

PRODUCT DISCLOSURE SHEET	ETIQA LIFE INSURANCE BERHAD (“We/Us/Our”)
Please read this Product Disclosure Sheet before you decide to take up Smart Family Medic plan. Be sure to also read the general terms and conditions.	Smart Family Medic
	< Date >

1. What is this product about?

Smart Family Medic is a yearly renewable medical plan that provides medical coverage up to age 85. This product does not provide any savings or investment elements.

2. What are the covers / benefits provided?

Schedule of Benefits

Plan Type	Plan 1	Plan 2	Plan 3
Overall Annual Limit	RM150,000	RM200,000	RM250,000
Overall Lifetime Limit	No Limit		
Section A: Inpatient & Day Care Surgery Benefits			
Hospital Room & Board Charges (RM per day limit)	RM360		
Hospital Room & Board Charges (days per annum limit)	No Limit		
Intensive Care Unit Charges (no limit on days per annum)	As Charged (subject to overall annual limit)		
Surgical Fees			
Anaesthetist Fees			
Operating Theatre Fees			
Hospital Supplies & Services Charges			
In-hospital Physician/Specialist Visit Charges (2 visits per day limit)			
Day Care Surgery Fees			
Ambulance Fees			
Section B: Outpatient Benefits			
Pre-hospitalisation Diagnostic Tests Charges (within 60 days prior to hospitalisation)	As Charged (subject to overall annual limit)		
Pre-hospitalisation Consultation Fees (within 60 days prior to hospitalisation – maximum of 2 general practitioner and 1 specialist consultations)			
Post-hospitalisation Treatment Charges (within 90 days after discharge)			
Emergency Accidental Outpatient Treatment Charges			
Outpatient Kidney Dialysis Treatment Charges			
Outpatient Cancer Treatment Charges	(maximum 3 claims, subject to 1 claim per policy year)		
Section C: Communicable Disease Cash Benefit			
A lump sum cash benefit is payable upon diagnosis and hospitalisation within Malaysia due to the covered communicable diseases listed below: a. COVID-19 b. Malaria c. MERS-CoV d. SARS e. Zika virus f. Any communicable diseases that require quarantine by law	RM2,000	RM3,000	RM4,000
Deductible (Optional)			
Deductible Amount	RM1,000 (per hospitalisation. Only applicable to Section A: Inpatient & Day Care Surgery Benefits)		

3. How much premium do I have to pay?

The estimated premium that you have to pay is RM < premium > < mode: yearly / monthly >, for plan <1 / 2/ 3 > <with deductible amount of RM1,000>.

The total premium that you have to pay may vary by plan type, deductible option, occupation, and age next birthday of the life insured at the commencement date. This plan is renewable yearly up to age 85, the premium rate is not guaranteed and may vary according to age next birthday of the life insured at the prevailing policy renewal. We reserve the right to change the premium rate (provided it is necessary, reasonable and justifiable for Us to do so) by giving 30 days' prior notice. Please refer to Appendix 1 for the current premium rates.

All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

4. What are the fees and charges that I have to pay?

- a) Policy related expenses such as commission and management expenses including RM10 stamp duty, have been incorporated in your total premium.
- b) 15% of the premium paid will be used to pay for commissions.

5. What are some of the key terms and conditions that I should be aware of?

- a) Importance of Disclosure – To help Us make the right decision in accepting the risk and determining the rates and terms of your policy, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in avoidance of the contract, a claim not being paid, or terms and conditions of the policy being changed.
- b) Payment of a premium must be received within the 31 days grace period from the date that the premium is due. If a premium due is not received within the grace period, your policy will be lapsed.
- c) Room and Board Eligibility – If you are hospitalised at a higher room and board than your room and board eligibility, you will need to pay the difference of the room and board rate.
- d) Deductible – Deductible is optional. If you opt for deductible, you will need to pay the deductible amount of RM1,000 of the eligible medical expenses incurred for each hospitalisation, the balance of the eligible medical expenses will be paid by Us after deducting the RM1,000 deductible amount.
- e) Free Look Period – You have the right to cancel the policy by giving a written instruction to Us within 15 days after the policy has been received by you, regardless of any reason. We will cancel this policy and refund the premium paid. Please note that for the purpose of determining the period of 15 days, this policy will be deemed to be returned to Us on the date We have received this policy if personally delivered, or on the date of posting if this policy is sent to Us by registered post, or on the date of transmission if this policy is electronically transmitted.

For family package where all policies were issued at the same issue date, any request of cancellation during free look period, the entire family package shall be cancelled. We will refund you the total premium paid for the family insurance package upon the cancelation of the policies.

- f) This policy is renewable yearly at your option. If the policy is not renewed, We are discharged from any further liability under the policy.

Note: This list is non-exhaustive. Please refer to the policy for the full terms and conditions.

