

Note: Please read this Product Disclosure Sheet before you decide to take up Essential AccidentCare Rider. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")
 Name of Product : Essential AccidentCare Rider
 Date : <dd/mm/yyyy>

1. What is this product about?

Essential AccidentCare Rider is a rider that provides coverage in the event of death, Total and Permanent Disability ("TPD") or temporary disability, caused solely and directly from accident. Additional benefit will be payable if the death or TPD is resulted from an accident caused by snatch theft. It also reimburses medical expenses and provides additional weekly indemnity benefit for hospitalisation in Malaysian government hospital.

This rider comes with renewal incentive where the sum assured of this rider will be increased by 5% of the original sum assured every year up to a maximum of 150% of the original sum assured.

2. What are the covers / benefits provided?

The original sum assured for this rider is RM<Rider Sum Assured>.

The benefits will be payable should any of the following occurs to the life assured which is caused solely and directly from accident:

- (a) death within 90 days of accident – 100% of the current sum assured*;
- (b) death within 90 days of accident while traveling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel) or electric lift or in consequence of the burning of any theatre or cinema – 200% of the current sum assured*;
- (c) TPD within 90 days of accident provided the TPD has continued for at least 6 consecutive months from the date of disability – 100% of the current sum assured*;
- (d) death or TPD within 90 days of accident caused by snatch theft – 150% of current sum assured*;
- (e) permanent disability within 90 days of accidental injury – a percentage** of the current sum assured*;
- (f) reimbursement of medical expenses for surgical, hospital, clinic or nursing home services - RM25 per RM1,000 original sum assured (subject to a maximum of RM3,000 per accident or RM6,000 per accident caused by snatch theft).
- (g) temporary, total & continuous disability – weekly indemnity of RM5.00 per RM1,000 original sum assured up to 52 weeks** per accident, in aggregate with benefit payable under (h) below;
- (h) temporary, partial & continuous disability – weekly indemnity of RM1.75 per RM1,000 original sum assured up to 52 weeks** per accident, in aggregate with benefit payable under (g) above;
- (i) hospitalisation in Malaysian government hospital – additional weekly indemnity of RM3.00 per RM1,000 original sum assured up to 25 weeks**;
- (j) compassionate allowance for death due to accidental cause – 5% of the original sum assured (subject to the maximum of RM5,000);

subject to the terms and conditions stated in the policy contract.

* Current sum assured = original sum assured + renewal incentive

** Subject to the limits specified in the policy contract.

Duration of cover: <term of rider> year(s) or upon termination, whichever occurs first.

3. How much premium do I have to pay?

- The estimated premium for this rider that you have to pay: RM<Rider Premium> <Premium Mode>.
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

Notes:

- (a) The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- (b) Premium varies by entry age next birthday, gender, smoker status and occupation classification (where applicable). Premium is non-guaranteed.

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

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

Policy Year							
Percentage of Total Direct Commission (%)							

Note: For the total direct commission amount, please refer to the sales illustration.

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

- Importance of disclosure - you must disclose all material facts such as medical condition, your occupation and personal pursuits, which would affect your risk profile, number of personal accident policies that you have purchased from other insurance companies (if applicable).
- Free-look period - you may cancel your rider within 15 days after you have received your insurance policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Grace period - this rider will lapse if you do not pay the premiums within the grace period of 30 days.
- Claims procedure – Please visit greateasternlife.com/my for further information on the Company's claims procedure.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

- Suicide, attempted suicide or self-inflicted injuries, while sane or insane.
- 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.

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

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

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

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to www.mycoverage.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)
 (Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

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Tel	: +603 4259 8888
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Customer Service Careline	: 1300-1300 88
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10. Are there any other similar types of cover available?

You may check with your intermediary or contact the Company directly for other similar types of plans currently available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND YOUR 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 the Company or PIDM (visit 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 any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.