

FAQ
SECTION (1)
General Definitions

Common Phrase, Word or Abbreviation	Definition
Accidental Death	Death due to a sudden, violent, unforeseen and unplanned event that is external and visible in nature.
Accidental TPD	Total and Permanent Disability due to a sudden, violent, unforeseen and unplanned event that is external and visible in nature.
Aggregate Sum Insured	The sum, on all policies issued by Us, of the benefits payable due to similar events or conditions, affecting the Life Insured.
Arbitrator	An independent party, appointed to settle a dispute between a Claimant and Us, as an alternative to the courts. The Arbitrator is not BNM or OFS.
Bank Negara Malaysia, or BNM	The government body in Malaysia responsible for primary regulation of insurance companies. BNM's Customer Services Bureau provides an avenue for a party to file complaints against any misconduct or unfair market practice by Us.
Claimant	The Policy Owner, the Life Insured, the Nominee or the assignee of the Policy Owner's estate, who is entitled to claim the Insurance Benefit, according to the terms and conditions of the Policy.
Commencement Date	The earliest date at which the Policy Owner is eligible for Insurance Benefit according to the terms and conditions of the Policy. The Commencement Date is provided in the Policy Information Page.
Cover Period	The period starting on the Commencement Date and finishing on the Expiry Date. The Cover Period is provided in the Policy Information Page.
Endorsement	A change to the Policy. The Endorsement will be issued by Us and signed by Our authorised officer.
Expiry Date	The last date at which the Life Insured is eligible to Insurance Benefit according to the terms and conditions of the Policy. The Expiry Date is provided in the Policy Information Page.
Ombudsman for Financial Services, or OFS	An independent body set up to help settle disputes between a Claimant and Us, as an alternative to the courts.
Free Look Period	This is the period of fifteen (15) days, from when the Policy was received by the Policy Owner.
Grace Period	The additional period of time that provided for Policy Owner to pay the Premium due. The Grace Period under this Policy is thirty-one (31) days from the date the Premium is due.
In Force	A status of the Policy reflecting the eligibility of a Policy Owner to Insurance Benefit according to the terms and conditions of the Policy. A Policy has the status of In Force at a point in time, if at that point in time all the following conditions are fulfilled: 1) We have issued the Policy to the Policy Owner; 2) The Life Insured is alive; 3) The Premiums due on the Policy have been received within the Grace Period by Us, or Reinstatement of the Policy by Us according to the terms and conditions of the Policy; 4) The eligibility of the Policy Owner to Insurance Benefit has not been terminated or voided, according to the terms and

	conditions of the Policy; and 5) The Expiry Date has not been exceeded.
Insurance Benefit, or Benefit	The collective name for the payments made according to the terms and conditions of the Insurance Benefit section of the Policy.
Issue Date	The date that the Policy was issued by Us. The Issue Date is provided in the Policy Information Page.
Lapse(d)	A Policy has a Lapse state at a point in time, if at that point in time Premiums due have not been received by Us within the Grace Period.
Life Insured	The person named as the Life Insured in the Policy Information Page.
Material Information	Any information, reports, answers, and disclosures provided by the Policy Owner or Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is: 1) In respect of the Life Insured or Policy Owner; and 2) Is provided prior to the Issue Date or the latest Endorsement date.
Natural Death	Death due to natural causes.
Natural TPD	Total and Permanent Disability due to natural causes.
Nominee	The person that the Policy Owner has nominated to receive the Insurance Benefit payable under the Policy upon death of the Life Insured. The nomination must be registered with Us.
Personal Data	Shall have the same meaning ascribed to it as under section 4 of the Personal Data Protection Act 2010. Personal Data refers to the information, reports, answers, and disclosures provided by the Policy Owner or the Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is in respect of the Life Insured or Policy Owner. Personal Data does not include information, reports, answers, and disclosures which are in the public domain.
Policy Owner, You, or Your	The entity or person named as the Policy Owner in the Policy Information Page.
Policy	This document, and all subsequent Endorsements which are identified as relating to this document.
Policy Anniversary	The anniversary of the Commencement Date.
Policy Year	Any one (1) year period that starts on the Commencement Date, or a subsequent Policy Anniversary.
Premium	The amount of money paid regularly by the Policy Owner to Us, according to the terms and conditions of the Policy.
Premium Mode	This is the frequency of premium payments in a year. The Premium Mode can be monthly or annual. The Premium Mode is provided in the Policy Information Page. If the Policy Owner changes the frequency of Premium payments, the Premium amount due on each new due date will change.
Reinstatement	The act of reactivating the Policy from a Lapsed status back to In Force, according to the terms and conditions of the Policy.
Insurance Benefit, or Benefit	The collective name for the payments made according to the terms and conditions of the Insurance Benefit section of the Policy.
Issue Date	The date that the Policy was issued by Us. The Issue Date is provided in the Policy Information Page.
Lapse(d)	A Policy has a Lapse state at a point in time, if at that point in time Premiums due have not been received by Us within the Grace Period.
Life Insured	The person named as the Life Insured in the Policy Information Page.
Material Information	Any information, reports, answers, and disclosures provided by the Policy Owner or Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is: 1) In respect of the Life Insured or Policy Owner; and 2) Is provided prior to the Issue Date or the latest Endorsement date.

