

ignite
health+

Underwritten by
eTiQa



The Opportunity

63% of Filipinos consider *health* as their top priority

80% 

believe that critical illness treatment is too costly

52% 

feel that they are not financially ready, in case a family member suffers a critical illness



Family well-being *over* personal

Filipinos worry about *family* members getting sick more than they worry about caring for themselves



3 out of Filipinos' top 5 fears and worries reflect their concern for their family

- 1** Family member being diagnosed with critical illness
- 2** Accident
- 3** Contracting critical illness
- 4** Death of a family member
- 5** Becoming a burden to my family when I acquire critical illness



9 out of 10 (87%)

of Filipinos intend to buy new insurance in the next six months.

A health, life and accident insurance plan that provides access to 29,000+ doctors and 1,500+ hospitals and clinics nationwide.

 For individuals ages 0 to 70 years old

 One-time payment renewable plan with one year of coverage

 Access to Top Six Philippine Hospitals

Up to Php 1,000,000 Medical Benefits

- Room and Board Coverage
- Special Hospital Services
- Surgical Expenses
- Ambulance Service
- Overseas Emergency Treatment
- In-Hospital Physician's Visit
- Free Health Check

Up to Php 100,000
Accidental Death &
Dismemberment

Up to Php 100,000
Death Benefit

Additional
Accidental Death &
Dismemberment equivalent
to Annual Benefit Limit



Plan Types	
Room and Board	Annual Benefit Limit
Ward	25,000-50,000
Semi-Private	100,000-150,000
Regular Private	100,000 - 200,000
Large Private	200,000-1,000,000

GUARANTEED COVERAGE



Room, Board and Daily General Nursing Benefit

Pays for the customary charges made by the hospital for room and board, food and general nursing services except special nursing services. Payment for Room and Board is determined by multiplying the room and board daily rate by the number of days for which the insured was hospitalized.



Emergency Treatment in Foreign Territory

Pays for medical expenses if the Insured suffers from any medically necessary treatment for emergency situation occurring during the Insured's short travel outside the Philippines.



Outpatient Benefit and Ambulance Service Benefit

Pays for emergency treatment, and/or emergency dose of anti-rabies, anti-venom, and/or anti-tetanus in a hospital, even if Insured is not admitted. Pays for unlimited medical consultations and administration of vaccine. Pays for the expenses incurred by the Insured on emergency ambulance service.

*Product is subject to Limitations and Exclusions

GUARANTEED COVERAGE



Special Hospital Services Benefit

Pays for the prescribed medical supplies and services furnished by the hospital such as the use of operating room, treatment room, doctor's fee, laboratory/diagnostic examinations and all other expenses.



In-Hospital Physician's Visit Benefit

Pays for medical expenses incurred if Insured, registered as an interned patient in a hospital, receives necessary professional medical treatment from a legally qualified Physician.



Surgical Expenses Benefit

Pays for the expenses incurred in a surgical operation, even if no hospital confinement is involved, provided that a legally qualified surgeon performs the surgery.

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GUARANTEED COVERAGE



Free Health Check as Partial Claim Bonus

The Insured Member shall be entitled to Free Health Check thirty (30) days after the end of each policy year if the total claims for the policy year is less than fifty (50) percent of the annual premium paid.



Accidental Death and Dismemberment Benefit

Pays the percentage of the amount of the insurance for sustained accidental injuries within one hundred eighty (180) days after the date of accident.



Death Benefit

Pays the full amount of the insurance upon death of the Insured.

