

GREAT LIFE PROTECT

Begin your life together with the protection you need



Offer period from 18 July to 30 September 2022
or limited to a fund size of RM20 million annualised premium, whichever occurs first

Begin your life together with the protection you need

When you start a family, you want to be able to provide them with the things that matter. From creating memories together which will last forever to helping them pursue their dreams, your purpose is to build a great life for your loved ones. But because life can also be uncertain, you want to be able to protect their future should you no longer have the ability to do so.

GREAT Life Protect gives you the protection you need to secure the life you want for your family. For an affordable premium, you will be covered against accidents and disabilities, including emergency medical assistance on call wherever you travel.

In addition, you will receive a guaranteed survival benefit every five years until you are 80 years old on your next birthday. With GREAT Life Protect, you can start your journey with your loved ones knowing they will always be cared for.

Benefits at a Glance



**Affordable premium
with high coverage**



**Additional payout up to
3x basic sum assured for
accidental death**



**Easy enrolment with
one simple health
question**



**Guaranteed survival
benefit of 50% annualised
premium every 5 years**



**Protection against death
or Total & Permanent
Disability (TPD)**



**Additional financial
support during
bereavement**



**Additional protection
against mosquito-borne
diseases**



**Emergency medical
assistance wherever
you travel**

Note: Terms and conditions apply.



Affordable premium with high coverage

From as low as RM1.12 a day, you will be protected with a basic sum assured as high as RM100,000. This affordable plan helps to protect you against unfortunate events and ease the burden on your loved ones should anything happen.

Best of all, you will be able to enjoy the coverage until you are 80 years old next birthday, providing you with peace of mind as you age.

Note: Terms and conditions apply.



Easy enrolment with one simple health question

It does not matter if you are only 19 years old or even 60 years old on your next birthday. To obtain the protection you need, all you have to do is answer one simple health question without any medical check-up required.

Note: Terms and conditions apply.



Protection against death or Total & Permanent Disability (TPD)

Because anything can happen in life, GREAT Life Protect provides you with coverage against death or TPD, so that your loved ones will have a safety net to protect them from financial uncertainty.

The payout is as follows:

Policy Year	Death/TPD due to accidental cause or Death due to mosquito-borne diseases	Death/TPD due to non-accidental cause
1	Higher of basic sum assured or total premiums paid without interest	Refund of total premiums paid without interest
2 & above	Higher of basic sum assured or total premiums paid without interest	Higher of basic sum assured or total premiums paid without interest

Notes:

- i. TPD coverage is up to the policy anniversary of age 70 years next birthday.*
- ii. Mosquito-borne diseases is limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus only.*
- iii. Terms and conditions apply.*



Additional protection against mosquito-borne diseases

In Malaysia, there is always a risk of getting bitten by a mosquito carrying a tropical disease and being infected. GREAT Life Protect gives you additional coverage of 100% of the basic sum assured in the event of death due to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis or Zika Virus.

Note: Terms and conditions apply.



Additional payout up to 3x basic sum assured for accidental death

Accidents occur all the time, in spite of how careful we try to be, which is why GREAT Life Protect provides you with higher coverage in the event of accidental death. Whether you are driving back to your hometown for the holidays or travelling abroad, the plan provides an additional coverage of up to 300% of the basic sum assured.

Accidental Death Benefit



ACCIDENTAL DEATH
Additional **100%**
of basic sum assured



**ACCIDENTAL DEATH
(FESTIVE SEASON OR
PUBLIC CONVEYANCE)**
Additional **200%**
of basic sum assured



**ACCIDENTAL DEATH
(OUTSIDE MALAYSIA)**
Additional **300%**
of basic sum assured

Notes:

- i. The benefit for Accidental Death (Public Conveyance) will only be payable if death resulted from accident while travelling in a public conveyance; or while riding as a passenger in an elevator or in electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of commencement of the fire.
- ii. In the event of accidental death, the Company shall only pay the benefit for Accidental Death, Accidental Death (Festive Season), Accidental Death (Public Conveyance) or Accidental Death (Outside Malaysia), whichever is applicable.
- iii. If the accidental death occurs when the life assured resides or travels outside Malaysia for more than 90 consecutive days, the Company shall only pay the benefit for Accidental Death, Accidental Death (Festive Season) or Accidental Death (Public Conveyance), whichever is applicable.
- iv. "Festive Season" refers to the following dates in Malaysia:
 - First day and second day of Chinese New Year;
 - First day and second day of Hari Raya Aidilfitri;
 - First day of Deepavali;
 - First day of Christmas;
 - First day of Wesak Day;
 - First day of Thaipusam;
 - First day of Hari Raya Haji;
 - First day of New Year's Day (1 January);
 - First day and second day of Hari Gawai;
 - First day and second day of Harvest Festival; and
 - Two days immediately before and after the aforementioned festivities.

- v. "Public Conveyance" means a mode of licensed transport available to the general public that serves to carry its fare-paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public Conveyance shall include any public bus, licensed taxi, peer-to-peer ridesharing under registered service provider, airport limousine, train, monorail, licensed commercial aircraft and ferry. This definition does not cover cable car, any form of transport chartered for private travel or unlicensed transportation.
- vi. Terms and conditions apply.



Guaranteed survival benefit of 50% annualised premium every 5 years

GREAT Life Protect rewards you whenever you reach a milestone on your life journey. At the end of every fifth policy year, you will receive a guaranteed survival payout of 50% of your annualised premium. This will continue until death, TPD or termination of the policy, whichever occurs first.

Note: Terms and conditions apply.