6. What are the major exclusions under this policy?

This plan does not cover any medical benefits occurring due to:

- a) Any medical conditions occurring within the first 30 days from the issue date or latest reinstatement date of the policy, unless due to accident;
- b) Various specified conditions occurring within the first 120 days from the issue date or latest reinstatement date of the policy;
- c) Pre-existing conditions;
- d) Any treatment or charges which are not reasonable, not medically necessary, cosmetic, diagnostic (unless leading to hospitalisation or surgery), experimental, preventative, or similar;
- e) Any treatment for sleep or teeth, except where the dental treatment is related to an accident requiring hospital treatment;
- f) Eye procedures, or tests including but not limited to, refraction or surgical correction of near-sightedness (Radial Keratotomy) or far-sightedness (Lasik), unless medically necessary to prevent total and permanent blindness;
- g) Costs of over-the-counter medication, prosthetics, rest cures, sanitarium, organ or tissue donation, pregnancy, infertility, gender reassignment procedures, contraception, sterilization, circumcision, or birth/congenital/hereditary conditions;
- h) Psychiatric, mental or nervous system related conditions; or
- i) Benefits covered by other medical policies or certificates.

Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions

7. Can I cancel my policy?

If the written cancellation notice is received after the 15 days period, you may be entitled to a partial refund of the premium provided that you have not made a claim for that current policy year and your premium payment is not on monthly basis.

8. What do I need to do if there are changes to my contact details?

It is important that you inform Us of any change in your contact details (including the contact details of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please e-mail at info@etiqa.com.my, or by calling Etiqa Online at 1300-13-8888.

9. Where can I get further information?

Should you require additional information about Medical & Health Insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance' that are available at all Our branches or you can visit www.insuranceinfo.com.my.

If you have any enquiries, or require further information, please contact Maybank Group Customer Care by calling 1300-88-6688, or you can write to Etiqa Life Insurance Berhad (201701025113), Dataran Maybank, No 1 Jalan Maarof, 59000 Kuala Lumpur, or by calling Etiqa Online at 1300-13-8888, or e-mail to Etiqa Life Insurance Berhad at info@etiqa.com.my. Etiqa Life Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other similar types of cover available.

Please refer to Our distributor for other similar types of cover available.

IMPORTANT NOTE:

BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at < issue date >.

Appendix 1 – Table of Annual Premium Rates (Male & Female)

No Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	1,654	1,854	1,994
6 – 10	1,421	1,596	1,725
11 – 16	1,115	1,256	1,359
17 – 20	1,082	1,227	1,312
21 – 25	1,082	1,227	1,312
26 – 30	1,124	1,235	1,320
31 – 35	1,162	1,299	1,405
36 – 40	1,302	1,446	1,559
41 – 45	2,226	2,583	2,864
46 – 50	2,878	3,337	3,698
51 – 55	4,285	4,964	5,498
56*	5,132	5,947	6,587
57*	5,381	6,234	6,904
58*	5,587	6,476	7,173
59*	5,955	6,902	7,644
60*	6,272	7,271	8,053
61*	7,138	8,273	9,164
62*	7,578	8,784	9,728
63*	8,151	9,451	10,468
64*	8,595	9,968	11,042
65*	9,169	10,635	11,780
66*	10,305	11,955	13,243
67*	10,912	12,663	14,028
68*	11,525	13,379	14,822
69*	12,144	14,104	15,629
70*	12,784	14,854	16,462
71*	13,437	15,620	17,313
72*	14,077	16,372	18,148
73*	14,711	17,119	18,979
74*	15,348	17,871	19,817
75*	16,152	18,817	20,870
76*	16,965	19,774	21,935
77*	17,769	20,724	22,992
78*	18,579	21,681	24,058
79*	19,384	22,634	25,121
80*	20,632	23,646	26,058
81*	21,862	24,809	27,167
82*	23,234	26,146	28,478
83*	24,765	27,686	30,023
84*	26,475	29,456	31,841

RM1,000 Deductible

Age Next Birthday (ANB)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1 – 5	1,275	1,467	1,600
6 – 10	1,096	1,246	1,355
11 – 16	861	977	1,062
17 – 20	880	986	1,069
21 – 25	880	986	1,069
26 – 30	886	992	1,079
31 – 35	916	1,015	1,091
36 – 40	1,203	1,365	1,491
41 – 45	1,697	1,952	2,151
46 – 50	2,194	2,522	2,778
51 – 55	3,268	3,753	4,131
56*	4,007	4,601	5,063
57*	4,201	4,823	5,309
58*	4,361	5,009	5,513
59*	4,651	5,343	5,882
60*	4,901	5,630	6,198
61*	5,572	6,402	7,046
62*	5,922	6,803	7,489
63*	6,361	7,309	8,046
64*	6,708	7,711	8,488
65*	7,159	8,230	9,061
66*	8,044	9,252	10,186
67*	8,521	9,802	10,792
68*	9,002	10,362	11,410
69*	9,481	10,918	12,024
70*	9,981	11,503	12,670
71*	10,491	12,097	13,328
72*	10,991	12,683	13,976
73*	11,488	13,263	14,619
74*	11,986	13,850	15,270
75*	12,610	14,582	16,080
76*	13,248	15,331	16,909
77*	13,874	16,066	17,723
78*	14,506	16,811	18,551
79*	15,136	17,557	19,378
80*	16,145	18,327	20,075
81*	17,109	19,217	20,904
82*	18,183	20,242	21,890
83*	19,382	21,424	23,058
84*	20,721	22,785	24,439

* Applicable for renewal only.

Notes:

- 1) The above premium rates are for occupational class 1 and 2 only.
- 2) The premium rates for occupational class 3 and class 4 are 1.25 times and 1.5 times of the premium rates shown above, respectively.
- 3) The premium rates are not guaranteed and may vary according to age next birthday of the life insured at the prevailing policy renewal.