

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

1. What is this product about?

Smart Critical Relief is a unit deduction rider that provides benefit upon hospitalisation or admission to Intensive Care Unit ("ICU").

2. What are the covers / benefits provided?

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

- Admission Event Benefit:

A percentage of the rider sum assured will be payable if the life assured is certified to suffer from any one of the conditions below.

Category	Minimum Number of Days in Admission (consecutive)		Benefit Payout
	Hospitalisation	ICU	
1	14*	5	100%
2	21	7	200%

*With major surgery.

- Additional Benefit:

If the life assured is hospitalised with major surgery for at least 10 consecutive days, 10% of the rider sum assured will be payable.

- Benefit Payout Conditions:

- For category 2 admission event benefit and additional benefit, each benefit is payable once only.
- Category 1 admission event benefit is payable up to two times, subject to 1 year waiting period between claims.
- The category 2 admission event benefit is subject to the deduction of claim payout for category 1 admission event.
- If there is more than one eligible claim event per admission, only the highest claim amount will be payable.
- The rider will be terminated once category 1 admission event benefit has been paid twice or category 2 admission event benefit has been paid.

For a life assured below age 5 years next birthday, a child lien shall apply in respect of all benefits payable.

Duration of cover: <80 – entry age> 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 are deducted monthly from the value of your units. The insurance charge will increase as you grow older. Details of insurance charges and other charges for the investment linked insurance plan ("ILP") are given in the sales illustration.
- The insurance charges are non-guaranteed and vary by attained age next birthday, gender and smoker status of the life assured at each policy anniversary. The Company reserves the right to revise the insurance charges on policy anniversary by giving at least 30 days' advance written notice, where the revision (if any) will aim to reflect our claim experience, or other justified circumstances. Such changes will be applicable to all policy regardless of the individual claim experience.

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 admission event benefit and additional benefit (except for accidental cause) will start only 30 days after the risk effective date of this rider.
 - The eligibility for admission event benefit and additional benefit due to specified illnesses will start only 120 days after the risk effective date of this rider.
 - The eligibility for subsequent claim on category 1 admission event benefit is at least 1 year after the first day of admission from the previously claimed category 1 admission event benefit.
- Survival period - The life assured must survive at least 14 days from the first day of admission to receive any benefit.
- 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?

- Pre-existing illness.
- Specified illness occurring within first 120 days from the risk effective date of this rider.
- Any condition which was caused directly or indirectly by self-inflicted injuries, illnesses or attempted suicide, while sane or insane.
- Any condition which was resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured.
- Any condition which 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.
- Any condition which 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.
- Any condition which 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.
- Any condition which 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.
- Any condition which was resulted from alcohol abuse or drug abuse.
- Any condition which was resulted from treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment.
- Treatment undergone overseas except for treatment done in Malaysia, Singapore and Brunei.
- Any condition which 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 sterilisation.
- Any condition which was resulted from treatment of sexually-transmitted diseases.
- Any condition which was resulted from sex-change operations.
- Any condition which 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.
- Any condition which 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.
- Any condition which 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.
- Any condition which 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.
- Any medical, physical abnormalities or defects which exist at the time of birth or developed within 6 months from the time of birth.

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.

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).

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>.