lift or cable car (excluding those used in mines or construction site) that is duly certified to carry passengers; or
- An accident as a direct result from a fire within a public building such as a hotel, theatre or cinema, whilst you are occupying the building.

### c. Compassionate Cash Benefit

You will be paid the lesser of 5% of your selected Accident Rider Sum Insured and a maximum of RM5,000 upon death due to all causes.

### d. Medical Appliances and Mobility Aid Allowance Benefit

You will be paid RM150 per accident for purchase of any medical appliances or mobility aids (such as crutches, wheelchair, knee braces, orthotics, or splints), which are prescribed due to the accident.

## Supplementary Riders

You have the option to add the following supplementary riders to your Accident Rider:

### Accidental Medic Rider

You will be paid an amount which is not more than 6% of your selected Accident Rider Sum Insured for the prescribed medical expenses including surgical, hospital, clinic and home nursing services expenses for bodily injury due to an accident.

### Accidental Indemnity Rider

This rider will provide you the following benefits:

#### • Accidental Hospital Indemnity Benefit

You will be paid RM8.50 per day, per RM10,000 of your selected Accident Rider Sum Insured for each hospitalisation exceeding 6 consecutive hours which arose due to an accident and admission was within 36 hours of the accident. The total payment under this benefit, for all accident outcomes, is limited to 25 weeks.

#### • Accidental Indemnity Benefit for Accidental Partial Disablement Benefit

You will be paid RM3.50 per day, per RM10,000 of your selected Accident Rider Sum Insured for certified medical leave of at least 3 consecutive days which arose due to an accident. The payment under this benefit is limited to RM1,000 per week and a total payment of 52 weeks for all accident outcomes.

In the event that you have selected both the Hospital Income Rider and the Accidental Indemnity Rider, the benefit payment will be the higher under either rider.

### Accidental Extra TPD Rider

You will be paid your selected Accidental Rider Sum Insured for Total and Permanent Disability (TPD) due to an accident. TPD must be at least 6 consecutive months. The total amount payable to you under this rider and the Accident Rider is subject to a maximum of RM1 million.

### Eligibility and Expiry Ages

You are eligible to apply for the Accident Rider and its supplementary riders if you are at least 14 days old and less than 55 years old. The benefits under the rider(s) will continue to protect you until the policy anniversary before your 70<sup>th</sup> birthday, except for Accidental Extra TPD Rider which is before your 65<sup>th</sup> birthday or termination of the basic policy or rider(s).

## Waiver of Premium Riders

When the going gets tough, the tough does not need to get going. The following Waiver of Premium riders will ensure that you and your loved ones stay protected, even when you are unable to continue paying for your premiums.

### Waiver of Premium on Diagnosis of Critical Illness

You will not be required to pay the future premiums of your basic policy and its riders until the expiry of this rider's term (except for Medical Plus; and any critical illness related rider and other waiver of premium riders, if any, which will be terminated), in the event you are diagnosed with 1 of 35 covered critical illnesses (excluding Angioplasty and Other Invasive Treatments for Coronary Artery Disease).

#### Eligibility and Expiry Ages

You are eligible to apply for the Waiver of Premium on Diagnosis of Critical Illness Rider if you are at least 19 years old and less than 53 years old. The benefit under this rider will continue to protect you until the policy anniversary before your 60<sup>th</sup> birthday or termination of the basic policy or rider.

### Payor Waiver of Premium on Death/Total & Permanent Disability, and Critical Illness

You will not be required to pay the future premiums of your basic policy and its riders until the expiry of this rider's term (except for Medical Plus; and Child Maintenance Benefit rider and other waiver of premium riders, if any, which will be terminated), in the event of your death, TPD, or you are diagnosed with 1 of 35 covered critical illnesses (excluding Angioplasty and Other Invasive Treatments for Coronary Artery Disease). This rider can only be attached to a juvenile plan.