Additional financial support during bereavement

When a loved one passes away, we understand how difficult it can be. GREAT Life Protect supports your family by easing their financial burden with an additional RM5,000 as bereavement benefit, payable on top of the death benefit. It will be paid out in the event of death due to:

- (a) accidental cause or mosquito-borne diseases (limited to Dengue Fever, Malaria, Chikungunya, Japanese Encephalitis and Zika Virus) during the first policy year; or
- (b) all causes from the second policy year onwards.

Note: Terms and conditions apply.



Emergency medical assistance wherever you travel

Whether you are travelling across the country or international borders, it's reassuring to know that you have help at hand for 24 hours a day. With Supreme Assist, GREAT Life Protect provides you with access to both domestic and overseas emergency medical assistance.

Whenever you are outside Malaysia, you may contact the 24-hour Service Centre Hotline at 603-4259 8853 if you require medical support at any time.

Note: Terms and conditions apply.

Overview of the Benefits

How GREAT Life Protect works for you and your loved ones:



Andrea, a 25-year old female non-smoker
buys GREAT Life Protect
Her basic sum assured: RM100,000
Her 1st year annual premium: RM410

Andrea is covered against:



Death or TPD
Payout up to RM100,000*

On top of the death benefit:



Death due to mosquito-borne diseases
Additional payout of RM100,000



Accidental Death (Outside Malaysia)
Additional payout of RM300,000



Accidental Death
Additional payout of RM100,000



Bereavement Benefit
RM5,000 upon her death



Accidental Death (Festive Season or Public Conveyance)
Additional payout of RM200,000

Andrea is also provided with:



Survival Benefit
50% of annualised premium, payable at end of every 5th year



Supreme Assist
Domestic and overseas emergency medical assistance when travelling

Notes:

- i. *The amount payable under the death or TPD benefit is subject to the cause and year of death or TPD, and will be payable in accordance with the death or TPD provisions stated in the policy contract.
- ii. The examples above are used for illustrative purposes only. Terms and conditions apply.

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age is 19 years old next birthday and the maximum entry age is 60 years old next birthday.

Q: How much sum assured can I purchase?

A:

	Sum Assured
Minimum	RM50,000
Maximum (<i>per life</i>)	RM250,000

Note: Terms and conditions apply.

Q: How much premium do I need to pay?

A: Premiums for this plan depends on the purchased sum assured, your age and gender. Premiums may increase based on the attained age next birthday at policy anniversary. Please refer to the sales illustration for the premium required.

Q: How do I pay my premiums?

A: You can pay by Internet Banking, Credit Card, JomPAY, GIRO, ePAY or Cash/Cheque payment via the 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, cash and cheque are not allowed for the monthly mode of payment.

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

- A: No benefit is payable under the following circumstances:
- Death during the first policy year as a result of suicide, while sane or insane.
 - TPD caused directly or indirectly by self-inflicted injuries, while sane or insane.
 - TPD that has existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.
 - Accidental death in which the death of the life assured does not occur within 90 days from the date of accident, and any injury resulting in the loss suffered.
 - Benefit for Accidental Death outside Malaysia if the life assured resides or travels outside Malaysia for more than 90 consecutive days.

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

Q: Am I covered for overseas emergency medical assistance received outside Malaysia?

A: You are covered for overseas emergency medical assistance received while travelling outside Malaysia, but subject to a maximum of 120 consecutive days on any one trip.

Q: Will I be entitled to tax benefits?

A: Benefits received from GREAT Life Protect 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 Life Protect is a non-participating whole life plan that offers life protection 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 will be refunded to the policy owner. 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.

Upon cancellation of the policy, you are entitled to a proportionate amount of refund (where applicable) of the last premium paid. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. The premium is non-guaranteed and may increase based on the attained age next birthday at policy anniversary. The Company reserves the right to revise the premiums of GREAT Life Protect by giving at least 3 months' advance written notice.

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.

HEAD OFFICE

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

☎ **03-4259 8888**

📠 **03-4259 8000**

✉ **wecare-my@greateasternlife.com**

🌐 **www.greateasternlife.com**

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.

BRANCH OFFICES

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05200 Alor Setar, Kedah

Batu Pahat

109, Jalan Rahmat
83000 Batu Pahat, Johor

Bintulu

No.313, Lot 3956, Phase 4
Bintulu Parkcity Commerce Square
Jalan Tun Ahmad Zaidi/
Jalan Tanjung Batu
97000 Bintulu, Sarawak

Ipoh

Wisma Great Eastern
16, Persiaran Tugu
Greentown Ave
30450 Ipoh, Perak

Johor Bahru

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02-01, Blok A
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Persiaran Southkey 1
Kota Southkey
80150 Johor Bahru

Klang

No. 8 & 10, Jalan Tiara 2A
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41150 Klang, Selangor

Kluang

No. 22 & 24
Jalan Md Lazim Saim
86000 Kluang, Johor

Kota Bharu

No. S25/5252-T & U
Jalan Sultan Yahya Petra
15200 Kota Bharu, Kelantan

Kota Kinabalu

Wisma Great Eastern
Level 4 & 5, No. 65 Jalan Gaya
88000 Kota Kinabalu, Sabah

Kuala Terengganu

2nd Floor, 6F
Bangunan Persatuan Hin Ann
Jalan Air Jernih,
20300 Kuala Terengganu,
Terengganu

Kuantan

A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang

Kuching

House No. 51, Lot 435
Section 54, KTL D
Travilion Commercial Centre
Jalan Padungan
93100 Kuching, Sarawak

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak

Penang

25, Light Street
10200 Penang

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban, Negeri Sembilan

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak

Taiping

133A, Jalan Barrack
34000 Taiping, Perak

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah