

# Great Eastern

## GREAT CRITICAL CARE DIRECT FAQ

### PRODUCT INFORMATION

**1. What is Great Critical Care Direct?**

Great Critical Care Direct is a non-participating term plan with 45 advanced stage critical illness coverage until age 80 years next birthday.

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

- Comprehensive [critical illness coverage](#)
- Upon death of the life assured, 10% of your basic sum assured will be payable as bereavement benefit.

**3. Is this product suitable for me?**

This product is suitable if you are looking for a pure protection critical illness plan. 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.

### PURCHASING GREAT CRITICAL CARE DIRECT

**1. Who can purchase?**

- Individuals aged 18 to 60 years next birthday
- A Malaysian citizen residing in Malaysia, who
  - has a valid Malaysian mobile number
  - has a valid email address
  - is the beneficial owner who ultimately owns and/or has effective control over the policy purchased
  - does not have pre-existing health and medical conditions

The eligibilities highlighted here are not exhaustive. The full eligibility list is available on our website at [greateasternlife.com/my/direct](http://greateasternlife.com/my/direct).

**2. Where can I purchase this plan?**

You can purchase this plan directly from our website at [greateasternlife.com/my/direct](http://greateasternlife.com/my/direct).

**3. What documents do I need to provide?**

You need to upload soft copies of your NRIC, front and back, in PDF, PNG, JPG, BMP, or GIF format. Maximum file size is 2MB each.

**4. Can I purchase more than 1 plan?**

Yes, you may purchase more than one Great Critical Care Direct plan, subject to the maximum aggregate coverage amount of RM250,000 per life.

### COVERAGE

**1. How much Basic Sum Assured can I purchase?**

There are 5 Basic Sum Assured options for you to choose from – RM50,000, RM100,000, RM150,000, RM200,000, and RM250,000.

**2. How much coverage do I need?**

To find out your coverage needs and affordability, please click [here](#).

**3. What happens if I am diagnosed with any of the 45 critical illnesses during the policy's term?**

Upon occurrence of any of the 45 critical illnesses, except for Angioplasty and other invasive treatments for coronary artery disease, the Company will pay the Basic Sum Assured in one lump sum. For Angioplasty and other invasive treatments for coronary artery disease, 10% of sum assured or RM25,000, whichever is lower is payable.

**4. What happens if death occurs during the policy's term?**

Your loved ones will receive 10% of the Basic Sum Assured as bereavement benefit.

**5. Is there any waiting period I should take note of?**

Yes. Depending on the types of critical illness, a waiting period of either 30 or 60 days will apply. Please refer to the table below.

Waiting Period	30 Days	60 Days
<b>Critical Illnesses</b>	<ul style="list-style-type: none"><li>All critical illnesses <u>except</u> for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Serious Coronary Artery Disease and Angioplasty and other invasive treatments for coronary artery disease.</li></ul>	<ul style="list-style-type: none"><li>Cancer – <i>of specified severity and does not cover very early cancers</i></li><li>Coronary Artery By-Pass Surgery</li><li>Heart Attack – <i>of specified severity</i></li><li>Serious Coronary Artery Disease</li><li>Angioplasty and other invasive treatments for coronary artery disease</li></ul>

**6. Is there any survival period I should take note of?**

Yes. A survival period of 7 days from the diagnosis date shall apply for all critical illnesses.

## PREMIUM

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

The premium that you have to pay for this plan is based on your chosen Basic Sum Assured and premium mode. Premiums are to be paid up to 80 years next birthday. Premiums vary by attained age next birthday, gender, and smoker status, and will increase as you get older.

**2. How do I pay my premiums?**

You have the flexibility to pay your premium annually, half-yearly, quarterly, or monthly by credit card or debit card (issued by local banks).

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

You have a 30-day Grace Period from the premium due date to pay the renewal premium, after which the policy will lapse if the premium remains unpaid upon the expiry of the Grace Period.

