

Note: Please read this Product Disclosure Sheet before you decide to take up Great Life Gift. 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 Life Gift
 Date : <dd/mm/yyyy>

1. What is this product about?

Great Life Gift is a non-participating whole life plan that offers insurance protection up to age 80 years next birthday. This plan provides you benefits in the event of death, death due to Mosquito-borne diseases, accidental death or Total and Permanent Disability ("TPD") during the term of the policy. In addition, this plan provides bereavement benefit, survival benefit and Emergency Medical Assistance Services (Supreme Assist).

2. What are the covers / benefits provided?

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

This plan provides:

(a) Death Benefit

Upon death of the life assured, the death benefit will be payable as follows:

Policy Year	Death Benefit	
	Due to non-accidental cause	Due to accidental cause or Mosquito-borne diseases*
1 – 2	100% of total premiums paid	Higher of basic sum assured or total premiums paid
3 – 4	150% of total premiums paid	
5 and above	Higher of basic sum assured or total premiums paid	

*Death due to Mosquito-borne diseases (limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus).

(b) Death due to Mosquito-borne diseases

In the event of death of the life assured due to Mosquito-borne diseases (limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus), an additional amount of 100% of the basic sum assured will be payable on top of the death benefit.

(c) Accidental Death Benefit

In the event of death of the life assured due to an accidental cause prior to the policy anniversary on which the life assured attains age 80 years next birthday, an additional percentage of the basic sum assured will be payable on top of the death benefit as follows:

Event	Percentage of Basic Sum Assured
Accidental Death	100%
Accidental Death (Public Conveyance)	200%
Accidental Death (Outside Malaysia)	300%

Notes:

- The benefit for Accidental Death (Public Conveyance) will only be payable if the accidental death is resulted while traveling in a Public Conveyance[#]; or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.
- In the event of accidental death, you will only receive the benefit for Accidental Death, or Accidental Death (Public Conveyance), or Accidental Death outside Malaysia, whichever is applicable.
- If the accidental death occurs when the life assured resides or travels outside of Malaysia for more than ninety (90) consecutive days, the Company will only pay the benefit for Accidental Death or Accidental Death (Public Conveyance), whichever is applicable.

[#]Public Conveyance means a commercially licensed airline operating on a regular scheduled route or a commercially licensed public transportation (limited to vehicles and trains that are operating on the road and railway only) over an established route with regular schedule such as bus, train or monorail. Cable car, taxi, hired car or any form of transport chartered for private travel are excluded.

(d) Bereavement Benefit

An additional RM5,000 will be payable in the event of death of the life assured due to:

- accidental cause or Mosquito-borne diseases (limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus) during the first four (4) policy years; or
- all causes from the 5th policy year onwards.

(e) Total and Permanent Disability Benefit

In the event of TPD prior to the policy anniversary on which the life assured attains age 70 years next birthday, the TPD benefit will be payable as follows: -

Policy Year	TPD Benefit	
	Due to non-accidental cause	Due to accidental cause
1 – 2	100% of total premiums paid	Higher of basic sum assured or total premiums paid
3 – 4	150% of total premiums paid	
5 and above	Higher of basic sum assured or total premiums paid	

- future premiums will be waived up to a maximum basic sum assured of RM10,000,000 per life; and
 - the TPD benefit not exceeding RM10,000,000 shall be paid in 3 annual instalments with the first being a lump sum of the TPD benefit or RM2,000,000, whichever is lesser, and
 - the balance of the TPD benefit (if any) will be payable in two equal annual instalments.
- The maximum TPD Benefit payable under this and all insurance policies (including riders) on the same life assured, is RM10,000,000 per life (excluding group policies).

(f) Survival Benefit

A survival benefit of 50% of annualised premium will be payable at the end of every 5th policy year until death, TPD, surrender or termination of the policy, whichever occurs first.

(g) Emergency Medical Assistance Services (Supreme Assist)

You will receive overseas and domestic Emergency Medical Assistance Services according to the terms and conditions specified under the policy contract. The benefits include, but are not limited to:

- Emergency medical evacuation;
- Emergency medical repatriation;
- Repatriation of mortal remains;
- Compassionate visit; and
- Return of minor child,

of up to RM500,000 per life assured. The list above is non-exhaustive. Please refer to the full list of services stated in the benefit provision in Supreme Assist agreement in the policy contract.

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: same as duration of cover or upon termination, whichever occurs first.

Notes:

- Premium varies by age band and is determined based on attained age next birthday at each policy anniversary and gender.
- The premium rates are not guaranteed. The Company reserves the right to revise the premium on policy anniversary by giving you at least 3 months' advance written notification.

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.
- 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 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 will be refunded to you.
- 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?

- i. 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.
- ii. The Company will not be liable to pay for any TPD benefit if TPD of the life assured:
 - has occurred prior to risk commencement date or prior to the date of any reinstatement, whichever is later.
 - is caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - is caused by bodily injury sustained as a result of parachuting or skydiving, 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.
 - is resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
 - is resulted from war, whether declared or undeclared.
- iii. The Company will not be liable for any Death Benefit due to accidental cause or TPD benefit due to accidental cause prior to the fourth policy anniversary or Accidental Death Benefit for any injury resulting in loss suffered, as a result of the following whether directly or indirectly:
 - suicide, attempted suicide or self-inflicted injuries, while sane or insane.
 - 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 life assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the life assured or resistance to arrest.
 - as a result of 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.
 - 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;
 - 35 mcg of alcohol per 100ml of breath
 - 80mg of alcohol per 100ml of blood
 - 107 mg alcohol per 100ml of urine
 - 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 specialized 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 life assured 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.
 - from the life assured engaging in commando or bomb disposal duties/training.
- iv. In addition to sub-clause (iii) above, the Company will not pay the benefit for Accidental Death outside Malaysia if the life assured resides or travels out of Malaysia for more than ninety (90) consecutive days.

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 plan?

Yes, you may cancel your policy by giving a written notice to the Company. Upon cancellation, you are entitled to a proportionate amount of refund of the last premium paid. As you may already know, buying a life policy is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. Further, please note that if you do not pay your premiums within the grace period of thirty (30) days, your policy may lapse.

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, 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 plan 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>.