



GREAT Critical Care Relief¹

Reach for Great protection with the essential
critical care plan



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

¹The 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).

Reach for Great protection with the essential critical care plan

Many of us know how being diagnosed with a critical illness can change our lives. However, we also tend to ignore the possibility that it can happen to us, until it actually occurs. Taking the step now to protect ourselves against this life-changing possibility can make all the difference to having a safe and secure future.

Whether you are looking for your first critical illness plan or to supplement your current coverage, GREAT Critical Care Relief provides you with the essential protection you need. It covers you against the five prevalent critical illnesses – cancer, heart attack, stroke, kidney failure and other serious coronary artery diseases.

To prepare you for any eventuality, you are also covered against both hospital and Intensive Care Unit (“ICU”) admission events as stated below, which include any unknown diseases that may emerge in the future. A maturity benefit will be payable at the end of your policy term; as well as a lump sum payout to help soften the financial impact of unexpected death.

With payouts in one lump sum to support you, there’s less worry about your financial security should you fall sick. That means you can focus your energy on what matters most – getting better. Reach for Great with GREAT Critical Care Relief today and get the essential protection you need.



Benefits at a glance



**Coverage for 5
prevalent critical
illnesses**



**Coverage for
hospital
admission event**



**Financial support
for your loved ones**



**Return of total premiums
paid or more at maturity**

Note: Terms and conditions apply.



Coverage for 5 prevalent critical illnesses

Cancer, heart attack, stroke, kidney failure and other serious coronary artery diseases are 5 critical illnesses which can turn your life upside down. If you are diagnosed with any of these illnesses, GREAT Critical Care Relief will help protect you against its financial impact. You will receive the payout which is the higher of basic sum assured or total premiums paid without interest in one lump sum, to lessen your family's financial burden and help you focus on getting well again.

Note: Terms and conditions apply.



Coverage for hospital admission event

Should you need to be admitted to the hospital, GREAT Critical Care Relief will provide you with the necessary coverage including any unknown diseases that may emerge in the future, for peace of mind. If you are certified to suffer from any of the covered admission events below, you will receive the higher of the basic sum assured or total premiums paid without interest in one lump sum.

No.	Covered Admission Event
1	Prolonged Hospital Admission with Major Surgery for at least 21 consecutive days
2	ICU admission for at least 7 consecutive days

Note: Terms and conditions apply.



Financial support for your loved ones

Because anything can happen in life, GREAT Critical Care Relief will provide your loved ones with a financial safety net should death occur. They will receive a Death Benefit of the higher of the basic sum assured or the total premiums paid without interest in one lump sum.

Note: Terms and conditions apply.



Return of total premiums paid or more at maturity

When you celebrate upon your survival to the policy anniversary of 80 years old next birthday, the plan matures and you will receive the higher of the basic sum assured or total premiums paid without interest in one lump sum.

Note: Terms and conditions apply.

Annual Premium Rate Table

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
1	10.80	10.80	10.10	10.10
2	10.80	10.80	10.10	10.10
3	10.90	10.90	10.20	10.20
4	10.90	10.90	10.20	10.20
5	11.00	11.00	10.30	10.30
6	11.60	11.60	10.80	10.80
7	11.60	11.60	10.80	10.80
8	12.00	12.00	11.20	11.20
9	12.10	12.10	11.30	11.30
10	12.80	12.80	11.80	11.80
11	13.30	13.30	12.30	12.30
12	13.90	13.90	13.00	13.00
13	14.60	14.60	13.90	13.90
14	15.40	15.40	14.60	14.60
15	16.00	16.00	15.30	15.30
16	16.20	16.20	16.00	16.00
17	17.00	20.20	16.30	19.40
18	17.60	20.80	16.90	20.10
19	18.10	21.60	17.50	20.70
20	18.80	22.30	18.00	21.50
21	19.50	23.20	18.80	22.40
22	20.20	24.10	19.40	23.20
23	20.80	25.10	20.10	24.10
24	21.60	26.00	20.70	25.00
25	22.30	26.90	21.50	25.90
26	23.20	28.10	22.40	27.00
27	24.10	29.30	23.20	28.20
28	25.10	30.60	24.10	29.40
29	26.00	31.70	25.00	30.60
30	26.90	33.00	25.90	31.70
31	28.10	34.60	27.00	33.30
32	29.30	36.20	28.20	34.90
33	30.60	37.80	29.40	36.40
34	31.70	39.50	30.60	37.90
35	33.00	41.10	31.70	39.50
36	34.60	43.20	33.30	41.60
37	36.20	45.40	34.90	43.70
38	37.80	47.70	36.40	45.80
39	39.50	49.80	37.90	47.80
40	41.10	52.00	39.50	50.00

