

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

## 1. What is this product about?

Smart Multi Critical Care is a unit deduction rider that allows multiple claims in the event of occurrence of any one of the covered events across Early Stage, Intermediate Stage and Advanced Stage. On top of that, it pays additional sum assured on the Special Benefit 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>.

### Covered Event Benefit

- Total rider sum assured payable for covered events is up to:
  - 800% of the rider sum assured, subject to RM5,000,000 per life\* prior to age 85 years next birthday;
  - 100% of the rider sum assured, subject to RM5,000,000 per life\* on or after age 85 years next birthday.

\* Aggregated with all critical illness benefit payable under all policies (excluding Bancassurance and Group policies) issued by the Company

- Upon occurrence of any one of the covered events listed in the policy contract, a percentage of rider sum assured will be payable as follow:

Stage	Percentage (%) of Rider Sum Assured (RSA) Payable
Early Stage	50%, subject to RM300,000 per claim under this rider
Intermediate Stage	
Advanced Stage	100% (except for Angioplasty and other invasive treatments for coronary artery disease, whereby the claim payout is 10% of the rider sum assured, subject to a maximum of RM25,000 per life)

- Benefit Payout Conditions:
  - Maximum of 4 claims are allowed for Early Stage and Intermediate Stage covered events.
  - Only 1 claim is payable for each stage of the same covered event category. Once a claim is admitted, no future claims can be made within the same or lower stage for the same covered event category. The maximum amount payable for all stages under each covered event category is 100% of rider sum assured, except for Cancer, Heart Attack and Stroke.
  - If the life assured has a newly diagnosed Cancer, Heart Attack or Stroke which is the second or separate event and not a progression of the previous event prior to age 85 years next birthday, an additional sum of up to 100% rider sum assured for the respective covered event category of Cancer, Heart Attack and Stroke shall be payable. The maximum amount payable for Cancer, Heart Attack and Stroke is 400% of rider sum assured in aggregate.

Special Benefit - Additional percentage of rider sum assured will be payable upon occurrence of any of the Special Benefit events and the payout will not affect the Covered Event Benefit.

- Diabetes Recovery Benefit - 20% of rider sum assured will be payable upon occurrence of the following:
  - Surgery for Type 2 Diabetic Retinopathy;
  - Limb Amputation due to Type 2 Diabetic Complications;
  - Severe Diabetic Nephropathy resulting in Kidney Failure; or
  - Diabetic Coma

Maximum one claim is allowed under Diabetes Recovery Benefit. The benefit will cease at age 85 years next birthday.

- Mental Illness Benefit - 20% of rider sum assured, subject to a maximum of RM150,000 per life under this rider will be payable upon occurrence of the following:
  - Severe Major Depressive Disorder (MDD);
  - Bipolar Disorder I;
  - Severe Obsessive-Compulsive Disorder (OCD);
  - Schizophrenia; or
  - Schizoaffective Disorder

Maximum one claim is allowed under Mental Illness Benefit.

- Total Quadriplegia As A Result Of Spinal Cord Injury – 20% of rider sum assured will be payable upon diagnosis of Total Quadriplegia As a Result Of Spinal Cord Injury.

Maximum one claim is allowed under Total Quadriplegia As a Result Of Spinal Cord Injury.

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

Duration of cover: <80/100 – 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 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, 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 Covered Event Benefit and Special Benefit will start only 30 days or 60 days (depending on the type of event) after the risk effective date of this rider.
  - The eligibility for subsequent claim on Advanced Stage covered event is at least 1 year after the diagnosis of the previously claimed Advanced Stage covered event.
  - The eligibility for subsequent claim on newly diagnosed Heart Attack at Advanced Stage and Stroke at Advanced Stage is at least 2 years after the diagnosis of the previously claimed Heart Attack at Advanced Stage and Stroke at Advanced Stage respectively.
  - The eligibility for subsequent claim on newly diagnosed Cancer (at Early Stage, Intermediate Stage, or Advanced Stage) is at least 2 years after the diagnosis of the previously claimed Cancer, except if the same Cancer condition deteriorates from:
    - i. Early Stage to Intermediate Stage or Advanced Stage; or
    - ii. Intermediate Stage to Advanced Stage.
- Survival period
  - The life assured must survive at least 7 days or 14 days after the diagnosis of covered events and Special Benefit events (depending on the type of event, except for Mental Illness Benefit where no survival period shall apply) to receive the benefit.
- 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.
- Any condition which is caused directly or indirectly by self-inflicted injuries, while sane or insane.
- Any condition which is 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 is resulted from war, whether declared or undeclared.
- Any condition which is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection, except under circumstances specifically covered and defined in the Definitions of Covered Event in this policy, if any. The Company reserves the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Policy, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or Antibodies to such a virus; or
- Any condition which is 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 seventeen (17) years next birthday; or
- Any Early Stage covered event and Intermediate Stage covered event resulting directly from alcohol or drug abuse.

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:

**GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745-A)**

(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

Head Office : Menara Great Eastern,  
303, Jalan Ampang,  
50450 Kuala Lumpur.

Tel : (603) 4259 8888

Fax : (603) 4259 8000

Customer Service Careline : 1300 1300 88

E-mail : [wecare-my@greateasternlife.com](mailto: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 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 [greateasternlife.com](http://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>.