



Life Protection



GREAT Critical Care Direct¹

Facing life's uncertainties with confidence



Great
Eastern

A member of the OCBC Group

Great Eastern Life Assurance (Malaysia) Berhad is a member of PIDM.

¹ The benefit(s) payable under eligible policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact Great Eastern Life Assurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Facing life's uncertainties with confidence

Given the increasing levels of stress and poor dietary habits prevalent among Malaysians, critical illness may strike at any time. Apart from the toll taken on physical health, the cost for treatment and medication is also a heavy financial burden. It is therefore crucial to ensure that you have the capability to afford the necessary expenses and protect your loved ones by securing their future, should this happen to you.

GREAT Critical Care Direct is an affordable term plan which provides financial coverage against 50 advanced stage critical illnesses in order to assist you and your family when the unexpected strikes. Along with affordable premiums, you can also choose from a range of coverage amounts to suit your personal and financial needs.

What's more – you can purchase this plan online from the convenience of your home! We strive to ease application processes so that protection is never far from you and your loved ones.

We are always here to support you in your times of need. After all, it's our duty to help you Reach for Great.

Benefits at a glance



Affordable premiums for essential coverage till 80 years next birthday



Comprehensive critical illness coverage



Bereavement benefit



Easy application

Note: Terms and conditions apply.



Affordable premiums for essential coverage till 80 years next birthday

You will receive protection till the age of 80 years next birthday, giving you continuous coverage to live the best of life.

Note: Terms and conditions apply.



Comprehensive critical illness coverage

Secure yourself against life's biggest uncertainties. Upon the occurrence of any of the critical illnesses below (except for Angioplasty and other invasive treatments for coronary artery disease), you will receive a lump sum payment of the Basic Sum Assured.

Table of Critical Illnesses

1	Alzheimer's Disease / Severe Dementia	26	Loss of Independent Existence
2	Apallic syndrome (ie. Persistent Vegetative State (PVS))	27	Loss of Speech
3	Bacterial Meningitis -resulting in permanent inability to perform Activities of Daily Living	28	Major Head Trauma -resulting in permanent inability to perform Activities of Daily Living
4	Benign Brain Tumor - of specified severity	29	Major Organ / Bone Marrow Transplant
5	Blindness - Permanent and Irreversible	30	Medullary Cystic Disease

6	Brain Surgery	31	Meningeal Tuberculosis
7	Cancer - of specified severity and does not cover very early cancers	32	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
8	Cardiomyopathy - of specified severity	33	Multiple Sclerosis
9	Chronic Aplastic Anemia -resulting in permanent Bone Marrow Failure	34	Muscular Dystrophy
10	Chronic Relapsing Pancreatitis	35	Occupationally Acquired HIV Infection
11	Coma -resulting in permanent neurological deficit with persisting clinical symptoms	36	Paralysis of limbs
12	Coronary Artery By-Pass Surgery	37	Parkinson's Disease -resulting in permanent inability to perform Activities of Daily Living
13	Creutzfeldt-Jakob Disease (Mad Cow Disease)	38	Poliomyelitis
14	Deafness - Permanent and Irreversible	39	Primary Pulmonary Arterial Hypertension - of specified severity
15	Ebola Haemorrhagic Fever	40	Progressive scleroderma

16	Elephantiasis	41	Rabies
17	Encephalitis – <i>resulting in permanent inability to perform Activities of Daily Living</i>	42	Serious Coronary Artery Disease
18	End-Stage Liver Failure	43	Severe Eisenmenger's Syndrome
19	End-Stage Lung Disease	44	Severe Haemophilia
20	Full-blown AIDS	45	Stroke – <i>resulting in permanent neurological deficit with persisting clinical symptoms</i>
21	Fulminant Viral Hepatitis	46	Surgery to Aorta
22	Heart Attack – <i>of specified severity</i>	47	Systemic Lupus Erythematosus With Severe Kidney Complications
23	Heart Valve Surgery	48	Terminal Illness
24	HIV Infection Due To Blood Transfusion	49	Third Degree Burns – <i>of specified severity</i>
25	Kidney Failure – <i>requiring dialysis or kidney transplant</i>	50	Angioplasty and other invasive treatments for coronary artery disease*

* Subject to 10% of the basic sum assured or RM25,000 per life across all distribution channels, whichever is lower. Upon payment of claim for Angioplasty and other invasive treatments for coronary artery disease, the premium of this plan shall remain unchanged.

Note: Terms and conditions apply.



Bereavement benefit

GREAT Critical Care Direct provides financial support during a time of bereavement. Your loved ones will receive 10% of the Basic Sum Assured upon death of the Life Assured. This can help cushion their financial shock and support daily expenditure.

Note: Terms and conditions apply.



Easy application

It is easy for you to obtain the protection you need. You just need to answer some simple health related questions and are not required to undergo any medical examinations in order to apply for this plan. All insurance applications are subject to Great Eastern Life's underwriting and acceptance.

Note: Terms and conditions apply.