#### Eligibility and Expiry Ages

You are eligible to apply for the Payor Waiver of Premium on Death, Total and Permanent Disability (TPD) and Critical Illness Rider if you are at least 19 years old and less than 53 years old or your child is less than 18 years old. The benefits under this rider will continue to protect you until the policy anniversary before your 60<sup>th</sup> birthday or your child's 25th birthday, whichever is earlier or termination of the basic policy or rider.

## Major Exclusions

To keep the benefits affordable, the benefits are not paid in the following instances:

- **The Death benefit will not be paid** if the insured person, whilst sane or insane, commits suicide within 1 year from the earlier of the issue and reinstatement date of the policy; our liability shall be limited to refund of the premiums paid, without interest.
- **The Total and Permanent Disability, Critical Illness, Medical and Accidental benefits will not be paid in the event of:**
  - Participation in any criminal or illegal act, strike, riot or civil commotion;
  - Participation in a dangerous or hazardous sport, activity, or aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline);
  - Consumption of alcohol or drugs;
  - Physical and violent provocation by the life insured leading to a similar response that leads to injury;
  - Inhalation of poison, gas or fumes; or
  - Intentional self-inflicted injury, failure to follow medical advice, or to unreasonably delay obtaining medical treatment.
- **The Critical Illness and Medical benefits will not be paid in the event of** conditions which existed prior to issuing or reinstating the policy, infection with HIV/AIDS, or sexually transmitted diseases.
- **The Critical Illness benefits will not be paid in the event of** any covered illness occurring within the first 60 days of issuing or reinstating the policy.
- **The Medical benefits will not be paid in the event of:**
  - Any conditions occurring within the first 30 days of issuing or reinstating the policy;
  - Various specified conditions occurring within the first 120 days of issuing or reinstating the policy;
  - Any treatment or charges which are not reasonable, not medically necessary, cosmetic, diagnostic (unless leading to hospitalisation or surgery), experimental, preventative, or similar;
  - Any treatment for sleep, the eyes, or teeth, except where the dental treatment is related to an accident requiring hospital treatment;
  - Costs of over-the-counter medication, prosthetics, rest cures, sanatoria, organ or tissue donation, pregnancy, infertility, gender reassignment procedures, contraception, sterilization, circumcision, or birth/congenital/hereditary conditions;
  - Psychiatric, mental or nervous system related conditions; or
  - Benefits covered by other medical certificates or policies.

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 this plan, please request a Product Disclosure Sheet and Sales Illustration from your Etiqa Insurance agent, or contact Etiqa Online at 1300 13 8888.



## Important Information and Disclosures

1. This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
2. Before purchasing this plan, you should satisfy yourself that this plan contract will best serve your needs and that the premium payable is an amount you can afford.
3. You are given a grace period of 31 days from the premium due date for payment of premiums. You should continue paying your premiums regularly until the expiry of your plan to ensure that you remain eligible for benefits. Failing to do so may terminate your plan prematurely.
4. If you surrender the policy contract in the early years, you may get back less than the amount you have paid.
5. We have the right to amend the premium, fees and charges under this policy, except basic policy, by giving 3 months (except for Medical Rider by giving 30 days) prior notice and such amendments will be applicable from the next anniversary date of this policy. The premium rates may be increased due to medical cost inflation, change of regulation or tax rule, deterioration of portfolio claim experience and other external/environmental factors which are non-exhaustive.
6. 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.
7. You have the right to cancel this plan, by sending written instruction to us within 15 days after you have received the policy contract. Should you choose to cancel within the 15 days, we will then refund the premium received less any medical fee incurred.
8. This plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board of Malaysia.
9. Should you require additional information on Life Insurance and Medical and Health Insurance, please refer to the *Insuranceinfo* booklet on 'Life Insurance' and 'Medical and Health Insurance', which is available at all our branches or you can obtain a copy from your Etiqa Insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)
10. All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.
11. It is important to keep any receipt that you receive as proof of payment of premium.

**Etiqa Online 1300 13 8888**  
**[www.etiqa.com.my](http://www.etiqa.com.my)**



 [www.facebook.com/etiqa](https://www.facebook.com/etiqa)

**Etiqa Life Insurance Berhad** (201701025113)  
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