

PROPOSAL FOR GROUP INSURANCE - EMPLOYEE BENEFITS

FOR THE CONSIDERATION OF
<Company Name>

SUBMITTED BY :
GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD

PROPOSAL VALIDITY PERIOD :
<Date>

Underwritten By :
Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A))
Group Insurance Department
Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur.

- **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 inform all employees to declare truthfully their medical conditions, 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 claims have been admitted under the Policy. The premium that you have paid (less any expenses incurred for the medical examination of the Assured Member) will be refunded to you.

- **Grace Period** – Upon renewal of this Policy, you are allowed up to thirty (30) days from each of the premium due dates to pay the subsequent total premium due under this Policy. If the premium remains unpaid upon the expiry of the Grace Period, this 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:**
 - (a) Terminal Illness - thirty (30) days from the effective date of cover of an Assured Member. Conditions which were diagnosed after the expiry of the waiting period but which are related to a pre-existing condition or diagnosis during the waiting period shall be excluded and will be ineligible for the Terminal Illness Benefit.
 - (b) TPD/PPD - continued for at least six (6) consecutive months from the date of disability
 - **Claims Notifications** - 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 incurred after the expiry date.
 - 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 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 under this plan.*

6. What are the major exclusions under this plan?

Exclusions for Death

- No benefit shall be payable in the event of suicide within one (1) year from the Effective Date.

Exclusions for TPD/PPD

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

Exclusions for Terminal Illness

- Conditions existed or diagnosed
 - (a) during the Waiting Period; or
 - (b) after the expiry of the Waiting Period but which is related to a condition which existed or diagnosed during the Waiting Period ; or
 - (c) any sign or symptoms existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry date of the Waiting Period.
- Has existed prior to or on the Effective Date; or
- Is resulted from Assured Member committing, attempting or provoking an assault or a felony or from any violation of the law by the Assured Member; or
- 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
- 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 war, whether declared or undeclared.

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

7. Can the policyholder cancel the plan?

Yes, you may cancel your plan by giving thirty (30) days written notice to the Company. This Policy does not contain any cash values. The benefit shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or loss that take place from the cancellation date. You shall be entitled to a pro-rata refund of premium.

8. What does the policyholder need to do if there are changes in contact details?

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

9. Where can the policyholder get further information?

Should the policyholder 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 product disclosure sheet is valid as at <Date>

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

PDS Version: GTL/PDS/V05/05-2025

PRODUCT DISCLOSURE SHEET

Important Notes:

Please read this Product Disclosure Sheet before you decide to take up the Group Yearly Renewable Accelerated Living Assurance Rider. Be sure to also read the general terms and conditions.

Name of Policyholder : <Employer Name> ("Employer")
 Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")
 Name of Product : Group Yearly Renewable Accelerated Living Assurance Rider
 Proposal Issued Date : <Date>

1. What is this product about?

This is a rider attachable to a Group Yearly Renewable Term Assurance plan purchased by the Employer for the purpose of providing coverage upon the diagnosis or occurrence of, as the case may be, of any of the covered forty-five (45) critical illnesses, for full time Actively-at-Work employees.

This is a non-participating yearly renewable protection plan.

2. What are the covers/benefits provided?

Upon occurrence of any of the covered forty-five (45) critical illnesses as set out below, the Company will pay the rider sum assured in one lump sum, except for Angioplasty and other invasive treatments for coronary artery disease whereby the claim payout is subject to a maximum of RM25,000 per life or 10% of rider sum assured, whichever is lower. Upon payment of any benefits payable under this rider, the Basic Sum Assured for the Policy in respect of the Assured Member shall be reduced accordingly by the same amount of benefit paid.

"Covered Event" shall mean any of the covered forty-five (45) 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 term "covered event" and the term "critical illness" are used interchangeably.