## EXCLUSIONS

**1. What are some exclusions of the plan?**

No benefit is payable if any of the critical illnesses or conditions associated with such illnesses:

- has existed prior to the Risk Commencement Date, the date of any reinstatement, or during the waiting period, whichever is later.
- commences, occurs or is diagnosed during the respective waiting period, from the Risk Commencement Date or from the date of any reinstatement of the policy, whichever is the latest.
- was due to, directly or indirectly, a congenital defect or disease, which manifested or was diagnosed before the life assured attains the age of 17 years next birthday.
- (other than HIV Infection Due To Blood Transfusion, Full-blown AIDS and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in this Policy) was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Company reserves the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this plan, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or antibodies to such a virus.
- resulted directly from alcohol or drug abuse.
- was due to, directly or indirectly by self-inflicted injuries, while sane or insane.

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

## POLICY SERVICING

*\* Please take note that before you can proceed with any policy servicing request, you are required to perform a one-time signature update Over-the-Counter. You may visit our Customer Service Centre at our Head Office or any of our [branches](#) for the signature update.*

### 1. How do I check the status of my application?

You will be notified via email on your application status within 5 working days. If your application is accepted, you will receive your electronic policy contract via [e-Connect](#). If you have not received any email after 5 working days, please write in to [wecare-my@greasternlife.com](mailto:wecare-my@greasternlife.com) with your full name and NRIC number.

### 2. How do I access or view my electronic policy (ePolicy) contract?

Once your policy is in force, you will be notified via SMS and email to sign up or log in to [e-Connect](#) to view your ePolicy contract within 2 working days. For first-time users, you will need to sign up for an e-Connect account.

### 3. What should I do after I have viewed my ePolicy contract?

After you have viewed your ePolicy contract, remember to acknowledge receipt of the policy document, by selecting on the **Acknowledge** checkbox for the selected policy, followed by "I acknowledge receipt of the policy document" checkbox and **Continue** button.

### 4. What do I need to do if I have any policy servicing request\*?

You can log in to [e-Connect](#) and click on the **My Service Request** tab to change your payment method/frequency via online policy servicing, or click on **My Mailbox** to send your enquiry through our secured mail.

### 5. How do I make a Nomination?

You can make a Nomination by filling up the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form](#)\* and mail the form to our Head Office or any of our [branches](#).

### 6. How do I appoint a Trustee?

You can appoint a Trustee by filling up the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form](#)\* and mail the form to our Head Office or any of our [branches](#).

However, if your form is not completed with a witness detail and signature, please visit our Customer Service Centre at our Head Office or any of our [branches](#) together with the person(s) you wish to appoint as the Trustee to complete the [Appointment / Change of Nominee\(s\) / Trustee\(s\) Form](#)\* and update your Trustee's signature Over-the-Counter.

### 7. Can I change my Basic Sum Assured?

You may decrease your Basic Sum Assured at any time according to the 5 available options (no other Basic Sum Assured other than the 5 options is allowed), subject to the minimum Basic Sum Assured limit. Any decrease in your Basic Sum Assured will take effect from the next premium due date. However, increases in your Basic Sum Assured are not allowed after the policy is in force.

### 8. Can I reinstate my policy?

Your policy can be reinstated within 2 months from the lapsed date with no underwriting required. Please pay the outstanding payment/s inclusive of interest (if any) within 2 months from the lapse date.

### 9. Can I cancel my policy?

If you cancel your policy within the free-look period of 15 days, the full premium will be refunded to you. You may submit your cancellation request in writing\*.

### 10. How do I get my Premium Statement for income tax declaration?

You can log in to [e-Connect](#) and click on the **My Portfolio/e-Document** tab to view/print your yearly Premium Statement (SLAPP) for income tax declaration.

## CLAIM

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

The documents required vary according to the types of claims. Click [here](#) for a step-by-step guide on making a claim.