

PRODUCT DISCLOSURE SHEET	Etiqa Life Insurance Berhad ("We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to take up the Smart Secure. Be sure to also read the general terms and conditions.	SMART SECURE

1. What is this product about?

Smart Secure is a non-participating regular premium term insurance plan, with premium payment term up to the selected policy term. The basic sum insured is payable upon death or Total and Permanent Disability (TPD) of the life insured.

2. What are the covers / benefits provided?

No.	Coverage/ Benefit	Benefit Payable (RM)								
1.	Death	<p>On death of the life insured, the benefit payable is a lump sum payment of the basic sum insured of RM _____, less any payments already made under TPD.</p> <p>Except where death occurs before the 2nd birthday of the life insured, in which case the aggregate sum insured portion of the payment will be restricted to RM200,000 from all policies with Us, plus the following proportion of the excess over RM 200,000:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #FFD700;">Age at Death</th> <th style="background-color: #FFD700;">Percentage of Aggregate Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Before 1st birthday</td> <td>25%</td> </tr> <tr> <td>1st birthday onwards and before 2nd birthday</td> <td>50%</td> </tr> <tr> <td>2nd birthday onwards</td> <td>100%</td> </tr> </tbody> </table> <p>The policy will be terminated on payment of the death benefit, with no other benefits payable thereafter.</p>	Age at Death	Percentage of Aggregate Sum Insured	Before 1st birthday	25%	1st birthday onwards and before 2nd birthday	50%	2nd birthday onwards	100%
Age at Death	Percentage of Aggregate Sum Insured									
Before 1st birthday	25%									
1st birthday onwards and before 2nd birthday	50%									
2nd birthday onwards	100%									
2.	Total and Permanent Disability (TPD)	<p>On TPD prior to the 64th birthday of the life insured, the benefit payable is the basic sum insured of RM _____. The policy will be terminated on the last payment of the TPD benefit, with no other benefits payable thereafter. Should TPD occurs before the 2nd birthday, in which case the aggregate sum insured portion of the payment will be restricted as per the death pay out illustrated above. In order for Us to assess TPD, the disability must be uninterrupted for at least 6 months from the TPD date, except in cases of Presumptive TPD* for which We will immediately assess TPD. The maximum payable on TPD benefit on all policies with Us is limited to RM2million. For TPD benefit for the life insured that exceeds RM1million, it will be paid by two instalments:</p> <ol style="list-style-type: none"> 1) The first instalment under the policy will be determined such that the total first payment on all policies is RM1million; and 2) The second instalment will be the balance of the admitted liability and will be made 12 months after the first instalment. <p>*Presumptive TPD is the amputation of two limbs, permanent loss of sight in both eyes, or the amputation of one limb and permanent loss of sight in one eye.</p>								
3.	Surrender	<p>While this policy is in force for at least 24 consecutive months, upon surrender, the amount of benefit payable is the surrender value (if there is any) prior to the effective date of surrender.</p>								

7. Can I cancel my policy?

Once you receive your policy, you have the option of cancelling the policy for any reasons by writing to Us within 15 days of receiving the policy. We will cancel this policy and refund the premiums paid, less any medical examination fee incurred. The 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.

If the written cancellation notice is received after the 15 day period, you are entitled to the surrender value, if any, acquired under the policy. Please take note that the surrender value may be less than the premiums that you have paid.

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 that of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please write to Our postal address at Etiqa Life Insurance Berhad (201701025113), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Oneline at 1300-13-8888, or visit www.etiqa.com.my.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' that is available at all Our branches or you can obtain a copy from the distributor or visit www.insuranceinfo.com.my.

If you have an enquiry or require further information, please contact Maybank Group Customer Care by calling 1300-88-6688, or write to Etiqa Life Insurance Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Oneline at 1300-13-8888, or visit www.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 AND DISCUSS WITH THE DISTRIBUTOR OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at