

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Great BizCare - Accelerated Living Assurance Benefit. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")

Name of Product : Great BizCare - Accelerated Living Assurance Benefit

Name of customer : [Redacted]

Date : [Redacted]

1. What is this product about?

This is a rider attachable to Great BizCare - Group Yearly Renewable Term Assurance purchased by the employer to provide coverage upon the diagnosis or occurrence of, as the case may be, of any of the covered 36 critical illnesses, for full-time actively-at-work employees. This is a non-participating protection plan.

2. What are the covers/benefits provided?

Upon occurrence of any of the covered 36 critical illnesses as set out below, the Company will pay the rider's sum assured in one lump sum (except for Angioplasty and other invasive treatments for coronary artery disease, whereby the claim payout is 10% of the rider sum assured, subject to a maximum of RM25,000 per life).

Upon payment of any benefits payable under this rider, the Sum Assured for the Policy in respect of the Assured Member shall be reduced accordingly by the same amount of benefit paid and premium will be charged on the remainder of the Sum Assured.

"Covered Event" means any of the covered thirty six (36) covered events, subject to the terms and conditions of the Supplementary Contract, as specified below in the List of Covered Events. For the avoidance of doubt, the terms "covered event" and "critical illness" are used interchangeably.

List of Covered Events

No	Covered Event	No	Covered Event
1	Alzheimer's Disease/Severe Dementia	19	Heart Valve Surgery
2	Angioplasty and other invasive treatments for coronary artery disease*	20	HIV Infection Due to Blood Transfusion
3	Bacterial Meningitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i>	21	Kidney Failure – requiring dialysis or kidney transplant
4	Benign Brain Tumor – <i>of specified severity</i>	22	Loss of Independent Existence
5	Blindness – Permanent and Irreversible	23	Loss of Speech
6	Brain Surgery	24	Major Head Trauma – resulting in Permanent inability to perform Activities of Daily Living
7	Cancer – of specified severity and does not cover very early cancers	25	Major Organ/Bone Marrow Transplant
8	Cardiomyopathy – <i>of specified severity</i>	26	Motor Neuron Disease – Permanent neurological deficit with persisting clinical symptoms
9	Chronic Aplastic Anemia – <i>resulting in Permanent Bone Marrow Failure</i>	27	Multiple Sclerosis
10	Coma – <i>resulting in Permanent neurological deficit with persisting clinical symptoms</i>	28	Muscular Dystrophy
11	Coronary Artery By-Pass Surgery	29	Paralysis of Limbs
12	Deafness – Permanent and Irreversible	30	Parkinson's Disease – resulting in Permanent inability to perform Activities of Daily Living
13	Encephalitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i>	31	Primary Pulmonary Arterial Hypertension – of specified severity
14	End-Stage Liver Failure	32	Serious Coronary Artery Disease
15	End-Stage Lung Disease	33	Stroke – resulting in Permanent neurological deficit with persisting clinical symptoms
16	Full-Blown AIDS	34	Surgery to Aorta
17	Fulminant Viral Hepatitis	35	Systemic Lupus Erythematosus with Severe Kidney Complications
18	Heart Attack – of specified severity	36	Third Degree Burns – of specified severity

**Upon payment of claim for Angioplasty and other invasive treatments for coronary artery disease, the rider sum assured will be reduced by the quantum of the payment for Angioplasty and other invasive treatments for coronary artery disease. However, the premium of the rider shall remain unchanged. This plan is subject to a limit of RM1,000,000 under the Policy and all other non credit-related group policies (including supplementary contract and endorsement, if any) issued by the Company by any name or description which provide Covered Event benefits or similar benefits on the same Assured Member.*

A waiting period of sixty (60) days is applicable for critical illness items 2, 7, 11, 18 and 32 (in bold). The waiting period for the remainder of the critical illnesses is thirty (30) days.

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Schedule of Benefits

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Assured	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)
GALA	150,000	100,000	75,000	50,000	25,000	10,000

Free Cover Limit: **Not Applicable**

Notes:

- (1) Terms and conditions apply.
- (2) "GALA" refers to Accelerated Living Assurance Benefit.

3. How much premium do we have to pay?

The Schedule of Premiums is appended below. The premium rates applicable are in accordance with the age band and the Plan selected from the Schedule of Benefits for the employees concerned.

Schedule of Premiums

Premium rates per thousand Sum Assured (RM)

Attained Age Next Birthday	GTL/TPD/PPD	GTL/TPD/PPD/ GALA	GTL/TPD/PPD/ GPA	GTL/TPD/PPD/ GPA/GALA
17 - 35	1.36	1.64	2.48	2.76
36 - 40	1.82	2.57	2.94	3.69
41 - 45	2.89	4.27	4.01	5.39
46 - 50	4.91	7.10	6.03	8.22
51 - 55	8.15	11.35	9.27	12.47
56 - 60	13.42	18.45	14.54	19.57
61 - 65	23.15	30.79	24.27	31.91
66 - 69*	30.78	41.12	31.90	42.24

Notes:

- (1) "GTL" refers to Group Yearly Renewable Term Assurance.
- (2) "GPA" refers to Personal Accident Benefit.
- (3) "TPD" refers to Total and Permanent Disability.
- (4) "PPD" refers to Partial and Permanent Disability.
- (5) *For renewal only. PPD is not applicable for renewal.

