

# EasyIncome Shield FAQ

## FREQUENTLY ASKED QUESTIONS (FAQ)

### A. PRODUCT INFORMATION

#### 1. What is EasyIncome Shield?

EasyIncome Shield is a non-renewable group term assurance exclusively offered to eligible Shopee users that provides critical illness benefit, accidental death benefit, or accidental total and permanent disability benefit. This product also provides a daily hospital income benefit in the event the Life Assured is hospitalised due to accident.

This Policy is underwritten by Great Eastern Life Assurance (Malaysia) Berhad.

The Master Policyholder is Shopee Mobile Malaysia Sdn Bhd ("Shopee").

For the avoidance of doubt, the term "Critical Illness" shall have the same meaning as the term "Covered Event" as defined in the Master Policy Contract.

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

Please refer to the Schedule of Benefits on the sum assured for each of the benefits as set out below:

Benefits	Sum Assured (RM)		
	Plan 1	Plan 2	Plan 3
<b>Critical Illness Benefit</b> In the event the Life Assured is diagnosed for any one of the following Covered Events, the Sum Assured will be payable in one lump sum: <ul style="list-style-type: none"> <li>• Blindness</li> <li>• Coma</li> <li>• Deafness</li> <li>• Loss of Speech</li> <li>• Major Head Trauma</li> </ul>	10,000	10,000	10,000
<b>Accidental Death Benefit</b> Upon death of the Life Assured due to accident during the coverage period and the death occurs within ninety (90) days from the same accident, the Sum Assured will be payable in one lump sum.	20,000	20,000	20,000
<b>Accidental Total and Permanent Disability (TPD) Benefit</b> Upon TPD of the Life Assured due to accident during the coverage period and the diagnosis of TPD occurs within ninety (90) days from the same accident, the Sum Assured will be payable in one lump sum.	10,000	10,000	10,000
Benefits	Amount of Benefits (RM)		
	Plan 1	Plan 2	Plan 3
<b>Daily Accidental Hospital Income Benefit</b> If the Life Assured is hospitalised due to accident during the coverage period, a daily hospital income will be payable for each day of hospitalisation.	100 daily, subject to a limit of 5 days for the period of insurance	100 daily, subject to a limit of 10 days for the period of insurance	100 daily, subject to a limit of 20 days for the period of insurance

Note: Terms and conditions apply.

### B. PURCHASING EasyIncome Shield

#### 1. How do I become eligible for this Coverage?

This is a coverage exclusively offered to eligible Shopee users who have fulfilled the eligibility requirements as follows:

- a) entry age between eighteen (18) years next birthday and fifty-nine (59) years next birthday; and
- b) holds a Malaysian citizenship or permanent residency in Malaysia.
- c) successfully completed the registration for this coverage on the registration website.

#### 2. How can I purchase EasyIncome Shield?

Please refer to the following steps on how to purchase and register for **EasyIncome Shield**:

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- Step 1: You must fulfil the eligibility requirements. Select to purchase **EasyIncome Shield** in the Shopee App and complete the purchase. After completion of payment, you will receive an e-voucher code and a URL link in the Shopee App. You need to activate your coverage with the e-voucher code given within two (2) weeks from the date of purchase.
- Step 2: To activate your coverage, click on the URL link given and you will be redirected to the registration website. Key in the e-voucher code and your personal details, and complete the registration for your **EasyIncome Shield** coverage through the website. You must disclose all material facts and state your age correctly.
- Step 3: Once you have successfully activated your **EasyIncome Shield** coverage, you will receive a confirmation email with the relevant documents from the Company, within one (1) to three (3) business days.

### 3. Do I need to undergo for any medical check-up before I can purchase EasyIncome Shield?

No medical check-up is required from you.

### 4. Can I get this coverage without registering for the EasyIncome Shield coverage via the Shopee App?

No, the EasyIncome Shield coverage can only be purchased via the Shopee App, and must be activated via the URL link provided upon successful purchase.

### 5. Can I cancel the EasyIncome Shield coverage?

You may cancel your coverage within fifteen (15) days of receipt of the notification of coverage by the Company to you and you shall be entitled to a full refund of premium provided that no claim has been admitted under your coverage. In addition, you may email to us directly at [GreatAssist@greasternlife.com](mailto:GreatAssist@greasternlife.com) for the cancellation request of your coverage at any time. However, you will not be entitled to a refund of premium for cancellation after the fifteen (15) days free look period and you will continue to be covered for the remainder of the coverage period.

### 6. For general enquiries and policy related enquiries, what are the contact details?

For general or policy related enquiries about the product, you can email us at [GreatAssist@greasternlife.com](mailto:GreatAssist@greasternlife.com).

### 7. How will my personal data be processed?

Upon your agreement to purchase and register for this product, your information will be sent through a secured channel to Great Eastern Life Assurance (Malaysia) Berhad for further processing in accordance with the regulation of Personal Data Protection Act 2010. For more information on the Personal Data Protection Notice, kindly visit: <https://www.greasternlife.com/my/en/terms-and-conditions.html?tab=8>.

### 8. Can I buy this plan through agent?

No, this plan can only be purchased via the Shopee App.

### 9. Can I make changes to my risk commencement date after I make the purchase?

No, you are not allowed to amend your risk commencement date once you have purchased and activated the coverage under this Policy.

