

Free yourself from financial worry upon hospitalisation

Reach for Great with SMART CRITICAL RELIEF¹



Coverage on hospital and Intensive Care Unit (ICU) admission up to 210% of rider sum assured



Up to two claims for category 1 admission event



Coverage for hospital and ICU admission of any unknown diseases that may emerge in the future

Note: Terms and conditions apply.

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¹PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

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Benefits

Should you need to be hospitalised, Smart Critical Relief will provide you the necessary coverage including hospitalisation for any unknown disease that may emerge in the future. The benefit will be payable as the table below.

Admission Event Benefit

Category	Minimum No. of Days		Percentage of Rider Sum Assured
	Hospitalisation	ICU	
1	14*	5	100%
2	21	7	200%

Additional Benefit

Minimum No. of Days	Percentage of Rider Sum Assured
10*	10%

Notes:

- a) *Payable only with major surgery.
- b) For the category 2 admission event and the additional benefit, each benefit is only claimable for once.
- c) The category 1 admission event benefit is claimable up to two times, subject to a 1-year waiting period between the claims.
- d) The category 2 admission event benefit is subject to the deduction of claim payout for the category 1 admission event.
- e) If there is more than one eligible claim event per admission, the Company will only pay the highest claim amount.
- f) The admission event benefit and additional benefit is subject to child lien, if applicable.
- g) A waiting period of 30 days shall apply for the admission event benefit or additional benefit except for accidental cause.
- h) A waiting period of 120 days shall apply for the admission event benefit or additional benefit due to specified illnesses.
- i) A survival period of 14 days from the first day of admission shall apply for the admission event benefit or additional benefit.
- j) The rider shall be terminated once category 1 admission event benefit has been paid twice or category 2 admission event benefit has been paid.
- k) Other terms and conditions apply.

How Smart Critical Relief works



1 APR
2024

Thomas signs up for **Smart Critical Relief** with a rider sum assured of **RM100,000**.



1 JUN
2025

Thomas is hospitalised for 14 days with major surgery under **Category 1**. He receives 100% of his rider sum assured = **RM100,000**.



1 JUN
2026

Thomas is hospitalised for 10 days with major surgery. He receives 10% of his rider sum assured = **RM10,000**.



1 SEP
2026

Thomas is admitted to ICU for 5 days under **Category 1**. He receives 100% of his rider sum assured = **RM100,000**. His rider is terminated thereafter.



Total Payout =
RM210,000

Note: The example above is used for illustrative purpose only. Terms and conditions apply.

Frequently asked questions

Q: Who can apply?

Category	Entry Age	
	Minimum	Maximum
Life Assured (Unborn Child)	13 weeks of gestational period	36 weeks of gestational period
Life Assured	14 days attained age	70 years next birthday

Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM12,000 and maximum sum assured is the lower of RM100,000 per life or basic plan's sum assured, subject to the applicable underwriting requirements.

Q: What are some of the exclusions under the plan?

A: The Company will not be liable for any admission event benefit and additional benefit as a result of, including any of the following whether directly or indirectly:

- pre-existing illness;
- specified illnesses occurring within the first 120 days from the risk effective date;
- was caused directly or indirectly by self-inflicted injuries, illnesses or attempted suicide, while sane or insane;
- was resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured;
- was resulted from the life assured driving a motor vehicle without possessing a valid driving license. This exclusion will not apply if the life assured has an expired license but is not disqualified from holding or obtaining such driving license under any laws, by-laws or regulations;
- was resulted from 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;
- was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection, except for HIV due to blood transfusion and occupationally acquired HIV;
- was resulted from psychological disorders, personality disorders, mental conditions or behavioural disorders, including any addiction or dependence arising from these disorders such as but not limited to gambling or gaming addiction;
- was resulted from alcohol abuse or drug abuse;
- was resulted from treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- treatment undergone overseas except for treatment done in Malaysia, Singapore and Brunei;
- was resulted from pregnancy, child birth (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 sterilisation;
- was resulted from treatment of sexually-transmitted diseases;
- was resulted from sex-change operations;
- was resulted from experimental or pioneering medical or surgical techniques, medical devices not approved and medical trials for medicinal products whether or not these trials have a clinical trial certificate;
- was resulted from alternative or complementary treatments, including traditional Chinese medicine (TCM) or a stay in any health-care establishment for social or non-medical reasons;
- is resulted from 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
- was diagnosed due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- any medical, physical abnormalities or defects which exist at the time of birth or developed within 6 months from the time of birth.

Note: The exclusion list may not be exhaustive. For full list of the exclusions, please refer to the policy contract.

