

# Great Eastern EasyCarePlus Campaign with Digi Frequently Asked Questions (FAQ)

## **A. PRODUCT INFORMATION**

### **1. What is EasyCarePlus?**

- i. EasyCarePlus is a non-participating term protection plan with yearly renewable group policy. This policy shall provide coverage up to age sixty (60) years next birthday to the eligible members of the policyholder upon Death and Total and Permanent Disability (“TPD”).
- ii. EasyCarePlus is underwritten by Great Eastern Life Assurance (Malaysia) Berhad (“GELM”), an insurer licensed by Bank Negara Malaysia under the Financial Services Act 2013. This product is promoted by Digi Telecommunications Sdn. Bhd. (“Digi”), to its customers.

### **2. What are the benefits under this plan?**

- **Death and Total and Permanent Disability (TPD) Benefit**  
In the event of death or TPD, the Sum Assured will be payable in one lump sum.
- **Accidental Death Benefit**  
In the event of death due to the accidental cause, an additional amount of 100% of the sum assured will be payable.

## **B. PURCHASING EASYCAREPLUS**

### **1. Who is eligible to purchase EasyCarePlus?**

EasyCarePlus is exclusively offered to Digi’s customers who are:

- i. principal line holders;
- ii. postpaid and prepaid customers;
- iii. Malaysian citizens or permanent residents with valid NRIC;
- iv. in good health condition with no pre-existing health or medical conditions;
- v. aged between eighteen (18) years next birthday to fifty-nine (59) years age next birthday; and
- vi. the beneficial owner who ultimately owns and/or has effective control over the policy purchased.

### **2. How can I purchase EasyCarePlus?**

You can purchase this EasyCarePlus via SMS invitation sent by Digi and enrolment can be done at GELM’s website. A link in the SMS invitation will direct the customers to GELM’s website, and the customers are advised to read the Frequently Asked Questions (FAQs), Product Disclosure Sheet (PDS), Terms and Conditions (T&Cs) and Group Master Policy Contract set forth therein.

### **3. Do I need to undergo for any medical check-up before I can purchase EasyCarePlus?**

No. You just need to answer one simple health question before purchasing this EasyCarePlus.

### **4. Will my plan continue to be valid if I change my prepaid plan to a postpaid plan?**

Yes. Your EasyCarePlus plan will continue to be valid.

### **5. Does my EasyCarePlus plan continue if I transfer the ownership of my prepaid SIM card to my siblings/friends?**

No. Your EasyCarePlus plan will be terminated if the ownership of your Digi postpaid or prepaid account is transferred.

### **6. Does my EasyCarePlus plan continue if I upgrade/downgrade my postpaid plan?**

Yes. Your EasyCarePlus plan will continue to be valid.

**7. Does my EasyCarePlus plan continue if I change from principal to member line?**

No. The EasyCarePlus plan will be terminated on the premium due date as it is only offered to principal line holders.

**8. Does my EasyCarePlus plan continue if I terminate my Digi line?**

No. The EasyCarePlus plan will be terminated once you have terminated your Digi line or port out from Digi's network.

**9. I am using a Digi corporate account, why can't I subscribe to the EasyCarePlus plan?**

The EasyCarePlus plan is only offered to the selected Digi's customer for this campaign period which refers to an individual principal line holder. You will be required to sign up for a new Digi principal line under your name in order to purchase the EasyCarePlus plan.

**10. Does my EasyCarePlus plan continue if I change my mobile number?**

No. The EasyCarePlus plan will be automatically terminated. Alternatively, you can purchase a new EasyCarePlus plan using your new mobile number provided that you meet the eligibility criteria prescribed under question B1 above. However, there is no cash value and no pro-rated premium to be refunded for the EasyCarePlus plan you have purchased.

**11. What happens to the refund if my Digi line has been suspended or terminated?**

Kindly ensure that your Digi line is active when you request for a refund of premiums. Refund requests will not be entertained if your line has been suspended or terminated. However, please note that refund is only eligible within the fifteen (15) days free-look-period

**12. Where can I find more information on policy related matters?**

For more information about this EasyCarePlus plan, the customer can visit <http://bit.ly/easycareplusinfo> to view the Frequently Asked Questions (FAQ) / Terms & Conditions (T&C) / Group Master Policy Contract and Product Disclosure Sheet documents.

