

Easy Coverage

Cover yourself and your family with an affordable plan

Every RM20,000
coverage costs only
RM15 monthly



eTiqa

Life Insurance

Easy Coverage, a Group Protection plan which provides comprehensive coverage for you and your family via the following Fast & Easy offerings^a:



Death and Disability Coverage

A lump sum amount will be paid directly to you in the event of total & permanent disability (TPD), or directly to your nominated loved ones upon your demise.



Triple Indemnity Cover

A total of 3x the insured amount for death or TPD caused by accidents.



Accelerated Critical Illness Coverage

A lump sum amount will be paid directly to you for any of the 36 critical illnesses stated in the master contract.



Guaranteed Approval

Up to RM100,000 coverage can be approved without the need for health questions or medical examinations, subject to group size.



Funeral Expenses

A lump sum amount of RM3,000 will be paid directly to your nominated loved ones upon your demise.



Daily Hospital Income Benefit

A fixed daily income to cover your hospital stay for up to 180 days.

Note: ^a The above mentioned offerings are subject to terms and conditions of the Master Policy Contract.

Table of Benefits & Premium

Plan 1: With Critical Illness

No. of Units	Monthly Premium (RM)	Death OR TPD Benefits (RM)	Accidental Death OR TPD Benefits (RM)	Accelerated Critical Illness Benefit (RM)	Funeral Expenses (RM)	Hospital Income Benefit (RM)
1	15	20,000	40,000	20,000	3,000	20
2	30	40,000	80,000	40,000	3,000	40
3	45	60,000	120,000	60,000	3,000	60
4	60	80,000	160,000	80,000	3,000	80
5	75	100,000	200,000	100,000	3,000	100
6	90	120,000	240,000	120,000	3,000	120
7	105	140,000	280,000	140,000	3,000	140
8	120	160,000	320,000	160,000	3,000	160
9	135	180,000	360,000	180,000	3,000	180
10	150	200,000	400,000	200,000	3,000	200

Plan 2: Without Critical Illness

No. of Units	Monthly Premium (RM)	Death OR TPD Benefits (RM)	Accidental Death OR TPD Benefits (RM)	Funeral Expenses (RM)	Hospital Income Benefit (RM)
1	10	20,000	40,000	3,000	20
2	20	40,000	80,000	3,000	40
3	30	60,000	120,000	3,000	60
4	40	80,000	160,000	3,000	80
5	50	100,000	200,000	3,000	100
6	60	120,000	240,000	3,000	120
7	70	140,000	280,000	3,000	140
8	80	160,000	320,000	3,000	160
9	90	180,000	360,000	3,000	180
10	100	200,000	400,000	3,000	200

Note: This product is sold in the form of units. A sum insured amount of RM20,000 is equivalent to 1 unit, subject to a maximum purchase of 10 units.

Frequently Asked Questions

1. How do I sign up for Easy Coverage for myself or my dependents?

You can sign up for Easy Coverage through your Human Resources (HR) department.

2. How do I make changes to my Easy Coverage plan?

You can make changes to your plan by informing your Human Resources (HR) department. However, changes will only take effect on your next certificate anniversary date, and may be subject to underwriting requirements.

3. When will the coverage expire?

The death benefit coverage expires when the insured member reaches the age next birthday of 71, resigns or stops paying premiums. The coverage for the other benefits expires when the insured member reaches the age next birthday of 66, resigns or stops paying premiums.

4. Can I sign up for Easy Coverage if I have already been diagnosed with a pre-existing illness and/or critical illness?

Yes, you can sign up for Easy Coverage. However, the diagnosed pre-existing illness and/or critical illness will not be insured.

5. How do I make premium payments?

Premium payments can only be done via salary deduction.

6. When does the coverage begin?

For new customers, the coverage begins upon approval & receipt of premium payments by Etiqa. The coverage for subsequent year(s) will be renewed on your certificate anniversary date, subject to the receipt of premium payments by Etiqa.

7. Who do I contact to get more information about this plan?

For more details, please contact your Human Resources (HR) department.

Etiqua Online 1300 13 8888
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Etiqua Life Insurance Berhad (201701025113)

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regulated by Bank Negara Malaysia)

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