

SMART BABY SHIELD

Protect yourself and your bundle of joy from the very start
Lindungi diri dan bayi anda dari awal



Protect yourself and your bundle of joy from the very start

Welcoming a child into the world is surely the most precious of life's gifts. During the delicate months of pregnancy as well as infancy, every mother and her baby needs extra love, care and attention.

When you add Smart Baby Shield to your SmartProtect Junior, you and your baby can enjoy comprehensive protection while you are still expecting, and even after you deliver your little bundle of joy. Smart Baby Shield provides protection against the unexpected, hospitalisation benefits and additional features to help you both through this crucial period of life. With Smart Baby Shield, you can enjoy complete peace of mind to make this a time to cherish and remember.

Benefits at a glance



Greater assurance during pregnancy



Daily hospitalisation cash benefits



Protection against infectious diseases and congenital conditions



Critical protection for your newborn



Life protection against the unexpected



Protection against accidental death



Basic coverage against maternity cancer

Note: Terms and conditions apply.



Greater assurance during pregnancy

With Smart Baby Shield, you are assured against complications that may arise during your pregnancy. If you are diagnosed for the first time with any of the following pregnancy complications, you will receive a lump sum benefit of RM5,000:

1	Abruptio Placentae
2	Amniotic Fluid Embolism
3	Eclampsia
4	Placenta Increta/Percreta
5	Postpartum Haemorrhage requiring Hysterectomy
6	Acute Fatty Liver of Pregnancy
7	Disseminated Intravascular Coagulation (DIC)

If any of these complications is accompanied by Gestational Diabetes Mellitus (GDM), you will receive an additional 20% of the cash benefit.

Note: Terms and conditions apply.



Daily hospitalisation cash benefits

Smart Baby Shield provides you with financial security. Upon admission of the mother into the Intensive Care Unit (ICU) or High Dependency Unit (HDU) due to complications, a cash benefit of RM500 is payable for each day of admission, up to 1 month after delivery.

Additionally, a cash benefit of RM500 is payable for each day of admission, up to a maximum of 60 days, should your newborn be admitted to a hospital in the Neonatal Intensive Care Unit (NICU) or ICU or HDU at any time within the first year from the date of birth of your newborn.

Note: Terms and conditions apply.



Protection against infectious diseases and congenital conditions

Pregnancy and post-childbirth are vulnerable times for expecting mothers and their newborns. Smart Baby Shield offers you a valuable safety net by paying a lump sum benefit of RM1,000 should you or your newborn be diagnosed with any one of the following infectious diseases:

Upon diagnosis		Upon hospitalisation	
1	Severe Measles	1	Zika Virus
2	Severe Hand Foot Mouth Disease	2	Middle East Respiratory Syndrome Coronavirus (MERS-CoV)
3	Chikungunya Fever	3	Ebola
4	Typhoid Fever	4	Severe Acute Respiratory Syndrome (SARS)
5	Rabies	5	Influenza A – Avian Influenza A(H7N9) & A(H5N1)
		6	Nipah Virus Encephalitis
		7	Japanese Encephalitis
		8	Creutzfeldt-Jakob Disease
		9	Malaria
		10	Dengue Hemorrhagic Fever

You will also be reimbursed up to RM30,000 per year upon the hospitalisation of your child at any time up to the policy anniversary prior to the child's attained age of 5 years next birthday, due to any of the following congenital conditions:

1	Anal Atresia	11	Coarctation of the Aorta
2	Atrial Septal Defect	12	Cerebral Palsy
3	Congenital Cataract	13	Spina Bifida
4	Congenital Deafness	14	Oesophageal Atresia
5	Congenital Diaphragmatic Hernia	15	Trachea-oesophageal Fistula
6	Infantile Hydrocephalus	16	Cleft Lip and/or Cleft Palate
7	Tetralogy of Fallot	17	Down's Syndrome
8	Transposition of Great Vessel	18	Retinopathy of Prematurity
9	Truncus Arteriosus	19	Absence of Two Limbs
10	Ventricular Septal Defect		

Note: Terms and conditions apply.



