

Note: Please read this Product Disclosure Sheet before you decide to take up IL Comprehensive Accident Benefits Xtra 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 : IL Comprehensive Accident Benefits Xtra Rider
 Date : <dd/mm/yyyy>

1. What is this product about?

IL Comprehensive Accident Benefits Xtra Rider is a unit deduction rider that provides coverage in the event of death, Total and Permanent Disability ("TPD") or temporary disability, caused solely and directly from accident. 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 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) permanent disability within 90 days of accidental injury – a percentage** of the current sum assured*;
- (e) reimbursement of medical expenses for surgical, hospital, clinic or nursing home services - RM25 per RM1,000 original sum assured (subject to maximum RM3,000 per accident).
- (f) temporary, total & continuous disability – weekly indemnity of RM7.50 per RM1,000 original sum assured up to 52 weeks** per accident, in aggregate with benefit payable under (g) below;
- (g) 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 (f) above;
- (h) hospitalisation in Malaysian government hospital – additional weekly indemnity of RM3.00 per RM1,000 original sum assured up to 25 weeks**;
- (i) 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?

Not applicable because this is a unit deduction rider. Please refer to question 4 below for the insurance charges.

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

- The insurance charges are deducted monthly from the value of your units.
- The insurance charges are non-guaranteed and vary by occupation classification at each policy anniversary. Details of insurance charges are given in the sales illustrations and/or policy contract.

Note: A discount will be applied on the insurance charges (excluding loadings, if any) of this rider for the first four policy years of the basic plan to which this rider is attached. This means no discount will be applicable to this rider if it is attached starting from the 5th policy year of the basic plan.

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 Company will reinstate the units that have been deducted for the payment of insurance charges less any medical fee incurred.
- Policy lapse - This rider will lapse when the value of investment units is insufficient to pay for the insurance charges.
- 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 investment-linked 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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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.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("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 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>.