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Sample Illustration

Client Details	
Client Name:	Juan de la Cruz
Occupation:	Office Supervisor
Age:	30 Years Old
Weight	140 lbs
Height:	5 Feet 7 Inches
Desired Coverage	100,000 Annual Benefit Limit

MyLife Benefit Summary	
Room and Board	Semi-Private
Annual Benefit Limit	PhP100,000
Life Insurance Coverage	PhP100,000
Accidental Death and Dismemberment Benefit	PhP 200,000
Annual Premium	PhP19,562.70

Sample Illustration: Covered Medical Benefits



Room and Board



Special Hospital Services



Surgical Expenses



Out-Patient Benefit



In Hospital Physician's Visit



Ambulance Treatment



Emergency Treatment in Foreign Territory

← Annual Benefit Limit = PhP100,000 →

Sample Illustration

Client	Juan dela Cruz
MyLife+ Coverage	100,000 Semi-Private
Illness	Amoebiasis
Duration of Confinement	2 Days
Treatment Expenses	
Emergency Room Treatment	Php 5,000
Room and Board	Php 5,000 (Semi-Private 2,500 per day X 2 Days)
Hospital Services	Php 15,000 (Medicines and Medical Supplies)
Doctor Visit/ Fees	Php 4,500
Total Fees	Php 29,500
Settlement	
c/o Philhealth	Php 5,000
c/o Etiqa MyLife+	Php 24,500
c/o Insured	-
Remaining ABL	Php 75,500

Free Health Check as Partial Claim Bonus

The Insured Member shall be entitled to Free Health Check thirty (30) days after the end of each policy year if the total claims for the policy year is less than fifty (50) percent of the annual premium paid.

Example	
Period of Coverage	October 1, 2023 to September 30, 2024
Room and Board	Semi-Private
Annual Benefit Limit	PhP100,000
Annual Premium	PhP19,562.70

Scenario 1	
Amount of Claim during Policy Year	Php 5,000
Utilization vs Premium	25.6%
Free Health Check	QUALIFIED

Scenario 2	
Amount of Claim during Policy Year	Php 12,000
Utilization vs Premium	61.3%
Free Health Check	NOT QUALIFIED

Free Health Check as Partial Claim Bonus: Inclusions

- Complete Blood Count (CBC)
- Routine Fecalysis
- Routine Urinalysis
- Chest X-ray
- Complete Physical Exam including:
 - Oral Exam
 - Visual Acuity
 - Medical History
- ECG for Insured Member 35 years old and above
- Pap smear for female Insured Member 35 years old and above



Sample Illustration: Insurance Benefits



Natural Death = 100K



AD+D = 200K

Scenario	Due to Beneficiary
Death due Natural Causes	100K
Death due to Accident	300K
Accidental Dismemberment	Up to 100K depending on schedule of Benefits

Accidental Dismemberment: Schedule of Indemnity



SCHEDULE OF INDEMNITIES LOSS OF:	BENEFITS PAYABLE AS % OF AMOUNT OF INSURANCE
Life	100%
Both hands OR both feet OR sight of both eyes	100%
One hand AND one foot	100%
EITHER hand OR foot AND sight of one eye	100%
Injuries resulting being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Arm at OR above elbow	70%
Arm between elbow and wrists	50%
One hand	50%
Four fingers and thumb of one hand	50%
Four fingers	35%

SCHEDULE OF INDEMNITIES LOSS OF:	BENEFITS PAYABLE AS % OF AMOUNT OF INSURANCE
Thumb	15%
Index finger	10%
Middle finger	6%
Ring finger	5%
Little finger	4%
Metacarpals 1st or 2nd (additional) 3rd, 4th or 5th (additional)	3% 2%
Leg at OR above knee	60%
Leg below knee	50%
One foot	50%
All toes on one foot	25%

Limitations

- COB / Coordination of benefits shall apply to all other Medical Insurance Plans of the Insurer
- Waiting period of (15 days) from the effective date of the policy Insured's coverage whichever is later
- HIV/AIDS up to 30% of ABL as long as medically necessary
- NO PEC / Pre-existing Condition for the first year of coverage PEC will be covered up to ABL after 12 months/
- For Life and AD&D, should be filed within one hundred eighty days (180) days from the date of the accident.
- For Medical Cases, written notice of claim should be filed within thirty (30) days from the occurrence/confined date.
- The company will furnish to the claimant such forms within fifteen (15) days after its receipt of such notice.
- Completed claim forms and written proof of loss must be submitted within ninety (90) days after the date of such loss.

