

# GREAT LIFE *gift*

COMPLIMENTARY COVERAGE AWAITS  
WHEN YOU SIGN UP FOR THE GREAT LIFE GIFT PLAN NOW.



**ADDITIONAL ACCIDENTAL DEATH BENEFIT (NATURAL DISASTER)**

with **300%** basic sum assured should accidental death occur due to natural disaster.



**HOSPITALISATION INCOME BENEFIT (DUE TO ACCIDENT OR COVID-19)**

with **RM300** payout per day, up to a maximum of 7 days.



OFFER PERIOD: 21 MARCH – 31 MAY 2022 **31 JULY 2022**

*Note: Terms and conditions apply.*

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

 **Great Eastern**  
A member of the OCBC Group

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.  
Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

## Campaign Terms and Conditions

1. The “Great Life Gift Campaign (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (“Great Eastern” or “the Company”).
2. Campaign Period: **21 March 2022 to 31 July 2022**, both dates inclusive.
3. Campaign Eligibility:
  - a. The Campaign is open to all policyholders who purchase Great Life Gift during the Campaign Period.
  - b. The proposal for insurance must be submitted during the Campaign Period (both dates inclusive), and the policy must be in force on or before 31 August 2022.
4. Campaign Benefit:
  - a. All policyholders who purchase Great Life Gift during the Campaign Period will be entitled to the following coverage:

No.	Complimentary Coverage	Description
1.	<b>Accidental Death Benefit due to Natural Disaster</b>	<p>The coverage period is 5 years from the risk commencement date of the eligible policy.</p> <p>Provides 300% of basic sum assured upon accidental death of the life assured due to natural disaster during the coverage period.</p> <p>This benefit will be payable on top of the Great Life Gift plan (basic plan)’s existing death benefit.</p>
2.	<b>Hospitalisation Income Benefit due to Accident</b> (Days of hospitalisation are in aggregate with item 3)	<p>The coverage period is 1 year from the risk commencement date of the eligible policy.</p> <p>Pays RM300 daily cash benefit for hospitalisation due to accidental cause during the coverage period, for a maximum of 7 days across all policies under this Campaign and other campaigns that provide the same benefit.</p> <p>This benefit will not reduce the basic sum assured of the basic plan.</p>
3.	<b>Hospitalisation Income Benefit due to COVID-19</b> (Days of hospitalisation are in aggregate with item 2)	<p>The coverage period is 1 year from the risk commencement date of the eligible policy.</p> <p>Pays RM300 daily cash benefit for hospitalisation due to COVID-19 infection during the coverage period, for a maximum of 7 days across all policies under this Campaign and other campaigns that provide the same benefit.</p> <p>A waiting period of 30 days from the risk commencement date or reinstatement date, whichever is later, shall apply.</p> <p>This benefit will not reduce the basic sum assured of the basic plan.</p>

### Notes:

- i. “Natural Disaster” is defined as storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event due to natural causes which results in such severe and widespread damage that the area of damage is officially declared a disaster area by a state or federal government if the event occurs in Malaysia, or by a corresponding authority if the event occurs outside of Malaysia.
- ii. In the event of accidental death, the Company shall only pay either the Accidental Death Benefit, Accidental Death (Public Conveyance) Benefit, Accidental Death (Outside Malaysia) or Accidental Death due to Natural Disaster Benefit, whichever is applicable.
- iii. The hospitalisation of the life assured due to COVID-19 must be considered medically necessary by a registered medical practitioner.
- iv. If the basic sum assured is reduced after the policy is in force, the Accidental Death due to Natural Disaster Benefit will be based on the reduced basic sum assured.
- v. The claim must be submitted latest within 60 days following the end of coverage period for each benefit. The claim submission date will be taken to be the date of the life assured submits all the required documents and the Company acknowledges receipt the same.
- vi. The Company will not pay the Hospitalisation Income Benefit due to COVID-19:
  - a) for which COVID-19 was diagnosed prior to or on the risk commencement date or the date of any reinstatement, whichever is later; or
  - b) for which COVID-19 was diagnosed during the waiting period; or
  - c) if the signs and symptoms of COVID-19 manifested or were diagnosed prior to or during waiting period; or
  - d) where the hospitalisation of the life assured due to COVID-19 occurs after the waiting period, but results from or relates to any medical treatment(s), diagnosis, consultation(s) or investigation(s) of the life assured by a physician during the waiting period.
- vii. The Company will not pay the Accidental Death due to Natural Disaster Benefit or Hospitalisation Income Benefit due to Accident, as a result of, including any of the following whether directly or indirectly:
  - a) suicide, attempted suicide or self-inflicted injuries, while sane or insane;
  - b) war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
- viii. The exclusions highlighted here are not exhaustive. Full details are available in the policy document.
- ix. Terms and conditions apply.