

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

1. What is this product about?

Great BizCare - Group Yearly Renewable Term Assurance is a yearly renewable group policy purchased by the employer to provide coverage upon death, terminal illness and permanent disability for full-time actively-at-work employees. This is a non-participating protection plan.

2. What are the covers/benefits provided?

The coverage under Great BizCare - Group Yearly Renewable Term Assurance includes death benefit, Total and Permanent Disability (TPD) benefit, funeral expense benefit, and Terminal Illness benefit, covering the Assured Member from the minimum age of seventeen (17) age next birthday up to seventy (70) age next birthday, from illness, sickness, disease or accidental cause.

For Partial and Permanent Disability (PPD) benefit, the coverage is from the minimum age of seventeen (17) age next birthday up to age sixty-five (65) age next birthday, from illness, sickness, disease or accidental cause.

Death or TPD benefit

Should death or TPD occur due to illness, sickness, disease or accidental cause, the Sum Assured shall be payable in one lump sum.

Funeral Expense benefit

Should death occur due to illness, sickness, disease or accidental cause, this benefit shall be payable in one lump sum.

PPD benefit

Upon PPD due to illness, sickness, disease or accidental cause, a percentage of the Sum Assured shall be payable based on the proportions as stated in the Schedule of Compensation for PPD. This benefit shall terminate if the accumulated claims paid or incurred equal 100% of the Sum Assured. Please refer to the Schedule of Compensation for PPD below for amount payable under the PPD benefit.

Any balance of the Sum Assured will be payable upon death or TPD of the Assured Member before the expiry of the Policy.

Terminal Illness benefit

Upon diagnosis of the Terminal Illness, the Sum Assured is payable in one lump sum per life, or the balance of the Sum Assured is payable if any PPD claims have been made under the Policy or its Supplementary Contracts.

Definition of Terminal Illness:

The Assured Member must be suffering from a condition, which in the opinion of an appropriate Medical Practitioner is highly likely to lead to death within twelve (12) months from the diagnosis of the illness. The Assured Member must no longer be receiving active treatment other than that for pain relief.

Schedule of Benefits

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Sum Assured	(RM)	(RM)	(RM)	(RM)	(RM)	(RM)
Death / TPD / PPD	300,000	200,000	150,000	100,000	50,000	20,000
Terminal Illness	100,000	100,000	50,000	30,000	15,000	10,000
Funeral Expense	5,000	4,000	3,000	2,000	1,500	1,000
GALA*	150,000	100,000	75,000	50,000	25,000	10,000
GPA*	300,000	200,000	150,000	100,000	50,000	20,000

Notes:

- (1)* *Supplementary Riders*
- (2) *"GALA" refers to Accelerated Living Assurance Benefit*
- (3) *"GPA" refers to Personal Accident Benefit*

Free Cover Limit:

Not Applicable

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

Schedule of Compensation for PPD

Percentage of Compensation of the Assured Member's Sum Assured

(1)	Loss of arm at shoulder	100%
(2)	Loss of arm between shoulder and elbow	100%
(3)	Loss of arm at elbow	100%
(4)	Loss of arm between elbow and wrist	100%
(5)	Loss of hand at wrist	100%
(6)	Loss of leg at hip	100%
(7)	Loss of leg between knee and hip	100%
(8)	Loss of leg below knee	100%
(9)	Loss of eye - whole	100%
(10)	Loss of eye - sight of both eyes	100%
(11)	Complete and irrecoverable loss of sight in one eye except perception of light	50%
(12)	Loss of lens of eye	50%
(13)	Loss of hearing - both ears	75%
	- one ear	15%
(14)	Loss of speech	50%
(15)	Loss of four fingers and thumb of one hand	50%
(16)	Loss of four fingers	40%
(17)	Loss of thumb - both phalanges	25%
	- one phalanx	10%
(18)	Loss of index finger - three phalanges	10%
	- two phalanges	8%
	- one phalanx	4%
(19)	Loss of middle finger - three phalanges	6%
	- two phalanges	4%
	- one phalanx	2%
(20)	Loss of ring finger - three phalanges	5%
	- two phalanges	4%
	- one phalanx	2%
(21)	Loss of little finger - three phalanges	4%
	- two phalanges	3%
	- one phalanx	2%
(22)	Loss of metacarpals - first or second (additional)	3%
	- third, fourth or fifth (additional)	2%
(23)	Loss of toes - all	15%
	- great, both phalanges	5%
	- great, one phalanx	2%
	- other than great, if more than one toe lost each	1%

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance.
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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

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

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

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)* For renewal only. PPD is not applicable for renewal.

