

Great Eastern

GREAT TERM DIRECT FAQ

PRODUCT INFORMATION

1. **What is Great Term Direct?**

Great Term Direct is a non-participating term plan with guaranteed renewal until 80 years next birthday.

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

- Bereavement Benefit
- Death Benefit
- Total and Permanent Disability (TPD) Benefit

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

This product is suitable if you are looking for a non-participating term plan that provides coverage in the event of death or Total and Permanent Disability (“TPD”). 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 TERM DIRECT

1. **Who can purchase?**

- Individuals aged 18 to 60 years next birthday
- A Malaysian citizen residing in Malaysia (Malaysian PR is excluded), 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. Full eligibility checklist is available on our website at 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. No intermediaries are involved in the sales or marketing of Great Term Direct.

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

You need to upload soft copies of 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 Term Direct plan subject to the maximum aggregate coverage amount of RM500,000 per life.

COVERAGE

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

There are 5 Basic Sum Assured options for you to choose - RM100,000, RM200,000, RM300,000, RM400,000 and RM500,000.

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

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

3. **What happens in the event of death during the policy’s term?**

Your loved ones will receive an upfront amount of RM5,000 from the Basic Sum Assured as Bereavement Benefit. The balance of the Basic Sum Assured will be payable in one lump sum as Death Benefit after deduction of Bereavement Benefit.

4. **What happens if Total & Permanent Disability (TPD) occurs?**

If TPD occurs prior to age 65 years next birthday, you will receive the Basic Sum Assured in accordance with the TPD provisions of your policy.

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. The premiums are to be paid up to 80 years next birthday. Premium varies by attained age next birthday, gender, smoker status and the premium 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 even monthly by credit card or debit card (issued by local banks).

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

You have 30-days 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.

4. **Will I receive any notification if there is a revision of premium for my policy?**

No, you may check on the revised premium based on your attained age in your policy document.

EXCLUSIONS

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

No benefit is payable under the following circumstances:

- Death during the first policy year from the risk commencement date or from the date of any reinstatement of the policy, whichever is later, as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.

The exclusions highlighted here are not exhaustive. Full details are available in the 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@greateasternlife.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 login to [e-Connect](#) and select **My Service Request** tab to use the online policy servicing for change of payment method/frequency 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 [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 trustee by filling up [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 present to 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 sum assured?**

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

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

Your policy can be reinstated within 3 months from the lapsed date with no underwriting required. Please pay the outstanding payment/s inclusive of interest (if any) within 3 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 login to [e-Connect](#) and select **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?**

Documents required vary according to type of claims. Click [here](#) for a step by step guide on making a claim.