

## Product Disclosure Sheet

Notes: Please read this Product Disclosure Sheet before you decide to take up Great Critical Care Direct. 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 : Great Critical Care Direct  
Date : <dd/mm/yyyy>

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### 1. What is this product about?

Great Critical Care Direct is a non-participating term plan. This plan provides protection against 45 Covered Events up to the policy anniversary on which the life assured's age is 80 years next birthday. This plan has no element of savings or investment.

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

The basic sum assured for this plan is RM<Basic Sum Assured\*>. It will be payable upon occurrence of any one of the Covered Events\*\*; subject to the terms and conditions stated in the policy contract.

Duration of cover: Up to age 80 years next birthday or upon termination, whichever occurs first.

\* Basic Sum Assured refers to your selected Basic Sum Assured in the Premium Amount Tables in Appendix 1.

\*\* Upon occurrence of Angioplasty and other invasive treatments for coronary artery disease, the Company will pay 10% of your basic sum assured, subject to a maximum of RM25,000 per life.

After the claim on Angioplasty and other invasive treatments for coronary artery disease:

- (a) the premium of this plan shall remain unchanged, and
- (b) any subsequent admitted claim will be reduced by the amount paid in respect of Angioplasty and other invasive treatments for coronary artery disease

Upon death of the life assured, 10% of your basic sum assured will be payable as bereavement benefit.

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

- The initial premium for this plan that you have to pay is RM <premium payable> <premium mode: Yearly, Half-Yearly, Quarterly or Monthly>. Please refer to the Premium Amount Tables in Appendix 1 for the subsequent premiums.
- Premium duration: Up to age 80 years next birthday or upon termination, whichever occurs first.

#### Notes:

- (a) Premium varies by attained age next birthday, gender, smoker status and the premium will increase as you get older.
- (b) Premium is non-guaranteed and the Company reserves the right to revise the premium on your policy anniversary by giving you at least 3 months' advance written notification. The revision, if any, will aim to reflect our claim experience or other justified circumstances. Such changes will be applicable to all policy owners regardless of their individual claims experience.
- (c) You can choose to pay your premium either yearly, half-yearly, quarterly or monthly.

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

There are no fees and charges for this plan.

### 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 such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period - the eligibility for Covered Event benefit will only start 30 days or 60 days (depending on the type of Covered Event) after the effective date or reinstatement date of your insurance policy, whichever is the later.
- Survival period - upon occurrence of any of the 45 Covered Events, the life assured has to survive for at least 7 days from the date of diagnosis for the Covered Event benefit to be payable.

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

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

You must submit claim form and the supporting documents for reimbursement of Eligible Expenses. For claims submission checklist and latest forms, please visit [greateasternlife.com/my](http://greateasternlife.com/my) to download the relevant documents.

**7. What are the major exclusions under this plan?**

- Any Covered Event that has existed prior to the Risk Commencement Date or the date of any reinstatement or during the waiting period, whichever is later.
- Any Covered Event which 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.
- Any Covered Event which 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.
- Any Covered Event (other than HIV Infection Due To Blood Transfusion, Full-blown AIDS and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in this Policy) which 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.
- Any Covered Event resulting directly from alcohol or drug abuse.

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

**8. Can I cancel my policy?**

Yes, you may cancel your policy by giving a written notice to the Company. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period of 30 days, your policy will lapse. This policy does not provide any surrender value. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford.

**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 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 *insuranceinfo* booklet available at [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)  
(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia)

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**11. Other similar types of cover available?**

You may contact the Company directly for other similar types of cover currently available.

**IMPORTANT NOTE:**

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU ARE ENCOURAGED TO APPOINT A NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

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

The information provided in this disclosure sheet is valid as at <dd/mm/yyyy>.