List of Covered Events

No	Critical Illness
1	Heart Attack – of specified severity
2	Coronary Artery By-Pass Surgery
3	Cancer – of specified severity and does not cover very early cancer
4	Serious Coronary Artery Disease
5	Heart Valve Surgery
6	Surgery To Aorta
7	Primary Pulmonary Arterial Hypertension – of specified severity
8	Deafness – Permanent and Irreversible
9	Loss Of Speech
10	Cardiomyopathy – of specified severity
11	Angioplasty And Other Invasive Treatments For Coronary Artery Disease*
12	Stroke – resulting in Permanent neurological deficit with persisting clinical symptoms
13	Kidney Failure – requiring dialysis or kidney transplant
14	Fulminant Viral Hepatitis
15	Major Organ / Bone Marrow Transplant
16	Paralysis of limbs
17	Multiple Sclerosis
18	Blindness – Permanent and Irreversible
19	Alzheimer's Disease / Severe Dementia
20	Third Degree Burns – of specified severity
21	Coma – resulting in Permanent neurological deficit with persisting clinical symptoms
22	Motor Neuron Disease – Permanent neurological deficit with persisting clinical symptoms
23	HIV Due To Blood Transfusion
24	Parkinson's Disease – resulting in Permanent inability to perform Activities of Daily Living
25	End-Stage Liver Failure
26	End-Stage Lung Disease
27	Major Head Trauma – resulting in Permanent inability to perform Activities of Daily Living
28	Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure
29	Muscular Dystrophy
30	Benign Brain Tumor – of specified severity
31	Encephalitis – resulting in Permanent inability to perform Activities of Daily Living
32	Brain Surgery
33	Bacterial Meningitis – resulting in Permanent inability to perform Activities of Daily Living
34	Full-Blown AIDS
35	Loss Of Independent Existence
36	Systemic Lupus Erythematosus with Severe Kidney Complications
37	Apallic Syndrome (ie. Persistent Vegetative State (PVS))
38	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
39	Terminal Illness
40	Poliomyelitis
41	Medullary Cystic Disease
42	Progressive Scleroderma
43	Chronic Relapsing Pancreatitis
44	Elephantiasis
45	Creutzfeldt-Jakob Disease (Mad Cow Disease)

*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 rider is subject to a limit of RM2,500,000 under the Policy and all other 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 No. 1, 2, 3, 4 and 11 above (in bold). The waiting period for the remainder of the Critical Illnesses is thirty (30) days.

- [illegible]

- **Claims Notifications** - 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 incurred after the expiry date.
- The Company reserves the right to discontinue the underwriting of this insurance product upon renewal.
- Changes to the benefits can be made by the employer 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 will not be liable to pay any benefit under this rider if the Covered Event of the Assured Member:

- is due to Pre-existing Illness as defined above; 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 has previously been diagnosed with or has undergone surgery for a corresponding Covered Event specified under List B.

Table 1

ITEM	LIST A	LIST B
1	Any of the following: (a) Cancer – of specified severity and does not cover very early cancers; (b) Heart Attack – of specified severity; (c) Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; (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 – of specified severity.	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 – of specified severity
3	Heart Attack – of specified severity	Coronary Artery By-Pass Surgery
4	Coronary Artery By-Pass Surgery or Heart Attack – of specified severity	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – of specified severity
5	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – of specified severity	Coronary Artery By-Pass Surgery or Heart Attack – of specified severity
6	Fulminant Viral Hepatitis	Liver Transplant
7	End-Stage Liver Failure	Liver Transplant

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

7. Can the policyholder cancel the plan?

Yes, you may cancel your plan by giving thirty (30) days written notice to the Company. This rider does not contain any cash values. The cover of the Critical Illness shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or loss that take place from the cancellation date. You shall be entitled to a pro-rata refund of premium.

8. What does the policyholder need to do if there are changes in 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.

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This is a non-participating yearly renewable protection plan.

2. What are the covers/benefits provided?

If the Assured Member is diagnosed to be suffering from a Covered Event after the Waiting Period during a Period of Insurance and upon survival of thirty (30) days after diagnosis, the Company will pay a lump sum amount equal to the Sum Assured for Living Benefit.