Natural Death	Death due to natural causes.
Natural TPD	Total and Permanent Disability due to natural causes.
Nominee	The person that the Policy Owner has nominated to receive the Insurance Benefit payable under the Policy upon death of the Life Insured. The nomination must be registered with Us.
Personal Data	Shall have the same meaning ascribed to it as under section 4 of the Personal Data Protection Act 2010. Personal Data refers to the information, reports, answers, and disclosures provided by the Policy Owner or the Life Insured, or a third party on behalf of the Policy Owner or Life Insured, which is in respect of the Life Insured or Policy Owner. Personal Data does not include information, reports, answers, and disclosures which are in the public domain.
Policy Owner, You, or Your	The entity or person named as the Policy Owner in the Policy Information Page.
Policy	This document, and all subsequent Endorsements which are identified as relating to this document.
Policy Anniversary	The anniversary of the Commencement Date.
Policy Year	Any one (1) year period that starts on the Commencement Date, or a subsequent Policy Anniversary.
Premium	The amount of money paid regularly by the Policy Owner to Us, according to the terms and conditions of the Policy.
Premium Mode	This is the frequency of premium payments in a year. The Premium Mode can be monthly or annual. The Premium Mode is provided in the Policy Information Page. If the Policy Owner changes the frequency of Premium payments, the Premium amount due on each new due date will change.
Reinstatement	The act of reactivating the Policy from a Lapsed status back to In Force, according to the terms and conditions of the Policy.

Definitions for Total and Permanent Disability (TPD)

Common Phrase, Word or Abbreviation	Definition
Activities of Daily Living	<p>The six (6) Activities of Daily Living are:</p> <ol style="list-style-type: none"> 1) Bathing or washing; 2) Continence, that is, to exercise voluntary control over bowel and bladder functions necessary to maintain personal hygiene; 3) Dressing, that is, to put on or take off necessary items of clothing; 4) Eating, that is, to feed once food has been prepared; 5) Mobility, that is, the ability to move from room to room; and 6) Transfer, that is, the ability to get in and out of a chair. <p>Ability in Activities of Daily Living must be without physical assistance from another person, or mechanical equipment, devices, other aids or adaptations.</p>
Presumptive TPD	<p>This is defined as the:</p> <ol style="list-style-type: none"> 1) Loss of sight in both eyes; 2) Loss of two limbs; or 3) Loss of sight in one eye and loss of one limb. <p>Loss of a limb is amputation between wrist and shoulder for an arm, and between ankle and hip for a leg. Loss of sight must be total and irrecoverable.</p>
Total and Permanent Disability, or TPD	<p>TPD means the permanent, complete and continuous Unemployment of the Life Insured due to injury or sickness, for the remainder of their lifetime.</p> <p>If the Life Insured does not engage in any gainful occupation at the TPD Date, then the Life Insured will only be deemed as TPD if the Life Insured is permanently unable to perform at least three (3) of the Activities of Daily Living.</p> <p>TPD must be beyond the hope of recovery based on current medical knowledge and technology.</p> <p>In order for Us to determine TPD, the disability must be uninterrupted for at least six (6) months from the TPD Date, except in cases of Presumptive TPD for which We will immediately recognise TPD.</p>
TPD Date	<p>TPD Date is the date at the beginning of the six (6) month period, when the Life Insured become TPD for an uninterrupted period of six (6) months, with no hope of recovery based on current medical knowledge and technology. Except for Presumptive TPD, where TPD date is the date TPD is recognised.</p>
Unemployment	<p>Unemployment means the inability to perform or engage in any gainful work, for the remainder of the Life Insured's lifetime.</p>

