

**Note:** Please read this Product Disclosure Sheet before you decide to take up UL Premium Waiver on CI 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 : UL Premium Waiver on CI Rider  
 Date : <dd/mm/yyyy>

### 1. What is this product about?

UL Premium Waiver on CI Rider is a non-participating rider that waives the future premiums of basic plan in the event of occurrence of any one of the covered events (except for Angioplasty and other invasive treatments for coronary artery disease) of the life assured.

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

This rider waives the future premiums of basic plan 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), subject to terms and conditions stated in the policy contract.

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

### 3. How much premium do I have to pay?

- Premium will be advised in the correspondence issued by the Company.
- Premium duration: same as duration of cover or upon termination, whichever occurs first.

#### Notes:

- The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the Company.
- The premium rates to be applied will depend on the age next birthday upon entry, gender, smoker status and occupation classification (where applicable).
- Premium rates are not guaranteed and may increase upon policy anniversary. The Company reserves the right to revise the premium by giving you at least 3 month's advance notification. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.

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

- The prevailing government service tax will be added to the premium quoted in question 3 above, where the premium is paid by a business organisation other than the Company.
- Total direct commission is the amount received by the intermediary for the sale of this rider and services that the intermediary will provide to you for the duration of your rider.
- The total direct commission varies according to the premium amount (excluding any extra premium).
- The percentage of total direct commission is as follows:

Policy Year							
Percentage of Total Direct Commission (%)							

Note: For the total direct commission amount, please refer to 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 premiums that you have paid (less any medical fee incurred) will be refunded to you.
- 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.
- Grace period - the grace period is 30 days from the premium due date and this rider will lapse if you do not pay the premiums within the grace period.
- 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?

- Any pre-existing conditions.
- Covered event resulting from self-inflicted injuries, while sane or insane.

**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?

Yes, 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 / my nominee(s) contact details?**

It is important that you inform us of any change in your / your nominee(s) contact details to ensure all correspondences reach you / your nominee(s) 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)

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E-mail	: <a href="mailto:wecare-my@greatasteernlife.com">wecare-my@greatasteernlife.com</a>

**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.**

The benefit(s) payable under eligible policy/product is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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 [greatasteernlife.com](http://greatasteernlife.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>.