

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	ts provided? Benefit Payable (RM)	
1.	Death	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. Except where death occurs before the 2 nd 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:	
		Age at Death	Percentage of Aggregate Sum Insured
		Before 1st birthday	25%
		1st birthday onwards and before 2nd birthday	50%
		2nd birthday onwards	100%
		The policy will be terminated on payment of the benefits payable thereafter.	
2.	Total and Permanent Disability (TPD)	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: 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. *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.	
3.	Surrender	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.	

Supplementary policies or riders			
No.	Coverage/ Benefit	Benefit Description	
1.	Accidental Death and Dismemberment Rider	A lump sum payment of the rider sum insured of RM will be payable in the event of the life insured sustaining injury resulting to death or dismemberment.	
2.	Critical Illness Rider	If the life insured is diagnosed with any one of the 36 covered critical illnesses for the first time and survives at least 30 days from the date of diagnosis during the term of the rider, the rider sum insured of RM shall be payable.	
3.	Waiver of Premium on Diagnosis of Critical Illness Rider	Future premiums under the policy and its rider(s) will be waived (except for any critical illness related rider and other waiver of premium riders, if any, which will be terminated) from the date of diagnosis until the expiry of this rider's term, when the life insured is diagnosed with any one of the 35 covered critical illnesses (excluding Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease), during the term of the rider.	

3. How much premium do I have to pay?

The estimated total premium that you have to pay is RM

The total premium that you have to pay and the policy term may vary compared to the premiums and terms set out in the sales illustration, once the underwriting assessment has been completed.

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?

Policy related expenses such as commission and management expenses including RM10 stamp duty, have been incorporated in your total premium. Should you decide to terminate your policy earlier within the coverage term, your surrender value may be lower than your total premium paid to cover the above mentioned expenses.

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

- Importance of Disclosure To help Us making 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 voidance of the contract, a claim not being paid, or terms and conditions of the policy being changed.
- 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, We will automatically advance to pay any unpaid premium using the automatic premium loan, provided the policy has acquired a surrender value.

Note: This list is non-exhaustive. Please refer to the marketing brochure and sales illustration for further information, and the policy for the detailed terms and conditions.

6. What are the major exclusions under this policy?

- If the life insured, while sane or insane, commits suicide within 1 year from the issue date or from the date of the last reinstatement of the policy, Our liability shall be limited to refund of the premium made, without interest.
- Total and permanent disability, critical illness will not be paid in event of:
 - Participation in any criminal or illegal act, strike, riot or civil commotion;
 - Participation in a dangerous or hazardous sport, activity, or aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline);
 - Consumption of alcohol or drugs;
 - Physical and violent provocation by the life insured leading to a similar response that leads to injury;
 - Inhalation of poison, gas or fumes; or
 - Intentional self inflicted injury, failure to follow medical advice, or to unreasonably delay obtaining medical treatment.
- Critical illness will not be paid in event of conditions which existed prior to issuing or reinstating the policy, infection with HIV/AIDS, or sexually transmitted diseases.

Note: This list is non-exhaustive. Please refer to the policy, including the benefit definitions and full list of exclusions under this policy and all attaching riders (if any).

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