Exclusions: Medical

- ✦ 1. any injury or sickness caused by-
 - a) self-destruction or any attempt there at including but not limited to, any form of suicide attempt, whether sane or insane;
 - b) Insured Member's own misconduct/ gross negligence/ immoral habits, willful and unnecessary exposure to danger or hazard to health; or
 - c) riot, brawl, civil commotion, insurrection, military service, naval service or air service in time of declared or undeclared war or in peace or while under orders for restoration of public orders or sustained from combat related activities; or
 - d) travel in or on any aerial or submarine device except as passenger in a certificated passenger aircraft provided by a commercial airline or any regular and scheduled passenger trip over its established passenger route; or
 - e) atomic explosions, nuclear fission or radioactive gas; or
 - f) the taking, inhaling or absorbing of poison, gas or fumes, unless involuntary or accidental; or
 - g) participation in or attempt to commit an assault or crime, violation of ordinances or attempt of violation of laws or resistance to arrest; or
 - h) active participation in hazardous activities such as, but not limited to, bungee jumping, hang-gliding, scuba diving, mountain/wall climbing including professional sports;
- ✦ 2. Ineligible expenses and expenses that should be taken cared by any government programs such as PhilHealth and the likes;
- ✦ 3. Services rendered or supplies provided free of charge; ``

Exclusions: Medical

- ✦ 4. Maternity and maternity-related conditions and complications, unless Maternity Benefit is availed
- ✦ 5. Sterilization of either sex or reversal of such, artificial insemination, sex change, consultation/ confinement regarding infertility;
- ✦ 6. Non-recommended confinement, convalescent/domiciliary/custodial care, rest cures;
- ✦ 7. Dental-related cases that are not necessary for the repair or alleviation of damage caused solely by an accidental injury, unless Dental Benefits
- ✦ 8. Circumcision, cosmetic/aesthetic procedures except reconstructive surgery to treat functional defect(s) due to a covered disease or accidental injury;
- ✦ 9. Psychiatric disorders, psychosomatic conditions, treatment for any mental or nervous disorders, illness/injury/condition/complication due to too much alcohol intake and/or use of regulated/ prohibited drugs;
- ✦ 10. Treatment on alcoholism and drug abuse;
- ✦ 11. Acquisition of prosthetic appliances, artificial aids, durable equipment, surgically implanted devices and external prosthetic devices subject to coverage on “Special Procedures or New Modalities of Treatment”;
- ✦ 12. Organ transplant expense relating to organ donation of the donating party/parties;

Exclusions: Medical

- ✦ 13. Check-ups and Diagnostics Procedures not recommended by Physician;
- ✦ 14. Take-home medicines, and vaccines except first dose of either anti-venom, anti-rabies and anti-tetanus;
- ✦ 15. Medico-Legal Fees including costs of Medical Certificates;
- ✦ 16. Congenital disease/deformity that is evident to the Insured Member at birth and can be clinically determined to be congenital; and
- ✦ 17. Medical and surgical procedures/diagnostic tests that are experimental in nature and/or not generally accepted by the medical profession such as, but not limited to, iridology, chiropractic services, acupuncture.