Critical protection for your newborn

Smart Baby Shield has got you covered should your newborn require urgent care after birth. In the event your child is required to be placed in an incubator within 60 days of birth, you will receive a cash benefit of RM200 each day, up to a maximum of 60 days.

Furthermore, if your newborn is in need of Phototherapy Treatment for Neonatal Jaundice, a lump sum benefit of RM1,000 will be payable to you.

Note: Terms and conditions apply.



Life protection against the unexpected

Smart Baby Shield helps ease the financial burden on you and your loved ones should an unexpected loss of life occur. In the event of death of the mother due to complications from childbirth or pregnancy, prior to delivery and up to 1 month after delivery, you will receive a lump sum benefit of RM30,000.

Should death of the child occur during pregnancy, at delivery or up to 30 days after birth, a lump sum of RM5,000 and the total investment value (if any) will be payable to you.

Note: Terms and conditions apply.



Protection against accidental death

You never know when misfortune may strike and derail your most precious plans. To help secure the future for your loved ones, an accidental death benefit will be payable upon the death of the mother prior to delivery and up to 1 month after delivery.



Accidental Death
(Other than Public
Conveyance)

Accidental Death
(Public Conveyance*)

**Accidental death of the mother resulted while traveling in a public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for private travel); or while riding as a passenger in an elevator or in an electric lift or in consequence of the burning of any theatre or cinema, hotel or other public building in which the mother shall be present at the time of commencement of the fire.*

Note: Terms and conditions apply.



Basic coverage against maternity cancer

As an expectant mother, Smart Baby Shield will provide you with basic financial protection against cancer. Upon diagnosis of cancer in the expecting mother, a lump sum benefit of RM5,000 will be payable to support on you on the path to recovery.

Note: Terms and conditions apply.

Summary Table of Benefits

Cover for the Mother

Smart Baby Shield	Benefit Amount
1. Death of mother due to childbirth/ pregnancy complications: a. Prior to delivery, and b. Up to 1 month after delivery	RM30,000
2. Upon first ever diagnosis of any of the following pregnancy complications: a. Abruptio Placentae b. Amniotic Fluid Embolism c. Eclampsia d. Placenta Increta/Percreta e. Postpartum Haemorrhage requiring Hysterectomy f. Acute Fatty Liver of Pregnancy g. Disseminated Intravascular Coagulation (DIC) For the pregnancy complications listed above accompanied by Gestational Diabetes Mellitus (GDM), an additional 20% of the benefit above shall be payable.	RM5,000 + additional RM1,000 if accompanied by GDM
3. Hospitalisation benefit (due to childbirth complications) upon admission into ICU/HDU (up to 1 month after delivery)	RM500 per day
4. Maternity cancer benefit (waiting period of 30 days)	RM5,000
5. Infectious disease benefit upon occurrence of any one of the following infectious diseases: Upon diagnosis: a. Severe Measles b. Severe Hand Foot Mouth Disease c. Chikungunya Fever d. Typhoid Fever e. Rabies	RM1,000

Cover for the Mother (Cont'd)

Smart Baby Shield	Benefit Amount
Upon hospitalisation: a. Zika Virus b. MERS-CoV c. Ebola d. SARS e. Influenza A – Avian Influenza A (H7N9) & A(H5N1) f. Nipah Virus Encephalitis g. Japanese Encephalitis h. Creutzfeldt-Jakob Disease i. Malaria j. Dengue Hemorrhagic Fever	RM1,000
6. Accidental death benefit	RM30,000
7. Accidental death due to public conveyance	RM60,000