(2) "GTL" refers to Group Yearly Renewable Term Assurance.

Premium Summary	RM
Total Premium	#N/A
Sales and Service Tax	#N/A
Stamp Duty	10.00
Grand Total	#N/A

*Please note that premiums paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

- 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 upon renewal. 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 Policy. The revision, if any, will aim to reflect our claim experience, or other justified circumstances.
- This is a yearly renewable protection plan, 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 Policy, subject to the renewal terms and conditions.
- Premium rates are based on the target group size of minimum five (5) employees and maximum one hundred and fifty (150) employees. The premium rate quoted is subject to change if the target group size is not achieved upon policy inception.

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

Type	Amount
Stamp duty	RM10.00
Sales and Service Tax	8% of premium
Commission paid to intermediary	10%, included in the premium

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

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 your policy by returning your insurance policy within fifteen (15) days after you have received it, provided no claim has been admitted under the Policy. 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.
- **Pre-Existing Illness** means disabilities that the Assured Member has reasonable knowledge of, prior to the Effective Date. An Assured Member may be considered to have reasonable knowledge of a Pre-existing Illness where the condition is one for which:
 - (a) the Assured Member had received or is receiving treatment; or
 - (b) medical advice, diagnosis, care or treatment has been recommended; or
 - (c) clear and distinct symptoms are or were evident; or
 - (d) its existence would have been apparent to a reasonable person in the circumstances.
- **Waiting Period:**
 - i. Terminal Illness - sixty (60) days from the Effective Date of the Assured Member's coverage. Conditions which were diagnosed after the expiry of the waiting period but related to a pre-existing condition or diagnosis during the waiting period shall be excluded and will be ineligible for the Terminal Illness benefit.
 - ii. TPD and PPD - must have continued for at least six (6) consecutive months from the date of disability.
- **Claims Notifications** - the Company must be notified in writing of any claims immediately or as soon as it is practicable, otherwise, the Company will not be liable for the claims.
- Unless renewed, the coverage will cease on the expiry date and the Company shall strictly not be liable for any expenses that 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 Policy 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 Policy, 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 Contracts.

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

6. What are the major exclusions under this plan?

No benefit will be payable for TPD which:

- a. has existed prior to or on the Effective Date; or
- b. 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
- c. as a result of the Assured Member driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Member has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations; or
- d. is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
- e. 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; or
- f. is resulted from war, whether declared or undeclared.

No benefit will be payable for Terminal Illness which:

- a. has existed prior to or on the Effective Date; or
- b. 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
- c. as a result of the Assured Member driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Member has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations; or
- d. is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
- e. is resulted from war, whether declared or undeclared.

No benefit will be payable for any PPD resulting in the loss suffered, which has existed prior to or on the Effective Date, or which is a result of any of the following whether directly or indirectly:

- a. suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- b. 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;
- c. 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;
- d. from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
- e. 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;
- f. as a result of the Assured Member committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Assured Member or resistance to arrest;
- g. as a result of the Assured Member driving a motor vehicle without possessing a valid driving licence. This exclusion will not apply if the Assured Member has an expired licence but is not disqualified from holding or obtaining such driving licence under any laws, by-laws or regulations;
- h. 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:
 - 1) 35 mcg of alcohol per 100ml of breath,
 - 2) 80 mg of alcohol per 100ml of blood,
 - 3) 107 mg alcohol per 100ml of urine;
- i. 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 Assured Member would or could earn income or remuneration from engaging in such activity;
- j. from childbirth, pregnancy and/or any complications thereof;
- k. 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
- l. from the Assured Member engaging in commando or bomb disposal duties/training.

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

Important Note: Please read this Product Disclosure Sheet before you decide to purchase Group BizCare - Group Yearly Renewable Term Assurance. 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 - Group Yearly Renewable Term Assurance

Name of Customer :

Date :

7. Can we cancel our plan?

You may cancel your plan by giving written notice to the Company, provided that no claims have been made in the Period of Insurance, in which the cancellation is given to the Company. This Policy 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 takes 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 life 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))

Head Office : Menara Great Eastern
303, Jalan Ampang
50450 Kuala Lumpur

Tel : (603) 4259 8888

Fax : (603) 4259 8899

E-mail : grouplife@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.

Great Eastern Life Assurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

PDS Version: GBC/PDS/V07/05-2025