

Note: Please read this Product Disclosure Sheet before you decide to take up Smart Health Protector Plus. 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 Health Protector Plus

Date : <dd/mm/yyyy>

1. What is this product about?

Smart Health Protector Plus is a unit deduction rider that enhances the benefits for Smart Health Protector. This rider is only attachable when Smart Health Protector is attached to the same policy.

2. What are the covers / benefits provided?

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

No.	Insured Benefits	Maximum Benefits
1	Overall Annual Limit	Extend the Overall Annual Limit of Smart Health Protector by an additional RM10,000,000.
2	Post-Hospitalisation Treatment for Serious Condition	As charged, from 201 st day to the 365 th day after hospital discharge.
Cancer Focused Medical Benefits		
3	New Cancer Drug Benefit	As charged, up to RM50,000 per lifetime.
4	Reconstructive Surgery Benefit	As charged, up to RM50,000 per lifetime.
5	Post Cancer Screening Benefit (Up to 5 years immediately following the 365 days after hospital discharge from cancer treatment)	As charged, up to RM5,000 per policy year
6	Psychological Counselling Benefit	As charged, up to RM500 per visit, maximum 20 visits per lifetime under one policy.

Notes:

- Item (2) to Item (6) set out in the above table shall be subject to the Overall Annual Limit of Smart Health Protector (including any subsequent increase following the attachment of a rider at your option to extend the Overall Annual Limit of Smart Health Protector).
- The above Insured Benefits are subject to the terms and conditions stated in the policy contract.

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 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, smoker status, health condition and occupation classification of the life assured at each policy anniversary.
- The Company reserves the right to revise the insurance charges on policy anniversary by giving you at least 30 days advance notice, where the revision (if any) will aim to reflect our claim experience, cost of medical treatment, advancement in medical technology, or other justified circumstances. Such changes will be applicable to all policy regardless of their 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, your occupation and personal pursuits, which would affect your risk profile, 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 insured benefits due to illness will only start 30 days after the risk effective date of this rider. For specified illnesses, 120 days' waiting period shall apply.
- Co-insurance – not applicable for this rider.
- Coordination of benefits – the Company will provide compensation on a proportionate basis if you have any other hospitalisation coverage on reimbursement basis with our Company or others, or are receiving compensation from either sources for injury or illness or disease.
- Adjusted first policy year – If Smart Health Protector Plus is subsequently included to your ILP after your coverage under Smart Health Protector becomes effective, then Smart Health Protector Plus's first policy year will be adjusted accordingly and will be shorter than a year. For subsequent years, Smart Health Protector Plus's policy anniversary will coincide with Smart Health Protector's policy anniversary.
- 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 illnesses occurring within first 120 days from the risk effective date of this rider.
- Plastic or cosmetic treatment (except as provided under Reconstructive Surgery Benefit), ritual circumcision (for religious purpose), eye examination, glasses, contact lens and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), farsightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus/implant, implantable pacemakers, implantable cardiac defibrillator, or any form of implantable cardiac devices, replacement of battery-depleted devices, neurostimulators, implantable electrodes/leads (except as provided under Medical Appliances, if applicable) and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery for which the expenses incurred, except as necessitated by injury to sound natural teeth occurring in any policy year and performed by dentist. For the avoidance of doubt, irrespective of whether it is necessitated by injury to sound natural teeth occurring in any policy year, placement of denture, prosthetic services, and devices or appliances such as but not limited to bridges, crowns and implants or the replacement shall be all excluded.
- Private nursing (except as provided under Post-Hospitalisation Home Nursing Care), rest cures or sanatoria care, hospice care and care or treatment that do not lead to a recovery, conservation or restoration, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases.
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions which has manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to perimenopause or menopause, fertility or subfertility or infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- Sickness or injury arising from racing of any kind (except for foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, mountain climbing and illegal activities.
- Any medical treatment outside Malaysia apart from Singapore and Brunei, if you reside or travel outside Malaysia apart from Singapore and Brunei, for more than 90 consecutive days.
- Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not medically necessary (except as provided under Reconstructive Surgery Benefit), or charges in excess of Reasonable and Customary Charges, or charges which are incurred for hospitalisation, pre-hospitalisation and/ or post-hospitalisation after the expiry date.

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:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)
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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 cover 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.

The term “policy year” wherever mentioned in this Product Disclosure Sheet shall refer to policy year of Smart Health Protector Plus.

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>.