"Covered Event" shall mean any of the covered forty-five (45) 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 term "covered event" and the term "critical illness" are used interchangeably.

List of Covered Events

No	Critical Illness
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2	Coronary Artery By-Pass Surgery
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5	Heart Valve Surgery
6	Surgery To Aorta
7	Primary Pulmonary Arterial Hypertension – of specified severity
8	Deafness – Permanent and Irreversible
9	Loss Of Speech
10	Cardiomyopathy – of specified severity
11	Angioplasty And Other Invasive Treatments For Coronary Artery Disease*
12	Stroke – resulting in Permanent neurological deficit with persisting clinical symptoms
13	Kidney Failure – requiring dialysis or kidney transplant
14	Fulminant Viral Hepatitis
15	Major Organ / Bone Marrow Transplant
16	Paralysis of limbs
17	Multiple Sclerosis
18	Blindness – Permanent and Irreversible
19	Alzheimer's Disease / Severe Dementia
20	Third Degree Burns – of specified severity
21	Coma – resulting in Permanent neurological deficit with persisting clinical symptoms
22	Motor Neuron Disease – Permanent neurological deficit with persisting clinical symptoms
23	HIV Due To Blood Transfusion
24	Parkinson's Disease – resulting in Permanent inability to perform Activities of Daily Living
25	End-Stage Liver Failure
26	End-Stage Lung Disease
27	Major Head Trauma – resulting in Permanent inability to perform Activities of Daily Living
28	Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure
29	Muscular Dystrophy
30	Benign Brain Tumor – of specified severity
31	Encephalitis – resulting in Permanent inability to perform Activities of Daily Living
32	Brain Surgery
33	Bacterial Meningitis – resulting in Permanent inability to perform Activities of Daily Living
34	Full-Blown AIDS
35	Loss Of Independent Existence
36	Systemic Lupus Erythematosus with Severe Kidney Complications
37	Apallic Syndrome (ie. Persistent Vegetative State (PVS))
38	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
39	Terminal Illness
40	Poliomyelitis
41	Medullary Cystic Disease
42	Progressive Scleroderma
43	Chronic Relapsing Pancreatitis
44	Elephantiasis
45	Creutzfeldt-Jakob Disease (Mad Cow Disease)

*The claim payout for Angioplasty and other Invasive Treatments for Coronary Artery Disease is 10% of the rider Sum Assured, subject to a maximum of RM25,000 per life. This benefit is payable only once and shall be deducted from the rider Sum Assured.

A waiting period of sixty (60) days is applicable for Critical Illness No. 1, 2, 3, 4 and 11 above (in bold). The waiting period for the remainder of the Critical Illnesses is thirty (30) days.

The Insurance Proposal (GMI):

Plan category	Headcount	Basic Sum Assured (RM)	Total Sum Assured (RM)
			0
	0		0

 Free Cover Limit: **RM0** up to sixty-five (65) age next birthday

Important Note: Terms and conditions apply. Please refer to the Supplementary Contract for the full terms and conditions.
3. How much premium does the policyholder have to pay?

Benefits	Total Sum Assured (RM)	Rate per RM1,000 (RM)	Estimated Annual Premium (RM)	Applicable Government Tax* (RM)	Estimated Total Annual Premium (RM)
GMI	0	0.00	0.00	0.00	0.00
					0.00

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

Remark :

- a) Maximum entry age (for take over) : 70 next birthday
 b) Maximum entry age (for new employee) : 65 next birthday

- 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 for continued protection.
- The premium rates to be applied will depend on the age next birthday of each employee upon each renewal.
- Premium rates were quoted based on target group size of <value> employees. The premium rates are subject to change if the target group size is not achieved upon policy inception.
- The employee(s) cover may be issued at standard premium rates, increased premium rates, postponed, declined and/or reduced sum based on the underwriting criteria of the Company.
- This is a yearly renewable 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 loss that take place after the expiry date.
- Premium is non-guaranteed and may increase 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 rider. The revision, if any, will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances.
- The Company will invite for renewal at least thirty (30) days before the expiry of the rider, subject to renewal terms and conditions.