**13. How will my personal data be processed?**

Upon your agreement to purchase this EasyCarePlus plan, your information will be sent through a secured channel to GELM for further processing in accordance with Personal Data Protection Act 2010 ("PDPA"). For more information, you may refer to GELM's privacy policy which is available on <https://www.greateasternlife.com/my/en/terms-and-conditions.html?tab=8>

**14. If I am not eligible to purchase this EasyCarePlus plan after answering the health question, can I still purchase this plan?**

No. You are not allowed to purchase this EasyCarePlus plan if you are not eligible for this plan.

**15. How do I know that I will receive an SMS invitation from Digi? Does it require selection of certain criteria?**

At this moment, only selected Digi's customer will be able to purchase this EasyCarePlus plan through SMS invitation sent by Digi.

**16. Can I buy this plan through agent?**

No. This plan is only offered to selected Digi's customers directly and does not require any agent.

**C. COVERAGE**

**1. What is the coverage period?**

2. EasyCarePlus is a yearly renewable group policy with a monthly payment mode that provides coverage of up to sixty (60) years next birthday upon death and TPD.

**3. When does my coverage begin?**

Your coverage begins on the 1<sup>st</sup> of each calendar month.

For example, if you have purchased EasyCarePlus on 25<sup>th</sup> of the calendar month, your coverage will begin on the 1<sup>st</sup> day of the following calendar month.

**4. How many insurance plans are there under this EasyCarePlus?**

Currently, there are two (2) affordable plans to be purchased by the customer i.e. EasyCarePlus RM5 and EasyCarePlus RM10.

**5. Can I purchase both EasyCarePlus RM5 and EasyCarePlus RM10 at the same time?**

No. The customer can only purchase either EasyCarePlus RM5 or EasyCarePlus RM10 at any one time.

**6. Can I convert to EasyCarePlus RM10 after I have purchased EasyCarePlus RM5?**

Yes. You are allowed to do so by cancelling your existing EasyCarePlus RM5 and purchase EasyCarePlus RM10. This product does not provide option to upgrade or downgrade of plan. However, please note that there will be no refund provided for the existing EasyCarePlus plan that you have purchased. You are advised to carefully consider the premium amount and coverage before purchasing any plan.

**7. What is a free-look period?**

Under a standard insurance plan, a free-look period is applicable where you may cancel your insurance plan within fifteen (15) days from the delivery date of the first policy. Within the said period, we will refund the full premium paid via crediting the amount into your prepaid account or reflecting it as a rebate in your postpaid bill. Policy number will be given via SMS and link to Group Master Policy contract at GELM's website.

**D. PREMIUM**

**1. How much premium do I have to pay?**

There are 2 options of EasyCarePlus plan as detailed in the table below:

Entry Age Next Birthday	Monthly Premium	
	Option 1	Option 2
18-40	RM5.00	RM10.00
41-59		

**2. How can I pay for the premium for EasyCarePlus?**

Payment type	Payment method
Postpaid plan	Monthly payment will be charged to your monthly phone bill with Digi.
Prepaid plan	Monthly payment will be deducted from your credit.

**3. What happens if I do not pay my premium?**

You have forty-five (45) days' grace period from the premium due date after which the policy will be terminated if the premium remains unpaid upon the expiry of the grace period.

