

Note: Please read this Product Disclosure Sheet before you decide to take up IL Critical Illness Plus Assure 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 Critical Illness Plus Assure Rider  
Date : <dd/mm/yyyy>

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**1. What is this product about?**

IL Critical Illness Plus Assure Rider is a unit deduction rider that provides coverage in the event of occurrence of any one of the covered events. This rider will not affect the sum assured of the basic plan.

**2. What are the covers / benefits provided?**

The sum assured for this rider is RM<Rider Sum Assured>. It will be payable in one lump sum upon occurrence of any one of the covered events listed in the policy contract (except for Angioplasty and other invasive treatments for coronary artery disease\*, whereby the claim payout is 10% of rider sum assured, subject to a maximum of RM25,000 per life). The sum assured will only be payable if the Life Assured survives 14 days after the diagnosis of the Covered Events.

\*After a claim on Angioplasty and other invasive treatments for coronary artery disease, the rider sum assured will be reduced accordingly. In addition, the claim on other covered events will still be allowed, subject to the balance amount of the rider sum assured.

For a life assured below age 5 years next birthday, a child lien shall apply.

Duration of cover: <Term of Assurance> years or upon termination of this rider or the basic plan, 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 rates are guaranteed.
- The insurance charges will be deducted monthly from the value of your units and will increase as you grow older. Details of insurance charge and other charges for the ILP are given in 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 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.
- Waiting period – The eligibility for covered event benefit will start only 30 days or 60 days (depending on the type of covered event) after the effective date or reinstatement date of this rider, whichever is the later.
- Claims procedure – Please visit [greateasternlife.com/my](http://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?**

- Pre-existing illness.
- Covered Event caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Covered Event resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- Covered Event 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 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 medical and health insurance, please refer to [www.mycoverage.my](http://www.mycoverage.my).

If you have any enquiries, please contact us at:

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**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 plans currently available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. 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](http://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 [greatasteamlife.com](http://greatasteamlife.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>.