

Note: Please read this Product Disclosure Sheet before you decide to take up GREAT Critical Care Relief. 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 : GREAT Critical Care Relief
 Date : <dd/mm/yyyy>

1. What is this product about?

GREAT Critical Care Relief is a non-participating whole life plan that offers insurance protection until the life assured's age 80 years next birthday. This plan pays a lump sum benefit if you die, or are diagnosed with a Covered Event, admitted to hospital for at least 21 consecutive days due to major surgery or admitted to Intensive Unit Care ("ICU") for at least 7 consecutive days during the term of the policy. Upon maturity, you will receive the higher of 100% of the basic sum assured or total premiums paid without interest.

2. What are the covers / benefits provided?

The basic sum assured for this plan is RM<Basic Sum Assured>.

This plan provides:

i) Covered Event Benefit

If the life assured is diagnosed with any of the covered events below, the higher of 100% of the basic sum assured or total premiums paid without interest will be payable in one lump sum.

No.	Covered Event
1	Cancer
2	Heart Attack
3	Stroke
4	Kidney Failure
5	Other Serious Coronary Artery Disease

ii) Admission Event Benefit

If the life assured is certified to suffer from any one of the admission events below, the higher of 100% of the basic sum assured or total premiums paid without interest will be payable in one lump sum.

No.	Admission Event
1	Prolonged hospital admission with major surgery for at least 21 consecutive days
2	ICU admission for at least 7 consecutive days

iii) Death Benefit

Upon death of the life assured, the higher of 100% of the basic sum assured or total premiums paid without interest will be payable in one lump sum.

iv) Maturity Benefit

Upon survival of the life assured to the maturity date of the policy, the higher of 100% of the basic sum assured or total premiums paid without interest will be payable in one lump sum.

The above benefits are subject to the terms and conditions stated in the policy contract.

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

3. How much premium do I have to pay?

- The estimated premium for this plan that you have to pay: RM<Basic Premium> <Premium Mode>
- Premium duration: <Premium Payment Term> years or upon termination, whichever occurs first.

Notes:

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirement of the Company.
- The premium rates to be applied will depend on the entry age next birthday, gender and smoker status.
- The premium rates are non-guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium on policy anniversary by giving you at least 3 months' advance written notification. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policies regardless of the individual claim experience.

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 policy and services that the intermediary will provide to you for the duration of your policy.
- 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, and state your age correctly.
- Free-look period – You may cancel your policy by returning your insurance policy within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period – The eligibility of Covered Event Benefit and Admission Event Benefit will start only 30 days or 60 days (depending on the type of event as follows) after the risk commencement date or date of any reinstatement, whichever is later.

No.	Event	Waiting Period
1	Stroke	30 days
2	Kidney Failure	
3	Cancer	60 days
4	Heart Attack	
5	Other Serious Coronary Artery Disease	
6	Admission Event (except for accidental cause)	

- Child Lien – For life assured below age 5 years next birthday, the following child lien shall apply to the Covered Event Benefit, Admission Event Benefit and Death Benefit.

Age Next Birthday	1	2	3	4
Percentage of Basic Sum Assured	20%	40%	60%	80%

- 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 plan.

6. What are the major exclusions under this plan?

- Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.
- The Company will not be liable for any Admission Event Benefit if the conditions or signs and symptoms associated with the admission event:
 - has existed prior to the risk commencement date or the date of any reinstatement, whichever is later;
 - has existed before the waiting period except for injury; 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;
 - 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 that was underwent 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 sterilization;
 - 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.
- iii) The Company will not be liable for any Covered Event Benefit if the conditions or signs and symptoms associated with the covered event:
- has existed prior to the risk commencement date or the date of any reinstatement, whichever is later;
 - has existed or was diagnosed during the waiting period;
 - has 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;
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane;
 - is resulted from life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured;
 - is 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;
 - is caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection;
 - is resulted directly from alcohol or drug abuse; or
 - is resulted from war, whether declared or undeclared.

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

7. Can I cancel my policy?

Yes, you may cancel your plan by giving a written notice to the Company. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your policy may lapse unless your policy has acquired cash value. The cash amount that the Company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

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

9. Where can I get further information?

Should you require additional information about life insurance and 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 (93745-A)
 (Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

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Tel	: +603 4259 8888
Fax	: +603 4259 8000
Customer Service Careline	: 1300-1300 88
E-mail	: wecare-my@greateasternlife.com

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 cover currently available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. 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>.