Annual Premium Rate Table

Age Next Birthday	Per RM1,000 Sum Assured (RM)			
	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
41	43.20	55.70	41.60	53.10
42	45.40	59.40	43.70	56.20
43	47.70	63.00	45.80	59.30
44	49.80	66.60	47.80	62.40
45	52.00	70.30	50.00	65.50
46	55.70	76.90	53.10	71.60
47	59.40	83.50	56.20	77.70
48	63.00	90.00	59.30	83.70
49	66.60	96.50	62.40	89.90
50	70.30	103.10	65.50	96.00
51	76.70	109.80	71.60	103.00
52	83.60	116.40	77.70	110.00
53	91.10	122.70	83.70	117.00
54	99.30	133.10	90.80	124.00
55	108.20	144.00	100.60	131.00
56	122.30	162.00	113.70	145.80
57	138.20	184.00	128.50	165.60
58	156.10	210.00	145.20	189.00
59	176.40	240.00	164.10	216.00
60	199.30	270.70	185.40	243.70

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 is 14 days attained age and the maximum entry age is 60 years next birthday.

Q: How much sum assured can I purchase?

A: The minimum sum assured for this plan is RM50,000 and maximum sum assured is RM400,000 per life, subject to the applicable underwriting requirements.

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

A: i) Death during the first policy year from the risk commencement date or from the date of any reinstatement, whichever is later, as a result of suicide, while sane or insane.

ii) The Company will not be liable for any admission event benefit if the conditions or signs and symptoms associated with the covered admission event:

- have existed prior to the risk commencement date or the date of any reinstatement, whichever is later;
- have existed before the waiting period of 60 days except for accidental cause; or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period;
- were caused directly or indirectly by self-inflicted injuries, illnesses or attempted suicide, while sane or insane;
- were resulted from the life assured committing, attempting or provoking an assault or a felony or from any violation of law by life assured;
- were 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;
- were 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;
- were 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;
- were 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;
- were resulted from alcohol abuse or drug abuse;
- were resulted from treatment aimed at improving appearance, such as cosmetic surgery or any treatment relating to a previous cosmetic treatment;
- were resulted from treatment that was underwent overseas except for treatment done in Malaysia, Singapore and Brunei;
- were 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;
- were resulted from treatment of sexually-transmitted diseases;
- were resulted from sex-change operations;
- were 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;
- were 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;
- are 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; or
- were 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.

iii) The Company will not be liable for any critical illness benefit if the conditions or signs and symptoms associated with the covered critical illness:

- have existed prior to the risk commencement date or the date of any reinstatement, whichever is later;
- have existed or were diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness);
- have existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period;

- are caused directly or indirectly by self-inflicted injuries, while sane or insane;
- are resulted from life assured committing, attempting or provoking an assault or a felony or from any violation of the law by the life assured;
- are 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;
- are caused directly or indirectly by the existence of AIDS or by the presence of any HIV infection;
- are resulted directly from alcohol or drug abuse; or
- are resulted from war, whether declared or undeclared.

Note: The exclusion list may not be exhaustive. For full list of the exclusions, please refer to the policy contract.

Q: How do I pay my premiums?

A: You can pay by internet banking, credit card, JomPAY, GIRO, ePAY or cash/cheque payment via Collecting Bank (over-the-counter, ATM and cheque deposit machine). You have the flexibility to pay your premium annually, half-yearly, quarterly or monthly. However, cheque and cash are not allowed for the monthly mode of payment.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Critical Care Relief 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 Relief is a non-participating whole life plan that matures at age 80 years next birthday. Premiums are payable up to age 80 years next birthday, or until a claim has been made or upon termination, whichever occurs first.

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 returned to the Company 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 the policy switching or replacement.

The policy will not have a guaranteed minimum cash value on termination until after you have paid premiums for two years. If you surrender your policy early, you will get back less than the amount you have paid. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. The Company shall charge interest on the above loans at interest rates to be determined by the Company from time to time. The prevailing interest rate is available on the Company's official website. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. 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, Bahasa Malaysia and Chinese 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 more information, please contact your friendly Great Eastern Agent or Customer Service Careline at 1300-1300 88.

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98000 Miri, Sarawak

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10200 Penang

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Bandar Indah, Phase 7
Mile 4, North Road
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Taiping

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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.