- Premium in respect of each employee's assurance shall be calculated with reference to the above premium rates. These premium rates are subject to the prevailing Malaysia Sales and Service Tax.
- Annual Premiums must be paid yearly prior to the commencement of the Period of Insurance for continued protection, unless otherwise specified by the Company in writing.
- The premium rates to be applied will depend on the age next birthday of each employee upon each renewal.
- Premium rates are non-guaranteed and subject to review by the Company. The Company reserves the right to revise the premium by giving you at least ninety (90) days' advance written notification. Any revision of the premium rates shall take effect immediately upon renewal of the rider. The revision, if any, will aim to reflect our claim experience, or other justified circumstances.
- This is a yearly renewable protection rider, and unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any claims, expenses or losses that take place after the expiry date.
- The Company will invite for renewal at least thirty (30) days before the expiry of the rider, subject to the renewal terms and conditions.

4. What are the fees and charges that we have to pay?

Type	Amount
Stamp duty	Not applicable
Sales and Service Tax	8% of premium
Commission paid to intermediary	10%, included in the premium

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

- **Importance of Disclosure** – You must **disclose all material facts** such as type of business, nature of occupations, any information that could affect the risk profile, state the ages of employees correctly and declare to ensure that all employees truthfully declare their medical conditions (where applicable) and details, otherwise effective cover will be void at inception.
- **Free-look Period** – you may cancel this rider by returning the Supplementary Contract within fifteen (15) days after you have received it, provided no claim has been admitted under the rider. The premium that you have paid will be refunded to you.
- **Grace Period** – Upon renewal of the Policy, you are allowed up to thirty (30) days from each of the premium due dates to pay the subsequent total premium due under the Policy. If the premium remains unpaid upon the expiry of the Grace Period, the Policy shall be terminated immediately in which case no Assurance shall be provided during the Grace Period.
- **Waiting Period:**
 - (a) Waiting Period of sixty (60) days is applicable for critical illness items 2, 7, 11, 18 and 32 (in bold).
 - (b) Waiting period for the remainder of the critical illnesses is thirty (30) days.
- The Covered Event benefit shall only be payable once regardless of the fact that the Assured Member may be diagnosed with, or may have undergone, as the case may be, multiple Covered Events.
- **Claims Notification** – the Company must be notified in writing of any occurrence of a Covered Event immediately or as soon as it is practicable, otherwise, the Company will not be liable for the Covered Event.
- Unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any expenses that are incurred after the expiry date.
- Underwriting of this plan will vary based on the target group size of either five (5) to ten (10) employees or eleven (11) to one hundred and fifty (150) employees. The underwriting of this plan is subject to change if the target group size is not achieved upon policy inception or upon renewal.
- The Company reserves the right to discontinue the underwriting of this insurance product by giving you thirty (30) days advance written notice.
- Changes to the benefits can be made by the employer or the Company on the rider anniversary or upon renewal only.
- Save for the revision of premium above, the Company reserves the right to vary all other policy conditions subject to the terms and conditions of the rider, by giving you thirty (30) days advance written notice, and any such amendment shall take effect after the expiry of the written notice.
- **Claims procedure** – Please visit greateasternlife.com/my for further information on the Company's claims procedure.

Important Note: The above is non-exhaustive. Please refer to the terms and conditions under the Policy Contract and Supplementary Contract.

6. What are the major exclusions under this plan?

The Company shall not be liable for any Covered Event diagnosed to the Assured Member which:

- has existed prior to or on the Effective Date; or
- is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
- is resulted from the Assured Member committing, attempting or provoking an assault or a felony or from any violation of the law by the Assured Member; or
- resulted from war, whether declared or undeclared.

In addition, the Company shall also not be liable for any Covered Event stated under List A in Table 1 below if the Assured Member, at any time prior to the commencement of the Supplementary Contract, has previously been diagnosed with or has undergone surgery for a corresponding Covered Event specified under List B.

Table 1

1	Any of the following: (a) Cancer – <i>of specified severity and does not cover very early cancers</i> ; (b) Heart Attack – <i>of specified severity</i> ; (c) Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i> ; (d) Kidney Failure – requiring dialysis or kidney transplant; (e) Fulminant Viral Hepatitis; (f) Coronary Artery By-Pass Surgery; (g) Major Organ/Bone Marrow Transplant; (h) Angioplasty and other invasive treatments for coronary artery disease; or (i) Cardiomyopathy – <i>of specified severity</i> .	Any one of the Covered Events or an illness which may lead to the Covered Events set out in item (1) of List A, which shall be determined accordingly.
2	Coronary Artery By-Pass Surgery	Heart Attack – <i>of specified severity</i>
3	Heart Attack – <i>of specified severity</i>	Coronary Artery By-Pass Surgery
4	Coronary Artery By-Pass Surgery or Heart Attack – <i>of specified severity</i>	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – <i>of specified severity</i>
5	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – <i>of specified severity</i>	Coronary Artery By-Pass Surgery or Heart Attack – <i>of specified severity</i>
6	Fulminant Viral Hepatitis	Liver Transplant
7	End-Stage Liver Failure	Liver Transplant

Important Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this plan.

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7. Can we cancel our plan?

You may cancel your plan at anytime by giving written notice to the Company, provided that no claims have been made in the Period of Insurance, in which the cancellation notice is given to the Company. This rider does not contain any cash values. The coverage shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or losses that take place from the cancellation date.

8. What do we need to do if there are changes to our contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can we get further information?

Should you require additional information about medical and health insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

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

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50450 Kuala Lumpur

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Fax : (603) 4259 8899

E-mail : groupplife@greateasternlife.com

10. Other similar types of cover available

Please check with the intermediary or contact the Company directly for similar types of cover available currently.

The term "Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

IMPORTANT NOTE:

BUYING AN INSURANCE POLICY IS A FINANCIAL COMMITMENT. YOU SHOULD BE SATISFIED THAT THIS PLAN WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THE POLICY IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan 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).

The information provided in this disclosure sheet is valid as at

If there is any discrepancy between the English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

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