FAQ

SECTION (2)

1 What is Ezy-Secure? What does it cover?

Ezy-Secure is a term life insurance plan that pays the amount of sum insured in the event of death or Total and Permanent Disability (TPD) of the life insured.

2 Who is this product suitable for?

This product is suitable for adults who are looking for a basic and simple protection plan, for the purpose of maintaining the family life style upon death or TPD. Unlike those savings plans with cash payout or maturity benefits, Ezy-Secure provides a higher cover with an affordable premium rate.

3 Who is eligible to buy?

Malaysians between 21 and 45 years old (age next birthday) are eligible to purchase, subject to fulfilment of Etiqa minimum level of health criteria.

4 Why I need a term life insurance?

Term Insurance secured your family financially cares of when you are no longer around.

5 Will there be a medical examination?

No medical examination is required. Your application will either be accepted or rejected based on our pre-determined requirements.

6 How much does it cover and for how long?

This is a flexible plan in which you can opt for a minimum sum insured of RM100,000 or any amount higher by every RM10,000, up to a limit allow by Etiqa Insurance Berhad. You can opt to be covered from a minimum of 5 years, up to 80 years old (age next birthday, on renewal basis).

7 Can I have more than one policy?

Yes, you can sign up for more than one policy. However, the total sum insured of all your policies for this product must not be more than the limit allowed by Etiqa Insurance Berhad.

8 Can a foreigner enrol in this plan?

This plan is only offered to Malaysian.

9 Can I increase or lower my sum insured?

Change of sum insured is not allowed after the policy has commenced. However, you may apply for additional policies to enjoy higher sum insured, subject to the limit of the total sum insured allowed by Etiqa Insurance Berhad and other applicable terms and conditions.

10 What are the major exclusion for death benefits?

To keep the benefits affordable, no benefit amount will be paid, due to suicide within one year of plan commencement.

11 How does the premium amount determined?

You are charged a certain amount for every RM1,000 sum insured subject to your age, smoker status and the policy term chosen at the time of application. The premium indicated is based on your attained age (age next birthday) at the commencement date. The premium will increase on the 1st day of the next policy year, in accordance to your attained age. Premium rates are not guaranteed and we reserve the right to revise the premium rate by giving three (3) months prior notice.

12 How to pay and what is the frequency to pay the premium for the policy?

You may pay the premium via credit card. You may opt to pay the premium monthly, or annually.

13 What happens if I stop paying the premium?

There is a grace period of 31 days from the premium due date given to you to pay the premium. You are still covered within the grace period. If the premium due is not paid within the grace period, your policy may lapse and you will not be entitled for the benefits shall the covered event (death or TPD) occurs.

14 How will I receive confirmation on my application? When does the cover start?

The confirmation of your application is immediate through the website. The cover will start on the day your application is accepted with payment made, with a policy document and payment receipt emailed to you.

15 Can I cancel or surrender the policy?

The policy owner has the right to terminate the Policy, for any reason.

In the event of termination within the Free Look Period of fifteen (15) days, the Policy Owner has the right to a refund. The refund will be the Premiums received by us. Notification must be received during the Free Look Period. The Policy will be deemed to be received by us on the date it is personally delivered, the date of posting if sent to us by registered post, or on the date of transmission if electronically transmitted.

In the event of termination after the Free Look Period, the Policy Owner will not be receiving any surrender benefit under the Policy.

