



# Great is having **FREE** Additional Medical Coverage\*

## With total medical coverage up to **RM4 million**\*\*

**31 Mar  
2023**

Only with **SMARTMEDIC SHIELD EXTENDER SPECIAL**  
For a limited time only from 1 Nov 2022 to ~~31 Dec 2022~~

Notes:

\*The insurance changes for the free additional medical coverage are not guaranteed and may be revised due to adverse claims experience.

\*\*The total medical coverage stated here is based on Smart**Medic** Shield with Hospital Room and Board RM400 and inclusive of an additional RM2,000,000 overall annual limit via the attachment of an optional rider, Smart**Medic** Shield Extender Special.

Terms and conditions apply.

Start a conversation with Great Eastern today.  
1300-1300 88 | [greateasternlife.com](http://greateasternlife.com)



## Campaign Terms and Conditions

1. The “Smart**Medic** Shield Campaign” (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (“Great Eastern” or “the Company”).
2. Campaign Period: **1 Nov 2022 to 31 Mar 2023**, both dates inclusive.
3. Campaign Eligibility  
Smart**Medic** Shield Extender Special
  - All new policies with Smart**Medic** Shield attached which are submitted during the Campaign Period will be eligible or an additional RM2,000,000 overall annual limit via attachment of the **optional** rider, Smart**Medic** Shield Extender Special.
  - During the Campaign Period, Smart**Medic** Shield Extender Special is offered at no additional insurance charges. The insurance charges are not guaranteed and may be revised due to adverse claims experience.
4. By participating in this Campaign, the policyholders are taken to have read, understood, and be bound by these terms and conditions, and accept that all decisions by the Company are final and binding. The Company reserves the right at its sole and absolute discretion to change, amend, add, or delete any of these terms and conditions at any time, which may be communicated through modes of communication deemed suitable by the Company, without prior notice to the policyholders and the policyholders agree to be bound by such changes.
5. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

### Important Notices

Smart**Medic** Shield Extender Special is a unit deduction medical rider attachable to selected regular premium investment-linked insurance plans. Smart**Medic** Shield Extender Special can only be attached together with Smart**Medic** Shield.

Smart**Medic** Shield provides COVID-19 medical coverage for life assured who is fully vaccinated or ineligible for vaccination. The hospitalisation of the life assured due to COVID-19 must be considered medically necessary by a registered medical practitioner.

**These plans are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts.** The insurance charge, if any, to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You should satisfy yourself that this rider 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 Medical and Health Insurance (MHI) product. If a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/Rider from one company to another or if you exchange your current Medical Policy/Rider with another Medical Policy/Rider within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of Policy/Rider switching or replacement.

This material 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. Please refer to the Smart**Medic** Shield product brochure for the exclusions and limitations of benefits. For further information, reference shall be made to the terms and conditions specified in the policy issued by the Company.

If there is any discrepancy between the English and Chinese versions of this material, the English version shall prevail.

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