Summary Table of Benefits

Cover for the Child

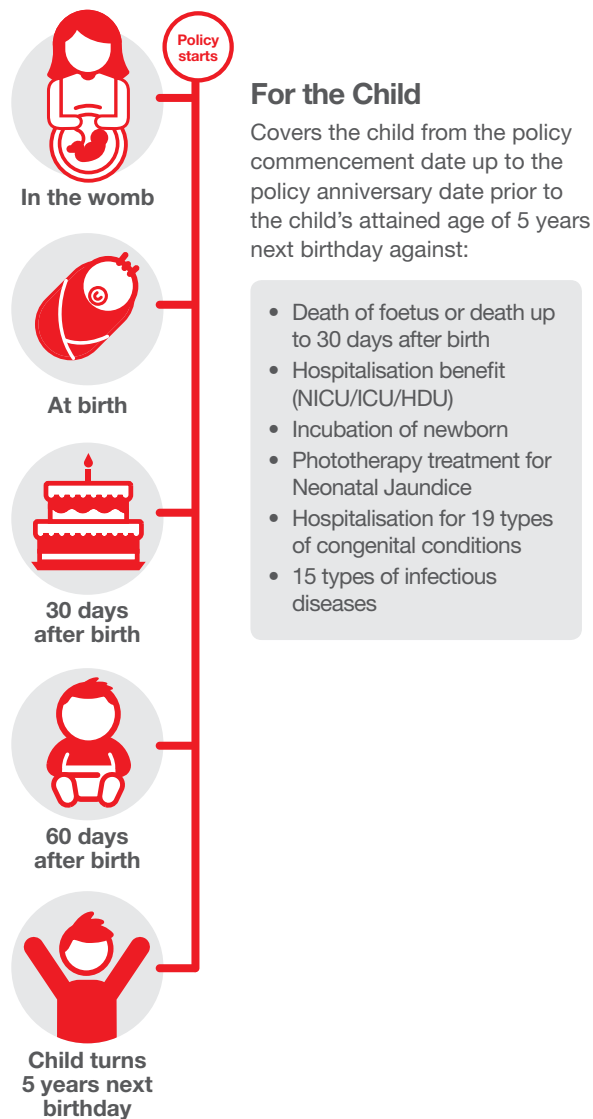
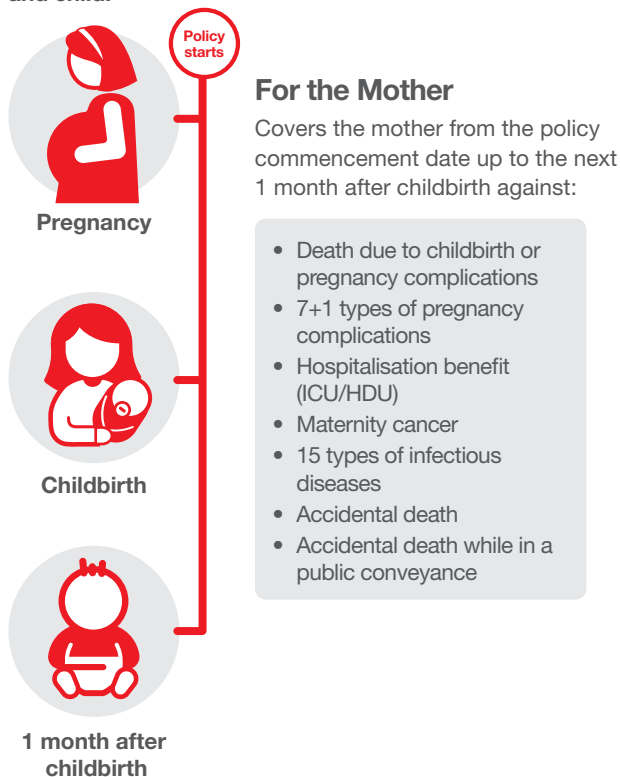
Smart Baby Shield	Benefit Amount
1. Death of child: a. Death of foetus, or b. From birth up to 30 days after the child's birth	RM5,000 + total investment value
2. Hospitalisation benefit: Admitted to a hospital in the Neonatal Intensive Care Unit (NICU) or Intensive Care Unit (ICU) or High Dependency Unit (HDU) at any time within the first year from the date of birth of the life assured, up to a maximum of 60 days.	RM500 per day
3. Incubation of newborn	RM200 per day
<i>Note: The Company will only pay the higher of either the hospitalisation benefit or incubation of the newborn.</i>	
4. Phototherapy treatment for Neonatal Jaundice of specific severity	RM1,000
5. Reimbursement for hospitalisation due to congenital conditions: a. Anal Atresia b. Atrial Septal Defect c. Congenital Cataract d. Congenital Deafness e. Congenital Diaphragmatic Hernia f. Infantile Hydrocephalus g. Tetralogy of Fallot h. Transposition of Great Vessel i. Truncus Arteriosus j. Ventricular Septal Defect k. Coarctation of the Aorta l. Cerebral Palsy m. Spina Bifida n. Oesophageal Atresia o. Trachea-oesophageal Fistula p. Cleft Lip and/or Cleft Palate q. Down's Syndrome r. Retinopathy of Prematurity s. Absence of Two Limbs	Up to RM30,000 per year