16 What if I want to reinstate my policy terminated due to Lapse?

If your Policy has Lapsed, you may request to reactivate this Policy to an In-Force state provided all the following conditions are fulfilled, at the effective date of Reinstatement:

- 1) The Life Insured is alive;
- 2) All Premium due since Commencement Date are received by us;
- 3) We have received, to Our satisfaction, evidence of health of the Life Insured, and other information required by us;
- 4) The Expiry Date has not been reached;
- 5) Reinstatement is less than one (1) year from the effective date of Lapse; and
- 6) No Insurance Benefit has been paid, or claims notified according to the terms and conditions under the Policy.

Your application for Reinstatement and any written statement from You will become part of this Policy.

We reserve the right not to reinstate the Policy, or to reinstate the Policy with additional conditions.

17 What if I lose or do not receive my policy documents? Or if I need to update my personal contact details?

Login to E-insure member account page to view or download policy and update your personal information via "My Profile".

18 What if I want to change policy details?

You can download and duly filled the Request for Change Form and email to E-insure at ask@einsure.my.

19 **What if i misstate or do not disclose any of the required information?**

Misstatement or non-disclosure of material information will result in voidance of the policy, or your claim not being paid. To help us make the right decision in accepting your application, you are required to disclose all relevant information, including medical condition and age, correctly.

20 **How to register beneficiary for my policy?**

You may download the e-nomination form from your E-insure Member Profile page.

The nomination must be registered with us, and may be made:

- 1) At the time of application; or
- 2) By notifying Us in writing, at any time after the issuance of the Policy.

The Policy Owner may specify the shares to be paid to the Nominee. In the absence of such specified shares by the Policy Owner, we shall pay the Nominee in equal shares.

A nomination by the Policy Owner under a Trust, regardless of any written law, shall not form part of the estate of the Life Insured, or be subject to his or her debt.

Upon the payment of Insurance Benefit, we shall be discharged from any further liability under the Policy.

21 **How do I change my credit/debit card used for premium deduction?**

You can download and duly filled the Request for Change Form and Credit Card Authorisation Form via "Manage Policy", and email to E-insure at ask@einsure.my.

22 **Who can I contact for further information?**

Should there be any assistance required, you may email to E-insure at ask@einsure.my, or whatsapp E-insure customer service at +6019-2256989.

SECTION (3)

BENEFIT OF COVERAGE

1 What is the benefit payable on death?

Natural Death

Upon Natural Death of the Life Insured, the total Premium paid will be payable if the Natural Death occurs within the first (1st) Policy Year. If Natural Death of the Life Insured occurs from the second (2nd) Policy Year onwards, the Sum Insured will be payable.

Accidental Death

Upon Accidental Death of the Life Insured, the death benefit under the Policy is the Sum Insured, subject to the restrictions and adjustments applicable to the death benefit.

2 What are the restrictions and adjustments to the death benefit?

The restrictions applicable to the death benefit are as follows:

- 1) Death must have occurred whilst the Policy is In Force;
- 2) On death directly or indirectly due to suicide within one (1) year from the Issue Date, or latest Reinstatement date, whichever is later, the death benefit is the Premium paid only; and

The death benefit, after allowing for any restrictions applicable to the death benefit, is reduced by:

- 1) Any prior payments of TPD benefits in respect of the Life Insured under the Policy; and
- 2) Any Premiums due prior to the effective date of death which have not been received by Us.

3 What is the notification timeframe for death claim?

We must be notified of a death claim by the Claimant within thirty (30) days from the date of death.

4 How are the settlement terms for death benefits?

If the Life Insured is not the Policy Owner, the death benefit is paid to the Policy Owner.

If the Life Insured is the Policy Owner, then the death benefit is paid:

- 1) According to the shares specified to the Nominee; or
- 2) To the assignee, if the Policy has been assigned.

On payment of the death benefit, we are discharged from any further liability under the Policy.

