

Comprehensive  
Protection

Sports,  
Lifestyle  
+  
Covid-19  
Coverage



eTiQa  
General Insurance

Humanising Financial Services.



Comprehensive Coverage For You

**Covid-19 Coverage**

Upon diagnosis<sup>1</sup> or death.

**Infinite PA** is a Personal Accident plan that compensates you in the event of death, permanent disablement or hospitalisation. You have the flexibility to add on optional benefits for an all-round protection.

**Sports & Lifestyle Coverage**

Covers smart devices, damages to sports belongings<sup>5</sup> and accidental death and disablement from adventurous sports & activities.

**Income Earner Coverage**

Cash allowance due to disablement, loss of income<sup>3</sup> due to retrenchment with reimbursement for actual cost of medical and hospital expenses, including room & board due to infectious diseases.

<sup>1</sup> Add-On Benefits

**24 hours a day,**  
worldwide coverage.

**Financial Security**  
for your family and dependents should accidental death occur.

**Ease your financial burden**  
with medical expenses reimbursement and cash allowances.

**Communicable Disease Benefit**  
Compassionate cash on death and relief assistance for covered infectious diseases.

Basic Cover

Benefits	Sum Insured (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
Accidental death	50,000	150,000	500,000	1,000,000
Death due to infectious disease <sup>1</sup>	5,000	15,000	50,000	100,000
Compassionate cash for accidental death & infectious diseases	1,000			
Accidental permanent disablement	Up to 50,000	Up to 150,000	Up to 500,000	Up to 1,000,000
Double Indemnity (DI) - For accidental death/permanent disablement	Up to 100,000	Up to 300,000	Up to 1,000,000	Up to 2,000,000
Monthly cash benefit for Total Permanent Disability (Only for 5 consecutive years)	2,000 per month, up to 120,000			
Loan outstanding balance	Up to 20,000			
Hospital confinement daily allowance due to accident	50 per day Max 1,500 for 30 days/incident	100 per day Max 3,000 for 30 days/incident	200 per day Max 6,000 for 30 days/incident	300 per day Max 9,000 for 30 days/incident
Hospital confinement daily allowance due to infectious diseases (Covid-19 excluded)	Disease: 50 per day Max 1,500 for 30 days/incident			
Medical expenses due to accident	Up to 2,000	Up to 3,000	Up to 4,000	Up to 5,000
Lifestyle modification expenses and purchase of orthopaedic equipment/mobility aids	Up to 4,000	Up to 6,000	Up to 8,000	Up to 10,000
Loss of personal effects/cash due to snatch theft	Up to 1,000 (Cash limit 500)			
Child education benefit	20,000 per child			

Basic Premium<sup>8</sup>

Scheme	Plan 1 Premium (RM)		Plan 2 Premium (RM)		Plan 3 Premium (RM)		Plan 4 Premium (RM)	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
Myself	218.35	19.75	373.95	33.80	875.10	79.30	1,582.15	143.45
Myself and Spouse	393.10	35.65	673.30	61.10	1,575.25	142.90	2,847.95	258.20
Myself and Child(ren)	328.10	29.75	550.60	49.85	1,211.10	109.75	2,131.25	193.20
Family	524.55	47.65	887.15	80.40	1,998.70	181.25	3,555.25	322.30

