

START WITH CARE, GROW WITH CONFIDENCE

SME Care Starter
Insurance Plan



Underwritten by Etiqa Life Insurance Berhad (207002513)

eTiqa
Life Insurance

Humanising
Financial Services



Terms & conditions apply.



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).

Peace of mind for the team behind your dream, so you can grow your business with confidence.



Essential Medical Protection

Comprehensive hospitalisation & surgical coverage for owners, directors, employees, and their families at an affordable price.



Seamless Digital Experience

Easy enrolment and 24/7 claims support through a mobile app from Guarantee Letters to reimbursements, all at your fingertips.



Access to Government & Panel Hospitals

Zero deductible at Government Hospitals and deductible options are applicable for admission to private panel hospitals, ensuring you get quality care with peace of mind.

Schedule of Benefits	Plan 1	Plan 2
Room & Board - (RM/day limit)	RM250	RM150
Number of days per annual limit	No limit	No limit
Inpatient & Daycare/Outpatient		
Intensive Care Unit Charges (no limit on days per annum)	As Charged (Subject to Overall Annual Limit and Reasonable & Customary Charges)	
Hospital Supplies & Services		
Surgical Fees		
Operating Theatre		
Anaesthetist Fees		
In-Hospital Physician/ Specialist Visit (max of two (2) visits per day)		
Pre-Hospitalisation Diagnostic Tests (within 60 days prior to hospitalisation)		
Pre-Hospitalisation Specialist Consultation & Medication (within 60 days prior to hospitalisation)		
Second Surgical Opinion (within 60 days prior to hospitalisation)		
Post-Hospitalisation Treatment (follow up within 90 days after discharge)		
Ambulance Fees		
Day Care Procedure (pre-day care visits up to 60 days and post-day care visits up to 90 days)		
Medical Report Fee		
Outpatient Dengue or Enteric Fever Treatment		
Outpatient Cancer Treatment (Government Hospital Only)		
Outpatient Kidney Dialysis Treatment (Government Hospital Only)		

Schedule of Benefits	Plan 1	Plan 2
Daily Cash Allowance at Government Hospital (Daily maximum per annum limit)	RM200	
Deductible Amount Per Admission (Private Hospital Admission Only)	RM500	RM300
Overall Maximum Limit Per Annum	RM50,000	RM30,000
Government Hospital Admission (Separate Limit)	RM50,000	RM30,000

Note: Gold hospital panel list is applicable.

Please refer to the product disclosure sheet and master policy for more details of the product benefits, exclusions, terms and conditions.

Eligibility



1. Insured member's entry age:

- a) employee/spouse: 16 years old to 60 years old
- b) child: 15 days old to 24 years old

2. Malaysian. Other than the above-mentioned, subject to foreigner risk guideline and other underwriting rules including residential and working place in Malaysia.

Talk to our Sales Representative now!

Call **1300 88 6688**, visit any **Maybank branch** or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa Life Insurance Berhad (201701025113), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarters is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.