5 **What is the benefit payable on Total And Permanent Disability (TPD)?**

Natural TPD

Upon TPD of the Life Insured, the total Premium paid will be payable if the Natural TPD occurs within the first (1st) Policy Year. If Natural TPD of the Life Insured occurs from the second (2nd) Policy Year onwards, the Sum Insured will be payable.

Accidental TPD

Upon TPD of the Life Insured due to Accident, the TPD benefit under the Policy is the Sum Insured, subject to the restrictions and adjustments applicable to the TPD benefit.

6 **What are the restrictions and adjustments to the death benefit?**

The restrictions applicable to the TPD benefits under the Policy are as follows:

- 1) The injury or sickness causing TPD, and the TPD Date must have occurred whilst the Policy is In Force;
- 2) No benefit is payable on or after the Life Insured has attained their sixty-fourth (64th) birthday; and
- 3) No benefit is payable on TPD directly or indirectly due to a TPD Benefit exclusion.

The TPD benefit, after allowing for any restrictions applicable to TPD benefits, is reduced:

- 1) Such that the Aggregate Sum Insured on TPD for that Life Insured is limited to Two Million Malaysian Ringgit (RM2 million); and
- 2) By any Premiums prior to the TPD Date for that Life Insured which have not been received by Us.

7 **What is the notification timeframe for death claim?**

We must be notified of a TPD claim by the Claimant within:

- 1) Thirty (30) days of TPD Date for Presumptive TPD; or
- 2) Six (6) months from TPD Date for other causes of TPD.

8 **What are the exclusions for TPD benefit?**

No benefit is payable on TPD occurring due to the following direct or indirect events or conditions:

- 1) Intentional self-inflicted injury or attempted suicide;
- 2) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;

- 3) Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
- 4) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- 5) War (whether declared or not), revolution, attack by a foreign country, or invasion;
- 6) Consumption of alcohol, or non-prescribed or illegal drugs or narcotics;
- 7) Physical and violent provocation by the Life Insured, leading to a similar response that leads to injury;
- 8) Inhalation of poison, gas or fumes whether, voluntarily or involuntarily taken;
- 9) Radioactive contamination arising from fuel, weapons, waste or processing; or
- 10) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

9 How are the settlement terms for death benefits?

The payment of a TPD benefit will be a single amount to the Policy Owner, or the assignee (if the Policy has been assigned), except for non-Presumptive TPD and if the Aggregate Sum Insured on TPD for that Life Insured exceeds One Million Malaysian Ringgit (RM1 million), in which case the TPD benefit 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 One Million Malaysian Ringgit (RM1 million); and
- 2) The second instalment will be the balance of the admitted liability and will be made twelve (12) months after the first instalment.

On payment of all instalments of the TPD benefit, where the Aggregate Sum Insured at the TPD Date was no more than Two Million Malaysian Ringgit (RM2,000,000), We are discharged from any further liability under this Policy.

On payment of all instalment of the TPD benefit, where the Aggregate Sum Insured at the TPD Date is more than Two Million Malaysian Ringgit (RM2,000,000), We are discharged from any further liability under the TPD benefit. Thereafter, the Sum Insured of the Policy shall be reduced by Two Million Malaysian Ringgit (RM2,000,000). The balance of the Sum Insured shall be payable upon death, whichever is earlier, subject to the terms and conditions of the Policy.

FAQ
SECTION (4)
CLAIM PROCEDURE

1 How to make a claim?

CLAIM PROCEDURE

[Notify Us within thirty (30) days]

- | | |
|----------------|--|
| STEP 1: | Notify us of a claim by Writing, within the notification timeframe |
| STEP 2: | Life Insured's Proof of Age:
i. NRIC, Passport copy
ii. And required Claim Documentations
For Death: Claim Form, NRIC/Passport copy, Death Certificate, etc.
For TPD: Claim Form, NRIC/Passport, Medical Assessment Report, etc. |
| STEP 3: | For any assistance required regards of claim
i. Contact E-insure at 60192506989 or ask@einsure.my
ii. Contact Etiqa Online at 1-300-13-8888 |
| STEP 4: | You will be notified in writing of any additional documentation requirements. |
| STEP 5: | Wait for approval or rejection status from us. Claim decision will be advised in writing. |