

## Product Disclosure Sheet

Notes: Please read this Product Disclosure Sheet before you decide to take up the Group Yearly Renewable Term Assurance. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad ("the Company")  
 Name of Product : EasyCarePlus Option B  
 Name of Customer :  
 Date of Quotation :

### 1. What is this product about?

EasyCarePlus Option B is a yearly renewable group policy and 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").

This is a non-participating term protection plan.

### 2. What are the covers / benefits provided?

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

#### Summary Table of Coverage & Benefits

No.	Benefits	Option 1		Option 2	
		18-40 years	41-59 years	18-40 years	41-59 years
1	Death Benefit	RM 20,000	RM 7,500	RM40,000	RM15,000
2	Total and permanent Disability (TPD) Benefit	RM 20,000	RM 7,500	RM40,000	RM15,000
3	Additional Death Benefit due to accidental cause	RM 20,000	RM 7,500	RM40,000	RM15,000

Note:

- Sum Assured shall remain level throughout the policy term.
- Please refer to the policy contract for the terms and conditions under this plan.

### 3. How much premium do I have to pay?

Entry Age Next Birthday	Monthly Premium (RM)	
	Option 1	Option 2
18-40 years	5.00	10.00
41-59 years		

\*Entry age next birthday refers to the attained age next birthday of each Life Assured on the Risk Commencement Date.

Remarks:

## Product Disclosure Sheet

- Premium in respect of each eligible member's assurance shall be based on the Entry Age Next Birthday above and shall remain the same until policy expiry or terminated.
- Premiums must be paid for continued protection unless otherwise specified by the Company in writing.
- Premium payable is not guaranteed and depends on actual claims experience. We reserve the right to revise the premium by giving the Policyholder thirty (30) days advance notice.
- Each Life Assured is allowed to purchase one (1) Assurance only at any time under this Policy.

#### 4. What are the fees and charges that I have to pay?

Type	Amount
• Stamp Duty	Not Applicable
• Prevailing government service tax	Not Applicable
• Service Fee payable	Maximum of 10% Gross Premium

#### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – You must **disclose all material facts** that could affect the risk profile and state your age correctly and to declare truthfully your medical conditions.
- Free-look Period – you may cancel your plan via text message (SMS) to telco within fifteen (15) days of receipt of the e-certificate, provided no claim has been admitted under the policy. The premium that you have paid will be refunded to you.
- Claims notification – the Company must be notified in writing of any occurrence of death and TPD immediately or as soon as it is practicable, otherwise, the Company will not be liable for the benefit.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan.

#### 6. What are the major exclusions under this plan?

##### Death Benefit

No benefit shall be payable in the event of suicide within one (1) year from the Risk Commencement Date.

##### Total and Permanent Disability

No benefit shall be payable for any TPD of the Life Assured which:

- has existed prior to or on the Risk Commencement Date; or
- is resulted from Life Assured committing, attempting or provoking an assault or a felony or from any violation of the law by the Life Assured; or
- is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
- is caused by bodily injury sustained as a result of parachuting or sky-diving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route; or
- is resulted from war, whether declared or undeclared.

##### Accidental Death

No Accidental Death benefit will be payable for any of the following:

- suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
- 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;
- from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
- as a result of the Life Assured committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the Life Assured or resistance to arrest;
- while under the influence of alcohol or drugs unless taken as prescribed by a Physician;
- Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialized gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, "Professional Sports" means engaging in any physical activity in a professional capacity or where the Life Assured would or could earn income or remuneration from engaging in such activity;
- from childbirth, pregnancy and/or any complications thereof;

## Product Disclosure Sheet

- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- from the Life Assured engaging in commando or bomb disposal duties/training.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

### 7. Can I cancel my plan?

Buying a life policy is a long term financial commitment. You may cancel your plan by giving thirty (30) days written notice to the Company. If you failed to pay the premium after the grace period of forty-five (45) days, your plan will be terminated. This policy does not contain any cash values.

### 8. How do I make a claim?

Documents required vary according to type of claims. For help on claims submission, please refer to your servicing agent, or you can contact our customer service officer at 03-4813 3818 for further assistance. You can also visit our website [www.greatasteasternlife.com](http://www.greatasteasternlife.com) for more information on the claims documents.

### 9. What do I need to do if there are 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.

### 10. Where can I get further information?

Should you require additional information, please refer to the relevant *insurance info* booklet available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

#### **GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (93745 – A)**

Head Office	: Menara Great Eastern 303, Jalan Ampang 50450 Kuala Lumpur.
Tel	: (603) 4813 3818
Fax	: (603) 4259 8899
E-mail	: <a href="mailto:gmbadmin@greatasteasternlife.com">gmbadmin@greatasteasternlife.com</a>

### 11. Other similar types of cover available

You may check with your intermediary or contact the Company directly for similar types of cover currently available.

#### **IMPORTANT NOTE:**

**BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU SHOULD BE SATISFIED THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at <expiry date>.

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If there is any discrepancy between the English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.