Exclusions: Accidental Death and Disability



1. Death or disability occasioned by or happening through:
 - War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny or Usurped Power, Riots, Strikes, Military or Popular Uprising.
 - Suicide or Attempted Suicide (sane or insane), alcoholism, insanity, or Prohibited Drug Use. (iii) Earthquake, Volcanic Eruption, or Tidal Wave
2. Death or disablement occurring whilst insured is travelling in an aircraft other than one licensed for public passenger service and operated by a regular Air Line on a published schedule flight over a regular air route between two definitely established airports and in which insured is travelling as a ticket-holding passenger.
3. Death or disablement consequent upon the Insured engaging in hunting, racing of all kinds, steeple-chasing, polo playing, mountaineering, winter sports, ice hockey, football, yachting, judo, karate and similar martial arts, scuba-diving, hang-gliding, sky-diving, and similar aerial activities/aerobatics.
4. Death or disablement occasioned by or happening through pregnancy or childbirth with respect to women.
5. Death or Disablement caused by Murder and Assault, whether provoked and unprovoked or any attempt thereat.
6. Death or disablement resulting from or caused by any violation or attempt of violation of the law or resistance to arrest or consequent upon the Insured engaged in illegal activities or participation in any crime.
7. Death or disablement resulting from or caused by: bodily or mental infirmity, hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound) or disease or sickness of any kind, or poison, gas fumes (voluntarily or involuntarily taken), atomic explosions, nuclear fissions or radioactive gas, or participation in any brawl, or entering, operating or servicing, ascending from or with any aerial or submarine device or conveyance except while traveling as a passenger.

Excluded Territories

Vincenzo A. Sagun	7036
Zamboanga Sibugay	n/a
Mabuhay	7010
Naga	7004
Olutanga	7041
Payao	7008
Roseller T. Lim	7002
Siay	7006
Talusan	7012
Tungawan	7018

Zamboanga Del Norte	n/a
Baliguian	7123
Gutalac	7118
Kalawit	7124
Leon B. Postigo	7125
Siayan	7113
Siocon	7120
Sirawai	7121
Zamboanga Del Sur	n/a
Bayog	7011
Dimataling	7032
Dinas	7030
Josefina	7027
Labangan	7017
Lapuyan	7037
Pagadian	7016
Pitogo	7033
Ramon Magsaysay (Liargo)	7024
Sominot (Don Mariano Marcos)	7022
Tabina	7034
Zamboanga City	7000
Tigbao	7043

Proposal Generation for Individuals: Basic Information Required

- Name of Insured
- Name of Policyowner (if payor is not the insured)
- Occupation (Exact Title)
- Address (Residence)
- Height in Meters
- Weight in Kilograms
- Desired Coverage





