

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance plan. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: dd/mm/yyyy

1 What is SME Care Starter?

SME Care Starter is a Group Hospital & Surgical Insurance, a yearly renewable medical plan that pays for hospitalisation and surgical expenses, subject to terms and conditions.

2 Know Your Coverages/Benefits

Benefits	PLAN1 RM	PLAN2 RM
Hospital Room & Board (RM per day limit)	250	150
Deductible Amount Per Admission (Private Hospital Admission only)	500	300
Overall Annual Limit	50,000	30,000
Government Hospital Admission (Separate Limit)	50,000	30,000

* Please refer to marketing brochure or master policy for detailed schedule of benefits.

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).

This product excludes:

1. Pre-existing cancer conditions or kidney failure prior to the insured member's coverage effective date.
2. Pre-existing conditions for the first 12 months of insured member's continuous cover.
3. Specified Illness within the first 120 days of the insured member's cover.
4. Any medical or physical conditions arising within the first 30 days of the insured member's cover except for accidental injuries.
5. Plastic/Cosmetic surgery or treatment including (but not limited to) double eyelids, acne, hair loss or treatment of their complications except as medically necessitated by accidental injuries.
6. Any corrective treatment including glasses or contact lenses for refractive errors, except mono-focal intraocular lenses in cataract surgery.
7. Use or acquisition of all appliances (e.g. artificial limbs, pacemakers, hearing aids, aero chambers).
8. Equipment for nebuliser, Continuous positive airway pressure (CPAP), Continuous ambulatory peritoneal dialysis (CAPD), orthopaedic pads and the rental of such devices except during hospital confinement.
9. Dental treatment or oral surgery except as necessitated by an accidental injury to sound natural teeth occurring wholly during the period of Insurance.
10. Private nursing care or house calls engaged by Insured Member or services for rest cure provided by nursing home purely for recuperative purposes.
11. Conditions related to sexually transmitted diseases, AIDS or AIDS Related Complex or its sequelae, HIV related diseases and any communicable diseases requiring quarantine by Malaysian Law.
12. Treatment arising from injuries sustained while committing a crime or felony, or while under the influence of alcohol, narcotics, or mind altering substance or injuries which are self-inflicted while sane or insane.
13. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary and developmental conditions.
14. Hyperhidrosis.
15. Illegal drugs, intoxication, venereal disease and its sequelae, contraceptive medications and devices, sterilization procedures or treatment for its complications, reversal of such procedures and the work up or treatment of sexual dysfunction or infertility, sex transformation surgery and sex hormone therapy.
16. Allergy testing – blood /topical including patch test.
17. Investigation and treatment relating to pregnancy including childbirth or treatment pertaining to infertility, Ectopic Pregnancy and Vesicular Mole and all complications arising therefrom. Miscarriage, abortion and prenatal or postnatal care and surgical. Erectile dysfunction and tests or treatment related to impotence or sterilization.
18. Care and treatment that is experimental, investigative or diagnostic/examination which are non-medically necessary, treatments specifically for weight reduction or gain or incidental to treatment or diagnosis of a covered Disability.
19. Stem Cell Therapy except hematopoietic blood disorders.
20. Vitamins, Food Supplements, Herbal Cures and Anti- Obesity / Weight Reducing Agents including any of the counter medications.
21. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
22. Any circumcision unless medically indicated.

23. War or any act of war, declared or undeclared, direct or indirect participation in riots, criminal or terrorist activities, active duty in armed forces, direct participation in strikes, riot, rebellions. Insurrection or military, civil commotion, explosion of war weapons, revolution, act of foreign enemy or hostilities.
24. Any treatment directly or indirectly arising from exposure to radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
25. Expenses incurred for donation of any body organ by an Insured Member and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
26. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as (but not limited to) to chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, Osteopathy, Podiatric, Dietetic consultation.
27. Psychotic, mental or nervous disorders and behavioural conditions including any neuroses and their physiological or psychosomatic manifestations and sleep disorder.
28. Services of a non-medical nature provided by the Hospital such as television, telephones, telex services, radios or similar facilities.
29. Illnesses or injury sustained during air travel except as a fare paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
30. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports and illegal activities.
31. Care or treatment for which payment is not required or to the extent which is payable by any other insurance cover or indemnity covering the Insured Member and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance cover contract.

If you have any questions or require assistance on your life insurance, you can:

 Contact us at 1-300-13-8888 (Etika Online)	 Visit us at this website ¹	 Email us at info@etika.com.my	 Scan the QR code
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¹ https://www.maybank2u.com.my/maybank2u/malaysia/en/business/insurance/group_life/sme-care-starter.page

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	<Premium Amount> (for one year cover)
You also have to pay the following fees and charges:	
TPA Fee	<TPA fee>
Stamp Duty	RM 10.00
SST 8%	<Service Tax>
Commission	10% of premium or <Commission Amount> (included in the premium)
Other applicable charges	Not applicable

4 Other Key Terms

1) You are required to disclose all the relevant information to our decision in accepting the risks. Otherwise, it will result in voidance of policy, a claim not being paid, or terms and conditions of the master policy being changed.
2) Eligible age for member and spouse is from 16 to 60 years old, age next birthday. Maximum expiry age is 71 years old, age next birthday.
3) Eligible age for child is between 15 days to 24 years old, age next birthday. For child aged 20-24 years old, age next birthday, he/she must be a full time student.
4) Duration of cover is for 1 year, renewable on a yearly basis (subject to renewal terms).
5) You are given a grace period of 60 days from the date the premium is due. If we do not receive your premium within the grace period, your contract may be terminated.
6) You should satisfy yourself that the plan serves your needs and that you can afford the premium.
7) You are required to top-up the room & board rate differences for upgrades.
Note: This list is non-exhaustive . You should refer to the master policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy by returning the policy within 15 days after the policy has been received by you. The premiums and other fees and charges that you have paid will be refunded to you.