Q: How much premium do I have to pay?

A: This is a unit deduction rider, whereby the insurance charges will be deducted from the total investment value of your policy on a monthly basis. However, you may be required to pay additional premium to ensure policy sustainability, if the total investment value of your policy becomes insufficient.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Critical Relief are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board

Insurance Charge Table for Smart Critical Relief

Age Next Birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	2.69	2.69	2.69	2.69
2	2.69	2.69	2.69	2.69
3	2.69	2.69	2.69	2.69
4	2.69	2.69	2.69	2.69
5	2.69	2.69	2.69	2.69
6	2.69	2.69	2.69	2.69
7	2.16	2.16	1.94	1.94
8	2.16	2.16	1.94	1.94
9	2.16	2.16	1.94	1.94
10	2.16	2.16	1.94	1.94
11	2.16	2.16	1.94	1.94
12	2.16	2.16	1.94	1.94
13	2.16	2.16	1.94	1.94
14	2.16	2.16	1.94	1.94
15	2.16	2.16	1.94	1.94
16	2.16	2.16	1.94	1.94
17	2.54	2.54	2.00	2.00
18	2.54	2.54	2.04	2.04
19	2.54	2.72	2.08	2.32
20	2.66	2.86	2.19	2.45
21	2.75	2.99	2.29	2.57
22	2.86	3.13	2.37	2.64
23	2.98	3.28	2.46	3.04
24	3.07	3.42	2.56	3.26
25	3.18	3.64	2.64	3.38
26	3.20	3.93	2.74	3.52
27	3.22	4.01	2.80	3.60
28	3.23	4.10	2.82	3.63
29	3.23	4.17	2.85	3.67
30	3.25	4.26	2.86	3.70
31	3.25	4.33	2.90	3.74
32	3.26	4.42	2.93	3.78
33	3.28	4.52	2.94	3.81
34	3.28	4.60	2.98	3.86
35	3.30	4.69	2.99	3.88
36	3.30	4.77	3.02	3.93
37	3.42	5.11	3.09	4.06
38	3.57	5.44	3.17	4.17
39	3.72	5.70	3.23	4.29
40	3.87	6.03	3.31	4.40
41	4.00	6.33	3.63	4.86
42	4.14	6.64	3.95	5.31
43	4.27	6.99	4.03	5.43
44	4.41	7.29	4.18	5.64
45	4.54	7.59	4.32	5.86
46	4.91	8.34	4.60	6.28
47	5.28	8.99	4.87	6.67
48	5.65	9.76	5.15	7.06

Insurance Charge Table for Smart Critical Relief

Age Next Birthday	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
49	6.02	10.46	5.42	7.47
50	6.38	11.23	5.70	7.86
51	6.99	12.39	6.21	8.59
52	7.70	13.63	6.72	9.32
53	8.28	14.75	7.23	9.98
54	8.85	15.73	7.74	10.67
55	8.90	15.81	8.26	11.35
56	9.64	17.09	8.60	11.76
57	10.38	18.37	8.93	12.11
58	11.12	19.62	9.27	12.58
59	11.87	20.76	9.61	13.01
60	12.61	21.91	9.95	13.43
61	12.99	22.45	10.72	14.42
62	13.38	23.12	11.49	15.45
63	13.76	23.76	12.27	16.49
64	14.14	24.42	13.04	17.52
65	14.53	25.08	13.81	18.56
66	15.46	26.67	14.54	19.54
67	16.40	28.28	15.27	20.52
68	17.33	29.87	16.00	21.49
69	18.27	31.46	16.73	22.47
70	19.20	33.06	17.46	23.45
71	20.99	36.13	18.91	25.41
72	22.94	39.49	20.36	27.36
73	25.08	43.15	21.81	29.32
74	27.41	47.16	23.27	31.27
75	29.96	51.55	24.72	33.22
76	32.75	56.34	26.90	36.14
77	35.80	61.57	29.26	39.31
78	39.13	67.27	31.84	42.77
79	42.77	73.50	34.65	46.53

The insurance charges will be charged according to your attained age next birthday at renewal and may vary according to your attained age next birthday, sex and smoker status. The insurance charges are non-guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and we will notify you in writing at least 30 days before the revision takes place. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.

Important notices

Smart Critical Relief is a unit deduction rider attachable to selected regular premium investment-linked insurance plans. **These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.** The insurance charge to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You should satisfy yourself that this rider will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the newly purchased Medical and Health Insurance product (MHI). If a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/Rider from one company to another or if you exchange your current Medical Policy/Rider with another Medical Policy/Rider within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of Policy/Rider switching or replacement.

This flyer is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

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

The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.