Cover for the Child (Cont'd)

Smart Baby Shield	Benefit Amount
6. Infectious disease benefit upon occurrence of any one of the following infectious diseases: Upon diagnosis: a. Severe Measles b. Severe Hand Foot Mouth Disease c. Chikungunya Fever d. Typhoid Fever e. Rabies Upon hospitalisation: a. Zika Virus b. MERS-CoV c. Ebola d. SARS e. Influenza A – Avian Influenza A (H7N9) & A(H5N1) f. Nipah Virus Encephalitis g. Japanese Encephalitis h. Creutzfeldt-Jakob Disease i. Malaria j. Dengue Hemorrhagic Fever	RM1,000

Overview of the benefits

An example of the Smart Baby Shield journey for mother and child:



Note: Terms and conditions apply.

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ICU: Intensive Care Unit

HDU: High Dependency Unit

NICU: Neonatal Intensive Care Unit

Insurance Charge Table for Smart Baby Shield

Age Next Birthday	1st Month (RM)	MDD after EDD* (RM)	Total (RM)
19	540	540	1,080
20	541	541	1,082
21	541	541	1,082
22	541	541	1,082
23	541	541	1,082
24	541	541	1,082
25	542	542	1,084
26	542	542	1,084
27	542	542	1,084
28	542	542	1,084
29	542	542	1,084
30	543	543	1,086
31	544	544	1,088
32	545	545	1,090
33	545	545	1,090
34	546	546	1,092
35	547	547	1,094
36	548	548	1,096
37	549	549	1,098
38	550	550	1,100
39	551	551	1,102
40	553	553	1,106
41	553	553	1,106
42	554	554	1,108
43	555	555	1,110
44	555	555	1,110
45	555	555	1,110

*MDD after EDD: Monthly Due Date after Expected Due Date.

Insurance charges will be deducted in two instalments where the first charge is at policy inception (Date of Commencement) and the second charge is on the next Monthly Due Date following the Expected Due Date.

The insurance charges above will be charged according to the mother's attained age next birthday. The insurance charges are non-guaranteed and may be revised from time to time. Upward revision of insurance charges, if any, will be done on your policy anniversary and the Company will notify you in writing at least thirty days before the revision takes place.

Frequently Asked Questions

Q: Who can apply?

Life Assured	Entry Age	
	Minimum	19 years next birthday
Mother	Maximum	45 years next birthday
	Minimum	13 weeks of gestation
Child	Maximum	35 weeks of gestation

Note:

- i. Mothers carrying twins or more will not be eligible for this product.
- ii. Terms and conditions apply.

Q: How long will I be covered by this rider?