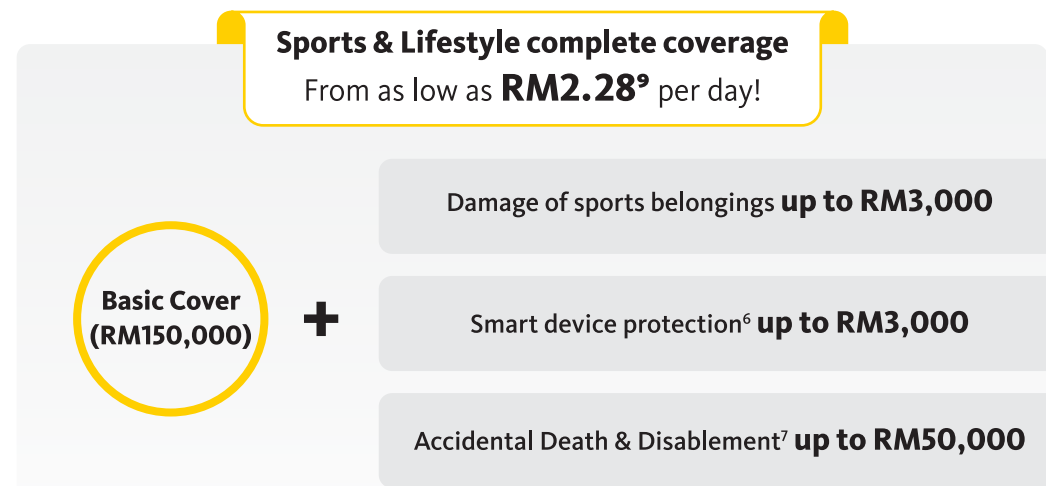
## Add-On Benefits for Adult

	Benefits	Sum Insured (RM)
 <b>Covid-19 Coverage</b>	<b>Relief Assistance Due To Covid-19</b> Pays a lump sum payment of the sum insured if the Insured is diagnosed with Covid-19. <i>Note: Claimable once only.</i>	500
 <b>Income Earner Coverage</b>	<b>Weekly Benefit<sup>2</sup> for Temporary Total Disablement</b> Pays up to 24 weeks effective from the date of confirmation of temporary disability by a doctor.	200 per week Up to 4,800
	<b>Loss Of Income<sup>3</sup> Due To Retrenchment (Up To 3 Months)</b> Coverage would be limited to: 1. Retrenchment and redundancy 2. Closure of the company due to natural disasters 3. Bankruptcy or closure of the company (due to Covid-19)	500 per month, for 3 months
	<b>Medical Expenses Due To Infectious Diseases<sup>4</sup></b> Reimburses the actual cost of medical and hospital expenses necessarily and reasonably incurred, including all daily room and board expenses.	Up to 2,000
 <b>Sports &amp; Lifestyle Coverage</b>	<b>Damage of Sports Belongings and/or Equipment</b> Reimburses the cost of repair <sup>5</sup> or replaces the market value of the sports equipment.	Up to 3,000
	<b>Smart Device Protection<sup>6</sup></b> Compensate for loss or damage to the smart device as a consequence of: 1. Forcible and violent break-in or out of a premise; or 2. Snatch theft or attempted snatch theft; or 3. Forcible and violent break-in into a vehicle, subject to the vehicle being secured/locked	Up to 3,000
	<b>Accidental Death &amp; Disablement Due To Adventurous Sport &amp; Activity<sup>7</sup></b>	Up to 50,000

## Add-On Premium<sup>8</sup>

Benefits		1 Person (RM)		2 Persons (RM)	
		Annual	Monthly	Annual	Monthly
Covid-19 Coverage	Relief assistance due to Covid-19	77.90	7.05	140.20	12.70
	Weekly benefit for temporary total disablement	111.00	10.05	199.80	18.10
	Loss of income due to retrenchment (up to 3 months)	115.70	10.50	208.30	18.90
Income Earner Coverage	Medical expenses due to infectious diseases	40.75	3.70	73.35	6.65
	Damage of sports belongings and/or equipment	274.90	24.95	494.85	44.85
	Smart device protection	133.65	12.10	240.55	21.80
Sports & Lifestyle Coverage	Accidental death & disablement due to Adventurous Sport & Activity	46.45	4.20	83.65	7.60

## How It Works



<sup>1</sup> Infectious diseases include: Coronavirus, Dengue Fever, Malaria, Japanese Encephalitis (JE), SEVERE Acute Respiratory Syndrome (SARS), Zika or Chikungunya.

<sup>2</sup> Applicable if no claims are made under Permanent Disablement and Insured is not employed at the time of the accident (includes full-time housewives and students).

<sup>3</sup> With submission of termination letter upon retrenchment/termination.

<sup>4</sup> Infectious disease due to Dengue Fever, Malaria, Japanese Encephalitis (JE), Severe Acute Respiratory Syndrome (SARS), Zika or Chikungunya (excluding Coronavirus).

<sup>5</sup> Excess of 10% of the claim amount for each and every claim is applicable, if accidental damage is caused by fire, storm, impact or crash with third-party vehicle. This benefit is limited to two (2) claims per year with submission of police report and other evidence.

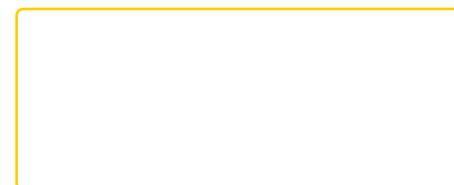
<sup>6</sup> Limited to two (2) claims per year provided a police report is lodged within 24 hours.

<sup>7</sup> Please refer to contract for the list of Adventurous Sport & Activity.

<sup>8</sup> Rates are before stamp duty (RM10) and other charges and fees (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities.

<sup>9</sup> Daily rate for Sports & Lifestyle coverage for 1 Person, Plan 2.

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OR

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**Please read the Product Disclosure Sheet before you decide to take up this plan.**

This plan is underwritten by Etiqa General Insurance Berhad (197001000276), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa General 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.