AGENT



IGLOO



INSURER



CLIENT

Agent to get Client Info

Generates quote

Underwrite

Discuss with client and close

Fill out Application Form and Health Declaration

Submit to Insurer

Send Payment link to client

Send payment link

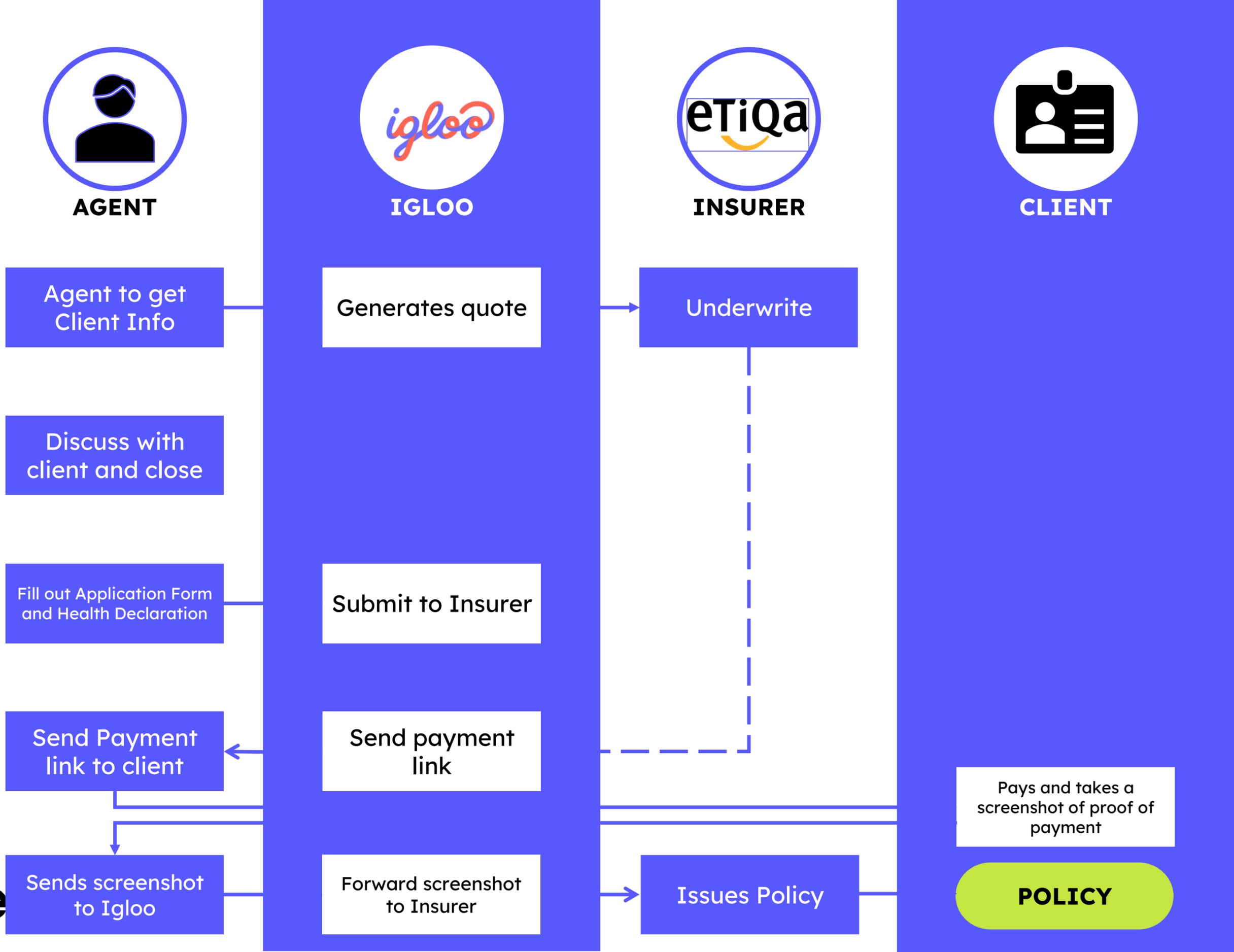
Sends screenshot to Igloo

Forward screenshot to Insurer

Issues Policy

Pays and takes a screenshot of proof of payment

POLICY





ABOUT ETIQA PH

A member of the Maybank Group, offers a full range of Life and General conventional insurance policies as well as Family and General Takaful plans.

We are currently present in Malaysia, Singapore, the Philippines, Indonesia and Cambodia.

TOP ACHIEVEMENTS IN 2021



**No. 1 Bancassurance/
Bancatakaful player in
Regular Premium and Total
Life APE** with 25.6% and 23.1%
market share respectively in
Malaysia



**No. 1 General
Takaful
Operator** in
Malaysia



**No. 1 online insurer in
Malaysia with 56.2%**
market share, and second largest
online Life Insurer in Singapore

eTiqa

Why the name Etiqua?

- Etiqua is derived from 'etika' the Malay word for ethics.
- It is defined as a system of moral principle and standard practice.
- Behaving in an ethical manner is to behave in a more considerate and humane way. This is how the company attempts to humanize insurance for everyone inside and outside the organization.

DID YOU
KNOW



Within the logo, the letters "T", "i", and "Q" form a face, with the yellow stroke forming a smile, thus symbolizing the human aspect of the brand. Additionally, the smile begins and ends with the letters "T" and "Q" respectively, with the "i" in the middle, signalling the shortened form of "I Thank You".

About Etiqa Philippines

Etiqa Philippines provides a wide range of Life, Health, and Non-Life insurance that cater to various protection, savings and investment needs for all segments in the Philippines. The products are offered through multiple distribution channels, including Individuals, Brokers, Agents, Online as well as Business Partners.

Etiqa Philippines has been in the insurance business for over 40 years, and has built a solid reputation for fast, prompt and reliable service supported by over 1,600 accredited hospitals and clinics nationwide, with 30,000 doctors, and an 24/7 in-house call center.



THANK YOU