Annual Premium Rate Table

Age Next Birthday	Per RM1,000 Sum Assured (RM)				Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female			Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker		Non-Smoker	Smoker	Non-Smoker	Smoker
18	1.99	2.80	1.56	1.85	49	7.99	12.56	7.73	10.65
19	2.00	2.80	1.57	1.88	50	8.83	13.91	8.22	11.50
20	2.02	2.80	1.59	1.88	51	9.67	15.32	8.36	12.35
21	2.08	2.80	1.65	1.91	52	10.52	16.67	9.10	13.22
22	2.10	2.80	1.67	1.93	53	11.49	18.22	9.93	14.01
23	2.11	2.80	1.79	2.01	54	12.52	19.92	10.56	14.76
24	2.11	2.80	1.85	2.04	55	13.65	21.68	11.26	15.64
25	2.12	2.86	1.95	2.13	56	14.85	23.63	12.00	16.69
26	2.15	2.88	1.98	2.20	57	16.13	25.74	12.64	17.68
27	2.17	2.89	2.04	2.29	58	17.68	28.32	13.39	18.72
28	2.23	2.91	2.08	2.37	59	19.43	31.27	14.19	19.97
29	2.27	3.00	2.14	2.46	60	20.33	34.31	15.35	21.06
30	2.33	3.12	2.22	2.57	61	21.45	36.73	16.50	21.97
31	2.40	3.25	2.28	2.66	62	23.31	40.06	17.66	23.63
32	2.44	3.32	2.34	2.80	63	25.32	43.76	18.85	25.01
33	2.47	3.44	2.43	2.95	64	27.71	47.50	20.08	26.58
34	2.51	3.53	2.71	3.40	65	29.31	49.89	21.08	28.25
35	2.57	3.65	3.10	4.01	66	31.90	54.16	22.55	30.47
36	2.63	3.76	3.31	4.32	67	34.95	59.21	24.33	33.01
37	2.79	4.06	3.55	4.64	68	38.29	64.13	26.19	35.80
38	2.95	4.36	3.78	5.01	69	41.96	70.08	28.44	38.84

39	3.21	4.78	4.04	5.36	70	45.98	76.57	30.89	42.19
40	3.44	5.19	4.30	5.71	71	49.97	83.34	33.59	45.87
41	3.67	5.57	4.55	6.16	72	54.52	91.20	36.58	49.93
42	3.93	6.01	4.80	6.54	73	59.51	99.85	39.54	53.98
43	4.26	6.52	5.12	6.99	74	64.96	106.35	42.49	57.90
44	4.56	7.02	5.50	7.51	75	68.57	115.43	45.40	62.27
45	4.93	7.61	5.90	8.08	76	74.84	123.14	48.71	66.37
46	6.11	8.85	6.31	8.67	77	81.48	133.84	52.32	72.14
47	6.59	10.35	6.78	9.22	78	88.73	146.10	56.88	78.42
48	7.23	11.36	7.21	9.88	79	96.62	159.49	61.87	85.21

The premium rates are non-guaranteed and may be revised from time to time. Upward revision of premium rates, if any, will be done on your policy anniversary and we will notify you in writing at least three months before the revision takes place. 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.

Frequently asked questions

Q: Who can apply?

A: The minimum entry age for GREAT Critical Care Direct is 18 years next birthday and the maximum entry age is 60 years next birthday.

Q: What are some of the eligibilities for the plan?

- A: There is an eligibility checklist that must be fulfilled in order for you to apply for this plan, including:
- A Malaysian citizen residing in Malaysia.
 - Have a valid email address and Malaysian mobile number.
 - The beneficial owner who ultimately owns and/or has effective control over the policy purchased.
 - No pre-existing health medical conditions.

The eligibilities highlighted here are not exhaustive. Full eligibility checklist is available on our website at greateasternlife.com/my/direct.

Q: Where can I purchase this plan?

A: You can purchase this plan directly from the Company's official website at greateasternlife.com/my/direct.

Q: How much sum assured can I purchase?

A: There are 5 Basic Sum Assured options for you to choose from:

Basic Sum Assured				
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
RM 50,000	RM 100,000	RM 150,000	RM 200,000	RM 250,000

Q: How do I pay my premiums?

A: You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly by credit card or debit card (issued by local banks).

Q: What are some of the exclusions under the plan?

- A: The Company will not be liable for any critical illness benefit under this plan if any Covered Event, including the conditions associated with it:
- Has existed prior to the Risk Commencement Date or the date of any reinstatement or during the waiting period, whichever is later.
 - Commences, occurs or is diagnosed during the respective waiting period, from the Risk Commencement Date or from the date of any reinstatement of the policy, whichever is the latest.
 - Was due to, directly or indirectly, a congenital defect or disease, which manifested or was diagnosed before the Life Assured attains the age of 17 years next birthday.
 - (Other than HIV Infection Due To Blood Transfusion, Full-blown AIDS and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in the Policy), 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. 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 plan, 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.
 - Resulted directly from alcohol or drug abuse.
 - Was due to, directly or indirectly by self-inflicted injuries, while sane or insane.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Critical Care Direct are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Important notices

GREAT Critical Care Direct is a non-participating term plan with 50 Advanced Stage Critical Illness Coverage until age 80 years next birthday. Premiums are payable until the end of the policy term.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford. A free-look period of 15 days is given for you to review the suitability of the plan. If the policy is cancelled during this period, the full premium would be refunded to the policy owner minus the expenses incurred for medical examination, if any. If you switch your policy from one company to another or if you exchange your current policy with another policy within the same company, you may be required to submit an application where the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. Premium is non-guaranteed and the Company reserves the right to revise the premiums of GREAT Critical Care Direct by giving at least 3 months' notice.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. You may refer to the consumer education booklet on Medical and Health Insurance (MHI) for more information. The exclusions and limitations of benefits highlighted above are not exhaustive. For further information, reference shall be made to the terms and conditions specified in the policy issued by Great Eastern Life.

If there is any discrepancy between the English and Bahasa Malaysia versions of this brochure, the English version shall prevail.

The terms "Great Eastern Life" and "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

**For any enquiries, please write in to
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Reach for Great

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Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For the latest contact details, please refer to the Company's website.