Life Assured	Coverage Term
Mother	Up to 1 month after childbirth
Child	Up to the policy anniversary prior to the child's attained age of 5 years next birthday

Q: How much premium do I have to pay?

A: You don't need to pay premiums for these unit deducting riders. However, you may be required to pay additional premiums to ensure overall policy sustainability.

Q: Will I be entitled to tax benefits?

A: Benefits received from Smart Baby Shield 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 the final decision of the Inland Revenue Board.

Exclusions and Limitations

The Company will not pay any benefit under Smart Baby Shield as a result of, including any of the following, whether directly or indirectly:

Exclusion for the mother:

- Pre-existing conditions
- Is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
- Is resulted from the mother committing, attempting or provoking an assault or a felony or from any violation of law by the mother; or
- Is caused while under the influence of alcohol or drugs unless taken as prescribed by a doctor. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - 35mcg of alcohol per 100ml of breath
 - 80mg of alcohol per 100ml of blood
 - 107mg alcohol per 100ml of urine; or
- Is 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 mother to undergo a blood test for HIV as a condition precedent to acceptance of any claim; or
- Is resulted from mother choosing to have a termination of pregnancy other than for medical reasons; or
- Is caused by any complications resulting from fertility treatment including in-vitro fertilisations; or
- Is caused by any unlawful, criminal or deliberate act or failure to act; or
- Is resulted from war, whether declared or undeclared.

Exclusion for the child:

- Is caused by usage of drugs unless taken as prescribed by a doctor.
- Is 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; or
- Is caused by any complications resulting from fertility treatment including in-vitro fertilisations; or
- Is caused by any unlawful, criminal or deliberate act or failure to act; or
- Is resulted from war, whether declared or undeclared.

Additionally, no payment of benefits will be made for accidental death for any injury which occurs prior to delivery and 1 month after delivery and resulting in loss suffered, as a result of, including any of the following, whether directly or indirectly:

1. Suicide, attempted suicide or self-inflicted injuries, while sane or insane;
2. 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;
3. 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;
4. From the action of any armed forces, or from accident or violence arising by reason of the existence of a state of armed conflict;
5. 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;
6. As a result of the mother committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the mother or resistance to arrest;
7. While under the influence of alcohol or drugs unless taken as prescribed by a physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
 - a. 35mcg of alcohol per 100ml of breath
 - b. 80mg of alcohol per 100ml of blood
 - c. 107mg alcohol per 100ml of urine;
8. 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 specialised 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 mother would or could earn income or remuneration from engaging in such activity;
9. From childbirth, pregnancy and/or any complications thereof;
10. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the process of nuclear fission or from any nuclear weapons materials; or
11. From the mother engaging in commando or bomb disposal duties/training.

Important Notices

Smart Baby Shield are two unit deduction riders attachable to selected regular premium investment-linked insurance plans.

These plans are insurance products that are tied to the performance of the underlying assets, and are not pure investment products such as unit trusts.

The insurance charge to be imposed will be deducted from the total investment value of your policy. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charges. However, there is a possibility of the policy lapsing when the required charges, including rider charges, exceed the total investment value of the fund units available.

You can attach Smart Baby Shield to Smart**Protect** Junior only. Both riders under this plan must be attached together; should one of the riders be terminated, the other rider will be terminated as well.

You should satisfy yourself that these riders 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 these riders are cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charges after net of expenses incurred for the medical examination, if any. If you switch your policy/rider from one company to another, or if you exchange your current policy/rider with another policy/rider within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy/rider switching or replacement.

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, consumer education booklet on Medical and Health Insurance (MHI) and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations 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 Life Planning Advisor or Customer Service Careline at 1300-1300 88.

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10200 Penang

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Negeri Sembilan

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34000 Taiping, Perak

Tawau

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HEAD OFFICE / IBU PEJABAT / 总公司

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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.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) dilisenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。