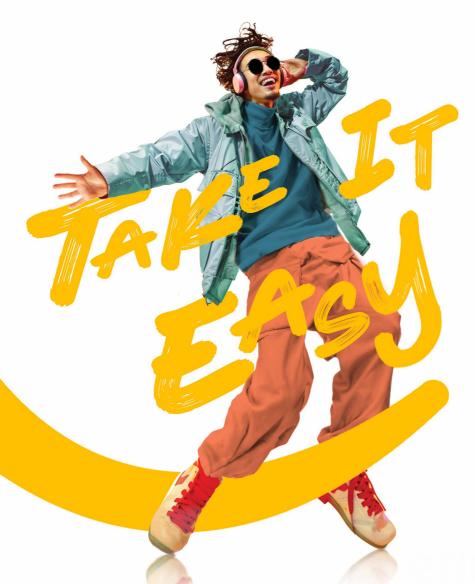
eTiQa Life Insurance

Have The Essentials To Protect The Ultimate Life You Love.



PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

As you transition through life's stages, your medical needs evolve too. Introducing our new rider, IL Ultimate Health, which offers you a high coverage plan of up to RM10 million with cost-saving options. With this comprehensive medical plan, you can live your ultimate life now and into the future.



Comprehensive Medical Coverage

Enjoy comprehensive medical coverage with IL Ultimate Health:

- Advanced Medical Treatment Charges (e.g. Brachytherapy, Gamma Knife, Cryoablation, Hormone Therapy for Cancer and more)
- Genomic Test for Cancer of up to RM40,000
- Intraocular Lens (for eye treatment) of up to RM8,000
- Outpatient psychiatrist charges of up to RM30,000
- Outpatient Dengue Fever/Chikungunya treatment charges of up to RM5.000
- Alternative medical practitioner reimbursement charges (e.g. Ayurvedic, Chiropractic, Chiropody, Homeopathy, Osteopathy, or Acupuncture) of up to RM5,000 per policy year

Note: Please refer to the Table of Benefits for more details on the coverage.



High Coverage Limit

Get unlimited lifetime medical coverage with a high annual limit of up to RM10 million with our VIP plan.



Cost-saving Options

Get comprehensive coverage that matches your needs by choosing one of the three deductible options: RM500, RM20,000, and RM40,000.



Accessible Healthcare via Etiqa+ App

Navigate to the closest Etiqa Panel Hospitals via the built-in GPS, view your medical care entitlements, and enjoy a smoother hospitalisation process.

Note: 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.

Table of Benefits

	Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
1.	Overall Lifetime Limit	No limit				
2.	Overall Annual Limit	RM1,000,000	RM1,500,000	RM1,800,000	RM2,000,000	RM10,000,000
	Inpatient & Day Care Surge	y Benefits				
3.	Hospital Room & Board Charges (RM per day limit)	RM150	RM200	RM300	RM400	As charged
J.	Hospital Room & Board Charges (days per policy year limit)		No limit			No limit
4.	Intensive Care Unit Charges (No limit)					
5.	Surgical Fees, Anaesthetist Fee, Operating Theatre Fees and Hospital Supplies & Services Charges	As charged			As charged	
6.	In-Hospital Physician/ Specialist Visit Charges (2 visits per day limit)					
7.	Day Surgery Fees	As charged		As charged		
8.	Daily Guardian Benefit (RM per day limit)	RM150			RM300	
0.	Daily Guardian Benefit (days per policy year limit)	120 days			120 days	
9.	Medical Report Fees (RM per Hospitalisation limit)	As charged			As charged	
10.	Ambulance Fee	As charged		As charged		
11.	Intraocular Lens	Up to RM8,000 per lifetime		Up to RM8,000 per lifetime		

	Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
12	Organ Transplant Charges (limited to 1 Organ Transplant per policy)	As charged			As charged	
13	Additional Advanced . Medical Treatment Charges	N/A	N/A As charged			As charged
14	. Genomic Test for Cancer	N/A	Up to RM10,000 per lifetime	Up to RM20,000 per lifetime	Up to RM30,000 per lifetime	Up to RM40,000 per lifetime
	Outpatient Benefits					
15	Pre-Hospitalisation or Pre-Surgery Diagnostic Tests Charges	As charged (within 90 days prior to hospitalisation)			As charged (within 90 days prior to hospitalisation)	
16	Pre-Hospitalisation or Pre-Surgery Consultation Fees, Treatment and Medication Charges (max 2 consultations by General Practitioner or Specialist)	As charged (within 90 days prior to hospitalisation)			As charged (within 90 days prior to hospitalisation)	
17	Post-Hospitalisation or Post-Surgery . Consultation Fees, Treatment and Medication Charges	As charged (within 90 days from discharge)			As charged (within 90 days from discharge)	
18	Out-Patient Physiotherapy Treatment and Medication Charges	As charged (within 90 days from discharge)			As charged (within 90 days from discharge)	
19	Emergency Accidental Out-Patient Treatment Charges	As charged (include follow up 31 days from the date of accident)			As charged (include follow up 31 days	
20	Emergency Accidental Dental Treatment Charges				from the date of accident)	

	Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
21.	Home Nursing Charges	As charged, subject RM6,000 per policy year, no lifetime limit (within 90 days from discharge)			As charged, subject RM6,000 per policy year, no lifetime limit (within 90 days from discharge)	
22.	Emergency Out-Patient Sickness Treatment (per Medical Condition limit)		RM200			RM200
23.	Outpatient Dengue Fever/Chikungunya Treatment Charges, including consultation fees, examination test and medication (per policy year limit)	Up to RM1,500	Up to RM2,000	Up to RM3,000	Up to RM4,000	Up to RM5,000
24.	Outpatient Psychiatrist Charges (including Consultation fees, treatment and medication): a. Major Depressive Disorder b. Obsessive Compulsive Disorder c. Schizophrenia d. Schizoaffective Disorder e. Bipolar Disorder f. Post-Traumatic Stress Disorder g. Tourette Syndrome (up to age 21)	N/A		M15,000 fetime	Up to RM30,000 per lifetime	Up to RM30,000 per lifetime
	Alternative Medical				tic, Chiropody, 90 days after	
25.	Practitioner Charges (including consultation fees, treatment and	RM150	RM200	RM300	RM400	RM500
	medication) – per day limit	Up to RM1,500 per policy year	Up to RM2,000 per policy year	Up to RM3,000 per policy year	Up to RM4,000 per policy year	Up to RM5,000 per policy year

		Plan Type	Plan 1	Plan 2	Plan 3	Plan 4	Plan VIP
		Cancer and Dialysis Treatmo	ents				
	26.	Out-Patient Kidney Dialysis Treatment Charges (including consultation fees, examination test and medication)	As charged				As charged
	27.	Out-Patient Cancer Treatment Charges (including consultation fees, examination test and medication)					
		Other Benefits					
28.	28	Daily Cash Allowance at Government Hospital (RM per day limit)	RM200				RM200
	20.	Daily Cash Allowance at Government Hospital (days per policy year limit)	No limit				No limit
	Ded	uctible					
	29.	Deductible Amount (RM per policy year limit)		•	Option 1: RM5 Option 2: RM2 Option 3: RM4	20,000	

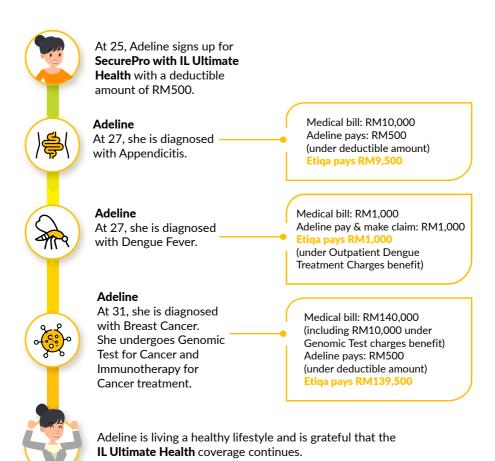
Notes:

- 1. All the amount shown in the Table of Benefits above are in Ringgit Malaysia (RM).
- 2. We shall only reimburse the amount/charges as per your selected plan.
- 3. Coverage item number 19, 20, 26, 27 and 28 are NOT subject to the deductible amount.
- 4. IL Ultimate Health is a unit-deducting rider that you can attach to SecurePro, a regular premium investment-linked basic insurance plan.
- 5. 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.

How IL Ultimate Health Works?

IL Ultimate Health - Medical Plan	Plan 2
Overall Annual Limit	RM1,500,000
Room & Board Amount	RM200
Deductible Amount (per policy year)	RM500



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

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



Etiga 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@etiqa.com.my

Connect with us at