4. **Can I purchase the EasyCarePlus plan for my son? He is a registered member line to my principal line.**  
No. You can only purchase the EasyCarePlus plan for yourself. Your son can purchase the EasyCarePlus plan if he meets the eligibility requirement for the plan including signing up as a Digi principal line holder.
5. **Do I need to pay for Sales and Service Tax (SST) for EasyCarePlus premium paid?**  
No. EasyCarePlus's premium is not subject to SST.
6. **Does EasyCarePlus plan qualify for tax relief?**  
Yes, premiums paid may qualify for tax relief.  
*Note: Tax benefits are subject to the Malaysian Income Tax Act 1967, and final decision of the Inland Revenue Board.*
7. **Will I receive any notifications if there is a revision of premium for my policy?**  
No. You may check on the revised premium based on your attained age next birthday in your policy document.
8. **How can I view my payment history and purchase information for this EasyCarePlus?**  
You can view the payment history and purchase information of your EasyCarePlus plan from your phone bill.
9. **Does EasyCarePlus plan allow the option to make premium payment via Credit Card or other channels instead of deducting from the prepaid plan or via telephone bills for postpaid plan?**  
No, the customer can only pay the monthly premium as prescribed under question D2 above.
10. **Can the customer make an advance premium payment for the plan? If yes, can the customer request for refund if customers change his/her mind?**  
No, the customer is not allowed to make an advance payment for this EasyCarePlus plan.
11. **If there is any excess payment, can it be refunded to the customer?**  
No refunds will be made for any excess amount paid as the customer will only pay prior to the coverage for the following month.
12. **Are there any additional charges/fees for this EasyCarePlus plan?**  
No. The customer will only pay the monthly premium as prescribed under question D2 above.
13. **How do I know if my payment went through successfully?**  
If your payment is successful, the payment information will be reflected on your Digi's bill.

#### **E. BENEFIT**

1. **What happens in the event of death during the policy's term?**  
Your nominee will receive the sum assured in accordance with the Schedule of Benefits. Furthermore, for death due to the accidental cause, they will receive double sum assured in accordance with the Schedule of Benefits.
2. **What happens if TPD occurs?**  
You (the Life Assured) will receive the sum assured according to the Summary of Coverage and Benefits.

#### **F. POLICY SERVICING**

1. **What do I need to do if there are any changes to my contact details/personal details after I have purchased EasyCarePlus plan?**  
Kindly ensure that all your personal details are complete and accurate prior to your purchase. You will need to update GELM if there are any changes to your personal details after you have purchased the EasyCarePlus plan. The changes can be done over-the-counter and you will be required to perform a one-time signature update. You may visit our Customer Service Centre at our Head Office or any of our branches for the signature update.

**2. Can I reinstate this EasyCarePlus plan?**

No reinstatement is allowed once the policy is terminated. The customer will have to purchase a new policy once the existing policy is terminated. If you fail to pay the premium upon renewal, your plan will be terminated.

**3. Can I cancel my EasyCarePlus plan?**

Yes. You may cancel your plan by sending SMS "STOP GELM" to 20000 (Digi).

<b>If plan is cancelled on:</b>	<b>Cancellation takes effect on:</b>
For cancellations done <u>before</u> the 15 <sup>th</sup> of the month Eg: plan is cancelled on 5 January	Plan will be cancelled in the following month Eg: EasyCarePlus plan will be cancelled in February
For cancellations done <u>on or after</u> the 15 <sup>th</sup> till the end of the month Eg: plan is cancelled on 20 January	Plan will be cancelled month after the following month Eg: EasyCarePlus plan will be cancelled in March

**4. If I were to cancel my EasyCarePlus plan, will I be entitled to any cash surrender value?**

EasyCarePlus is a pure protection plan and does not provide any cash surrender value.

**5. How do I receive and check my policy document after I purchase EasyCarePlus?**

You can view the Group Master Policy Contract at GELM's website <http://bit.ly/easycareplusinfo>.

**G. NOMINATION**

**1. How can I appoint/change my nominee(s) or trustee(s)?**

You can appoint or change your nominee(s) or trustee(s) by downloading the Appointment/Change of Nominee(s)/Trustee (s) Form from <http://bit.ly/easycareplusinfo> You may e-mail the completed form to us at [gmsadmin@greateasternlife.com](mailto:gmsadmin@greateasternlife.com) or contact us at 03-4813 3818.

**2. What if there are any changes to my/my nominee(s) contact details?**

It is important that you inform us of any change in your/your nominee(s) contact details to ensure that all correspondences reach you/your nominee(s) in a timely manner.

**H. CLAIM**

**1. How do I make a claim?**

You must submit claim form and the supporting documents according to the type of claims. For claims submission checklist and latest forms, please visit <https://www.greateasternlife.com/my/en/personal-insurance/get-help/claims.html> for the step-by-step guide to submitting your claim.

If there is any discrepancy in this document, the benefits, terms and conditions stated in the Group Master Policy Contract shall prevail. You may refer to the Group Master Policy Contract at GELM's website <http://bit.ly/easycareplusinfo>.