4. What are the fees and charges that the policyholder has to pay?

Type	Amount
Sales and Service Tax	8% of Total Premium
Commissions paid to the intermediary	Up to 10% of premiums (A commission of RM10 is paid for every RM100 of premium paid)

5. What are some of the key terms and conditions that the policyholder 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 inform all employees to declare truthfully their medical conditions, otherwise effective cover will be void at inception.
- The Assured Member must survive for a period of at least thirty (30) days from the occurrence of a Covered Event.
- No benefits are payable for any Covered Event for which:
 - (a) any condition existed or was diagnosed during the Waiting Period or after the expiry of the Waiting Period but which is related to a condition which existed or was diagnosed during the Waiting Period.
 - (b) any sign or symptoms existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period.
- Free Cover Limit** – The Free Cover Limit will be determined by the Company at its sole discretion. If the Basic Sum Assured of an Assured Member exceeds the Free Cover Limit (Excess Coverage) at any time, the Assured Member is required to submit satisfactory evidence of health to the Company before any Excess Coverage can be accepted by the Company.
- Free-look Period** – You may cancel your rider by returning the Supplementary Contract within fifteen (15) days after you have received it, provided no claims have been admitted under the rider. The premium that you have paid (less any expenses incurred for the medical examination of the Assured Member) will be refunded to you.
- Waiting period:**
 - (a) The eligibility for Covered Event No. 1, 2, 3, 4 and 11 (in bold) under the Policy will only start sixty (60) days after the Effective Date of the rider.
 - (b) The eligibility for the remainder of the Covered Event under the Policy will only start thirty (30) days after the Effective Date of the rider.
- Pre-existing Illness** – means disabilities that the Assured Member has reasonable knowledge of, prior to 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.
- The Sum Assured for Living Benefit shall only be payable once to an Assured Member regardless of the fact that multiple Covered Events may have occurred.
- Claims Notifications** - 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 incurred after the expiry date.
- The Company reserves the right to discontinue the underwriting of this insurance product upon renewal.
- Changes to the benefits can be made by the employer 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 the terms and conditions under the Policy Contract and Supplementary Contract (s).

6. What are the major exclusions under this plan?

The Company will not be liable to pay any benefit under this rider if the Covered Event of the Assured Member:

- is due to Pre-existing Illness as defined above; 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 has previously been diagnosed with or has undergone surgery for a corresponding Covered Event specified under List B.

Table 1

ITEM	LIST A	LIST B
1	Any of the following: (a) Cancer – of specified severity and does not cover very early cancers; (b) Heart Attack – of specified severity; (c) Stroke – resulting in permanent neurological deficit with persisting clinical symptoms; (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 – of specified severity.	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 – of specified severity
3	Heart Attack – of specified severity	Coronary Artery By-Pass Surgery
4	Coronary Artery By-Pass Surgery or Heart Attack – of specified severity	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – of specified severity
5	Heart Transplant or Angioplasty and other invasive treatments for coronary artery disease or Cardiomyopathy – of specified severity	Coronary Artery By-Pass Surgery or Heart Attack – of specified severity
6	Fulminant Viral Hepatitis	Liver Transplant
7	End-Stage Liver Failure	Liver Transplant

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

7. Can the policyholder cancel the plan?

Yes, you may cancel your plan by giving thirty (30) days written notice to the Company. This rider does not contain any cash values. The cover of the Critical Illness shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or loss that take place from the cancellation date. You shall be entitled to a pro-rata refund of premium.

8. What does the policyholder need to do if there are changes in 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 the policyholder 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))

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

Tel : (603) 4259 8888

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:

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PDS Version: GTL/PDS/V05/05-2025

PRODUCT DISCLOSURE SHEET

Important Notes:

Please read this Product Disclosure Sheet before you decide to take up the Group Personal Accident. Be sure to also read the general terms and conditions.

