

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 4/12/2025

1 What is Great Tenang Madani?

Great Tenang Madani offers group insurance protection for 1 year and will be automatically renewed yearly subject to premium payment, up to age 59 years next birthday. It pays a lump sum death benefit if you die or suffer total and permanent disability during the term of the policy/certificate.

2 Know Your Coverage / Benefits

As an illustration, for **RM2,700 yearly**, you will receive the following life insurance **coverage/benefits**. Please refer to the Appendix for more details for the exact coverage/benefits under this plan.

a) Death Benefit	RM500,000	
b) Total and Permanent Disability ("TPD") Benefit	RM500,000	
c) Additional Coverage/ Benefits	i) Personal Accident iii) Funeral Expense	ii) Covered Event iv) Hospitalisation Income Benefit

Your life insurance **excludes**:

- Suicide – if death was due to suicide within the first policy year.
- TPD or Covered Event due to the following:
 - Existed before purchasing the plan.
 - Self-inflicted injuries.
- Personal Accident or Hospitalisation Income Benefit due to the following:
 - Suicide.
 - War.

Note: This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

You should read and understand your insurance policy. If you have any questions or require assistance on your life insurance, you can discuss with your intermediary or:



Call us at:
1300-1300 88



Visit us at:
greateasternlife.com



Email us at:
wecare-my@greateasternlife.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	Please refer to the Appendix. The premiums are non-guaranteed.
Duration: 1 year. The life insurance will be automatically renewed yearly subject to premium payment.	
You also have to pay the following fees and charges:	
Commission	Please refer to the Appendix.

4 Other Key Terms

- You must disclose all material facts such as medical conditions and state your age correctly. Otherwise, you may risk having your claim rejected or coverage terminated.
- A grace period of 30 days from each premium due date is given for you to pay the subsequent premiums. If you do not pay your premium within the grace period of 30 days, your coverage will be terminated.
- Please visit greateasternlife.com/my for further information on the Company's claim procedure.

Note: This list is **non-exhaustive**. You should refer to the insurance policy for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy/certificate of assurance by giving a written notice to us.

- **Free-look period:**
Policyholder/life assured may cancel your policy/certificate of assurance by returning the policy/certificate of assurance within the 15 days after your policy/certificate of assurance has been delivered to you. The premium that you have paid will be refunded to you.
- **After free-look period:** You may cancel your policy/certificate of assurance at any time by giving a written notice to us. Upon cancellation, the premium that you have paid will not be refunded and you will continue to be covered for the remainder of the coverage period. This plan does not provide any cash surrender value.

The benefit(s) payable under eligible policy/product is(are) protected by Perlindungan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's TIPS Brochure or contact GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD or PIDM ([visit www.pidm.gov.my](http://www.pidm.gov.my)).

For information on how we process your personal data and your rights over your personal data, kindly refer to our Personal Data Protection Notice posted at greateasternlife.com, or obtain a copy from our Customer Service Officers.

If there is discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

Appendix: Great Tenang Madani

1. Plan Benefits

a) Death Benefit

Sum assured will be payable in one lump sum.

b) Total and Permanent Disability (TPD) Benefit

The Company will advance the sum assured as follows:

- the sum assured not exceeding RM5,000,000 shall be paid in three (3) annual instalments with the first being a lump sum of the sum assured or RM1,000,000, whichever is lesser, and
- the balance of the sum assured will be payable in two equal annual instalments, provided that TPD occurs prior to the certificate anniversary, on which the life assured attains age of 60 years next birthday.

c) Personal Accident Benefit

Personal Accident Benefit	% of sum assured
1) Accidental Death	100%
2) Accidental Permanent Disability	
• Loss of both hands	100%
• Loss of both feet	100%
• Complete and irrecoverable loss of sight in both eyes	100%
• Loss of one hand and one foot	100%
• Injuries resulting in permanently being bedridden	100%
• Any other injuries resulting in total permanent disablement	100%
• Complete and incurable paralysis	100%
• Loss of arm at shoulder	100%
• Loss of arm between shoulder and elbow	100%
• Loss of arm at elbow	100%
• Loss of arm between elbow and wrist	100%
• Loss of hand at wrist	100%
• Loss of leg at hip	100%
• Loss of leg between knee and hip	100%
• Loss of leg below knee	100%
• Loss of eye - whole	100%
• Loss of eye – sight of	100%
• Complete and irrecoverable loss of sight in one eye except for perception of light	50%
• Loss of lens of eye	50%
• Loss of four fingers and thumb of one hand	50%
• Loss of Four Fingers	40%
• Loss of thumb - both phalanges	25%
- one phalanx	10%
• Loss of index finger - three phalanges	10%
- two phalanges	8%
- one phalanx	4%
• Loss of middle finger - three phalanges	6%
- two phalanges	4%
- one phalanx	2%
• Loss of ring finger - three phalanges	5%
- two phalanges	4%
- one phalanx	2%
• Loss of little finger - three phalanges	4%
- two phalanges	3%
- one phalanx	2%
• Loss of metacarpals - first or second (additional)	3%
- third, fourth or fifth (additional)	2%
• Loss of toes - all	15%
- great both phalanges	5%
- great one phalanx	2%
- other than great, if more than one toe lost each	1%