## C. COVERAGE

### 1. What is the coverage period?

The coverage periods for each plan are as follows:

Entry Age Next Birthday	Period of Insurance		
	Plan 1	Plan 2	Plan 3
18 – 59	3 months, non-renewable	6 months, non-renewable	12 months, non-renewable

### 2. When will my EasyIncome Shield coverage commence?

Your coverage will commence and end in accordance with the dates as notified in the confirmation email that will be communicated to you upon successful activation of coverage.

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### 3. Will I be informed once my coverage has commenced?

Yes, the Company will inform you of the commencement date of your coverage once you have successfully completed activated your EasyIncome Shield coverage, by sending a confirmation email to you with your coverage details contained therein.

### 4. Will I be allowed to have more than one (1) EasyIncome Shield coverage at any one time?

Each Life Assured is only allowed to be covered under one (1) Assurance at a time under this Policy. In the event that the Life Assured is covered under more than one (1) Assurance under this Policy, the Company will consider the Life Assured to be insured under the Assurance first issued.

## D. PREMIUM

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

You are required to pay the premium in accordance with the Schedule of Premium below.

Entry Age Next Birthday	Single Premium (RM)		
	Plan 1	Plan 2	Plan 3
18 – 59	15.90	30.90	60.00

### 2. How can I pay the premium for EasyIncome Shield?

You may pay your premium for this coverage via debit/credit card, online banking, ShopeePay e-wallet or any other payment method available in the Shopee App.

### 3. Are there additional charges/fees for this coverage?

The premium payable is inclusive of seven point four two percent (7.42%) distribution related expenses. No commission is payable.

## E. BENEFIT

### 1. What are the benefits provided under EasyIncome Shield coverage?

Upon occurrence of any one of the Critical Illnesses, Accidental Death, or Accidental Total and Permanent Disability, subject to fulfilment of the conditions stated in the Policy, the sum assured will be payable in one lump sum to life assured/nominee(s) in accordance with the limits stated in the Schedule of Benefits. This product also provides Daily Accidental Hospital Income Benefit, subject to the terms and conditions of the Master Policy Contract and the limits stated in the Schedule of Benefits. Please refer to the Master Policy Contract for more information.

## F. EXCLUSIONS

### 1. What are the circumstances of events excluded under this coverage?

You may refer to the list of exclusions for Critical Illness Benefit, Accidental Death Benefit, Accidental Total and Permanent Disability Benefit and Daily Accidental Hospital Income Benefit in the Product Disclosure Sheet. Please refer to the Master Policy Contract for the full list of exclusions.

## G. POLICY SERVICING

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

Once you have successfully activated your EasyIncome Shield coverage, you will receive an email confirmation together with your coverage details including Master Policy Contract, Policy Information Statement, Product Disclosure Sheet (PDS), and Frequently Asked Questions (FAQ) to your registered email address for your reference.

### 2. If I were to cancel my EasyIncome Shield coverage, will I be entitled to any cash surrender value?

EasyIncome Shield is a pure protection coverage and does not provide any cash surrender value.

### 3. How can I contact Great Eastern Life Assurance (Malaysia) Berhad if I have any queries?

For general and policy related enquiries, you can email us directly at [GreatAssist@greateasternlife.com](mailto:GreatAssist@greateasternlife.com).

### 4. What do I need to do if there are changes to my contact details/personal details after I have activated the EasyIncome Shield coverage?

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Kindly ensure that all your personal details are complete and accurate when activating your coverage. You will need to update the Company if there are any changes to your personal details after you have activated the EasyIncome Shield coverage and provide your specimen signature (if you have not done so) by filling up the Request For Person Changes Form. You may mail the form to our Head Office or any of our branches as listed in the Company's website at <https://www.greasternlife.com/my/en/personal-insurance/get-help/customer-service.html#eforms>. Alternatively, you can submit your Request For Person Changes Form via **physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

### H. **NOMINATION**

#### 1. **How can I nominate a nominee or beneficiary?**

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. You can download the Nomination Form via the link provided in the confirmation email.

Alternatively, you can submit your Nomination Form via **physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

#### 2. **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.

### I. **CLAIM**

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

You must submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to the types of claims. For help on claims submission, please refer to the Company's website at <https://www.greasternlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the claims documents. For this coverage, there are four (4) claim options to choose from:

- i) If you are claiming for **Critical Illness Benefit**, please select "Living Assurance Claim" under the drop down list and provide all the documents required for this type of claim;
- ii) If you are claiming for **Accidental Death Benefit**, please select "Death Claim" under the drop down list and provide all the documents required for this type of claim.
- iii) If you are claiming for **Accidental Total and Permanent Disability Benefit**, please select "Total and Permanent Disability Claim" under the drop down list and provide all the documents required for this type of claim.
- iv) If you are claiming for any of the **Daily Accidental Hospital Income Benefits**, please email us directly at [GreatAssist@greasternlife.com](mailto:GreatAssist@greasternlife.com) for more information on the claims submission process and for a copy of the claim form.

You can submit your Claim Form and supporting documents via **mail or physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 50450, Kuala Lumpur.

The term "the Company" refers to Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A)).

If there is any discrepancy in this document, the benefits, terms and conditions stated in the Master Policy Contract shall prevail.