Name of Policyholder : <Employer Name> ("Employer")
 Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")
 Name of Product : Group Personal Accident
 Proposal Issued Date : <Date>

1. What is this product about?

This is a rider attachable to a Group Yearly Renewable Term Assurance plan purchased by the Employer for its full-time Actively-at-Work employees for the purpose of providing cover against the event of death or injury caused solely and directly from accident.

This is a non-participating yearly renewable protection plan.

2. What are the covers/benefits provided?

It will be payable should any of the following occur to the Assured Member:

- (a) Death caused solely and directly from accident – 100% of the Assured Member's sum assured
- (b) Permanent Disability – please refer to Section B of Schedule of Compensation below,
- (c) Permanent Partial Disability – Please refer to Section C of Schedule of Compensation below,

Schedule of Compensation

Losses	Percentage of Compensation of the Assured Member's Sum Assured
Section B	
(1) Loss of both hands	100%
(2) Loss of both feet	100%
(3) Complete and irrecoverable loss of sight in both eyes	100%
(4) Loss of one hand and one foot	100%
(5) Complete and incurable insanity	100%
(6) Injuries resulting in permanently being bedridden	100%
(7) Any other Injuries causing permanent total disablement	100%
(8) Complete and incurable paralysis	100%
Section C	
(1) Loss or Loss of Use of arm at shoulder	100%
(2) Loss or Loss of Use of arm between shoulder and elbow	100%
(3) Loss or Loss of Use of arm at elbow	100%
(4) Loss or Loss of Use of arm between elbow and wrist	100%
(5) Loss or Loss of Use of hand at wrist	100%
(6) Loss or Loss of Use of leg at hip	100%
(7) Loss or Loss of Use of leg between knee and hip	100%
(8) Loss or Loss of Use of leg below knee	100%
(9) Loss of eye - whole	100%
(10) Loss of eye - sight of	100%
(11) Complete and irrecoverable loss of sight in one eye except for 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 or Loss of Use of four fingers and thumb of one hand	50%
(16) Loss or Loss of Use of four fingers	40%
(17) Loss or Loss of Use of thumb	- both phalanges 25% - one phalanx 10%
(18) Loss or Loss of Use of index finger	- three phalanges 10% - two phalanges 8% - one phalanx 4%
(19) Loss or Loss of Use of middle finger	- three phalanges 6% - two phalanges 4% - one phalanx 2%
(20) Loss or Loss of Use of ring finger	- three phalanges 5% - two phalanges 4% - one phalanx 2%
(21) Loss or Loss of Use of little finger	- three phalanges 4% - two phalanges 3% - one phalanx 2%
(22) Loss or Loss of Use of metacarpals	- first or second (additional) 3% - third, fourth or fifth (additional) 2%
(23) Loss or Loss of Use of toes	- all 15% - great both phalanges 5% - great one phalanx 2% - other than great, if more than one toe lost each 1%

The total compensation payable under this rider shall not exceed 100% of the Assured Member's Sum Assured.

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

6. What are the major exclusions under this plan?

- suicide, attempted suicide or self-inflicted injuries, while sane or insane; or
- 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 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;
- 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;
- while under the influence of alcohol or drugs unless taken as prescribed by a Physician;
- 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;
- 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 Assured Member engaging in commando or bomb disposal duties/training.

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

7. Can the policyholder cancel the plan?

Yes. The policyholder may cancel the plan by giving thirty (30) days written notice to the Company. This rider does not contain any cash values. The benefit shall terminate on the date of cancellation and the Company shall strictly not be liable for any claims, expenses or loss that take place from the cancellation date. You shall be entitled to a pro-rata refund of

8. What does the policyholder need to do if there are changes in contact details?

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

9. Where can the policyholder get further information?

Should the policyholder 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 : group@life@greasternlife.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.

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