• Loss of hearing	- both ears - one ear	75% 15%
• Total loss of speech		50%

d) Covered Event Benefit

- Sum assured will be payable in one lump sum (except for Angioplasty and other invasive treatments for coronary artery disease).
- 10% of the sum assured will be payable for Angioplasty and other invasive treatments for coronary artery disease, subject to a maximum of RM25,000 per life, and the sum assured will be reduced accordingly.
- The claim on other covered events will still be allowed, subject to the balance amount of the sum assured.
- Waiting period applies for the covered events from the risk commencement date, as illustrated in the table below.

Covered events	Waiting period
1. Heart Attack - <i>of specified severity</i> 2. Coronary Artery By-Pass Surgery 3. Cancer - <i>of specified severity and does not cover very early cancers</i> 4. Angioplasty and other invasive treatments for coronary artery disease 5. Serious Coronary Artery Disease	60 days
All other covered events	30 days

The list of covered events are as follows:

Covered Events List	
1. Heart Attack – <i>of specified severity</i> 2. Stroke – <i>resulting in Permanent neurological deficit with persisting clinical symptoms</i> 3. Coronary Artery By-Pass Surgery 4. Cancer – <i>of specified severity and does not cover very early cancers</i> 5. Kidney Failure – <i>requiring dialysis or kidney transplant</i> 6. Fulminant Viral Hepatitis 7. Major Organ/Bone Marrow Transplant 8. Paralysis of limbs 9. Multiple Sclerosis 10. Primary Pulmonary Arterial Hypertension – <i>of specified severity</i> 11. Blindness – Permanent and Irreversible 12. Heart Valve Surgery 13. Deafness – Permanent and Irreversible 14. Surgery To Aorta 15. Loss of Speech 16. Alzheimer's Disease / Severe Dementia 17. Third Degree Burns – <i>of specified severity</i> 18. Coma – <i>resulting in Permanent neurological deficit with persisting clinical symptoms</i> 19. Cardiomyopathy – <i>of specified severity</i> 20. Motor Neuron Disease – <i>Permanent neurological deficit with persisting clinical symptoms</i> 21. HIV Infection Due to Blood Transfusion 22. Parkinson's Disease – <i>resulting in Permanent inability to perform Activities of Daily Living</i> 23. End-Stage Liver Failure 24. End-Stage Lung Disease	25. Major Head Trauma – <i>resulting in Permanent inability to perform Activities of Daily Living</i> 26. Chronic Aplastic Anemia – <i>resulting in Permanent Bone Marrow Failure</i> 27. Muscular Dystrophy 28. Benign Brain Tumor – <i>of specified severity</i> 29. Encephalitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i> 30. Angioplasty and other invasive treatments for coronary artery disease* 31. Brain Surgery 32. Bacterial Meningitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i> 33. Serious Coronary Artery Disease 34. Loss of Independent Existence 35. Systemic Lupus Erythematosus with Severe Kidney Complications 36. Full-blown AIDS 37. Medullary Cystic Disease Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection 38. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection 39. Terminal Illness 40. Apallic Syndrome (i.e. Persistent Vegetative State (PVS)) 41. Poliomyelitis 42. Progressive Scleroderma 43. Chronic Relapsing Pancreatitis 44. Elephantiasis 45. Creutzfeldt-Jakob Disease (Mad Cow Disease)

e) Funeral Expense

RM5,000 is payable in addition to the death benefit.

f) Hospitalisation Income Benefit

- A daily monetary amount will be payable for each day of hospitalisation, maximum 500 days per lifetime under this plan.
- 30 days waiting period applies.

g) Schedule of Benefits

Sum Assured (RM)	Benefits (RM)				
	Death or TPD	Personal Accident (additional Sum Assured)	Covered Event	Funeral Expense	Hospitalisation Income Benefit (amount of benefit per day)
20,000	20,000	20,000	20,000	5,000	20
30,000	30,000	30,000	30,000	5,000	30

Note:

Your coverage will terminate upon occurrence of Death or TPD or any one of the 45 Covered Events (except for Angioplasty and other invasive treatments for coronary artery disease), whichever occurs first.

2. Exclusions

a) Death Benefit

No death benefit shall be payable in the event of suicide within one year from the risk commencement date of the certificate of assurance.

b) Total and Permanent Disability Benefit

The Company will not be liable for any TPD Benefit if TPD:

- has existed prior to or on the risk commencement date of the certificate of assurance.
- is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured.
- is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane.
- is caused by bodily injury sustained as a result of parachuting or sky-diving, or engaging in aerial flights, other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- as a result of the life assured driving a motor vehicle without possessing a valid driving licence. this exclusion will not apply if the life assured has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
- is resulted from war, whether declared or undeclared.

c) Personal Accident

The Company will not be liable for any injury resulting in loss suffered, including any of the following whether directly or indirectly:

- suicide, attempted suicide or self-inflicted injuries, while sane or insane.
- bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
- war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
- from the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict.
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- as a result of the life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.
- as a result of the life assured driving a motor vehicle without possessing a valid driving licence. this exclusion will not apply if the life assured has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
- while under the influence of alcohol or drugs unless taken as prescribed by a medical practitioner. for the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - (a) 22 mcg of alcohol per 100ml of breath,
 - (b) 50 mg of alcohol per 100ml of blood,
 - (c) 67 mg alcohol per 100ml of urine.
- injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities. for the avoidance of doubt, "professional sports" means engaging in any physical activity in a professional capacity or where the life assured would or could earn income or remuneration from engaging in such activity.
- from childbirth, pregnancy and/or any complications thereof.

- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- from the life assured engaging in commando or bomb disposal duties/training.

d) Covered Event Benefit

The Company will not be liable for any Covered Event diagnosed to the life assured which:

- has existed prior to or on the risk commencement date of his certificate of assurance.
- is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane.
- is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured.
- as a result of the life assured driving a motor vehicle without possessing a valid driving licence. this exclusion will not apply if the life assured has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
- resulted from war, whether declared or undeclared.

e) Hospitalisation Income Benefit

The Company will not pay any benefit under this benefit, as a result of any of the following whether directly or indirectly:

- suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
- war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- from the life assured engaging in commando or bomb disposal duties/training.
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
- as a result of the life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.
- as a result of the life assured driving a motor vehicle without possessing a valid driving licence. this exclusion will not apply if the life assured has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations.
- while under the influence of alcohol or drugs unless taken as prescribed by a physician. for the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - (a) 22 mcg of alcohol per 100ml of breath,
 - (b) 50 mg of alcohol per 100ml of blood,
 - (c) 67 mg alcohol per 100ml of urine.
- sickness or injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba-diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities. for the avoidance of doubt, "professional sports" means engaging in any physical activity in a professional capacity or where the life assured would or could earn income or remuneration from engaging in such activity.
- alcoholism, depression, illegal drugs, intoxication, venereal disease and its sequelae, pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization.
- pre-existing illness.
- psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- any treatment or test in connection with aids or the presence of any human immuno-deficiency infection and all sexually transmitted diseases.
- hospitalisation primarily for investigatory purposes, diagnosis, x-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain.
- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

Note: This list is non-exhaustive. Please refer to the master policy contract for the full list of exclusions under this plan.

3. Premium

Sum Assured: RM20,000

Attained Age Next Birthday	Monthly Premium (RM)	Intermediary's Commission		Yearly Premium (RM)	Intermediary's Commission	
		Rate (%)	Monthly Amount (RM)		Rate (%)	Yearly Amount (RM)
18 - 29	6.50	25	1.63	78.00	25	19.50
30 - 39	9.00	25	2.25	108.00	25	27.00
40 - 49	19.50	25	4.88	234.00	25	58.50
50 - 59	43.50	25	10.88	522.00	25	130.50

Sum Assured: RM30,000

Attained Age Next Birthday	Monthly Premium (RM)	Intermediary's Commission		Yearly Premium (RM)	Intermediary's Commission	
		Rate (%)	Monthly Amount (RM)		Rate (%)	Yearly Amount (RM)
18 - 29	9.50	25	2.38	114.00	25	28.50
30 - 39	13.50	25	3.38	162.00	25	40.50
40 - 49	29.00	25	7.25	348.00	25	87.00
50 - 59	65.00	25	16.25	780.00	25	195.00

Premiums will be charged according to your attained age next birthday at renewal. The premium rates are not guaranteed and may be revised from time to time. Upward revision of premiums, if any, will be done on your certificate anniversary and the Company will notify you in writing at least ninety (90) days before the revision takes place.

4. Enquiry

If you have any enquiries, please refer to your policyholder or your official servicing intermediary or contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD 198201013982 (93745-A)

(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

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Customer Service Careline: (603) 4259 8333

Customer portal : econnect-my.greatasteasternlife.com

E-mail : gmbadmin@greatasteasternlife.com

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OR contact the servicing intermediary at:

TNG DIGITAL SDN BHD

Head Office : Level 5, Tower 6, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur.

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This product is a life insurance plan underwritten by Great Eastern Life Assurance (Malaysia) Berhad and TNG Digital Sdn Bhd is the distributor of this product.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS COVERAGE WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THE COVERAGE IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

