

EasyProtect FAQ

FREQUENTLY ASKED QUESTIONS (FAQ)

A. **PRODUCT INFORMATION**

1. **What is EasyProtect?**

EasyProtect is a one (1) week non-renewable group term assurance that provides coverage to the Life Assured for covered critical illnesses, accidental death and accidental death while travelling in a private or public conveyance.

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 as set out below:

Benefits	Sum Assured (RM)
Critical Illness Benefit 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"> • Coma • Major Head Trauma 	15,000
Accidental Death Benefit Upon death of the Life Assured due to accident during the coverage period, the Sum Assured will be payable in one lump sum.	15,000
Accidental Death Benefit While Travelling in a Private Conveyance Benefit Upon death of the Life Assured due to accident while travelling in a private conveyance in Malaysia during the coverage period, the Sum Assured will be payable in one lump sum.	30,000
Accidental Death Benefit While Travelling in a Public Conveyance Benefit Upon death of the Life Assured due to accident while travelling in a public conveyance during the coverage period, the Sum Assured will be payable in one lump sum.	45,000

Note: Terms and conditions apply.

B. **PURCHASING EasyProtect**

1. **How do I become eligible for this coverage?**

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

- a) entry age between eighteen (18) years next birthday to sixty-nine (69) years next birthday;
- b) holds a Malaysian citizenship or permanent residency in Malaysia; and
- c) successfully completed the registration for this coverage on the Shopee app.

2. **How can I purchase EasyProtect?**

You must fulfil the eligibility requirements and complete the registration for this coverage on the Shopee app.

3. **Do I need to undergo any medical check-up before I am covered?**

No medical check-up is required from you.

4. **Can I get this coverage without registering for the EasyProtect coverage on the Shopee app?**

No. The EasyProtect coverage can only be purchased by registering on the Shopee app.

5. **Can I cancel the EasyProtect 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

EasyProtect FAQ

your coverage. You may email to us directly at GreatAssist@greatasteasternlife.com for the cancellation request of your coverage at any time.

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@greatasteasternlife.com.

7. How will my personal data be processed?

Upon your agreement to be covered under this plan, 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 our Personal Data Protection Notice, kindly visit: <https://www.greatasteasternlife.com/my/en/terms-and-conditions.html?tab=8>

8. Can I buy this plan through an agent?

No, this plan can only be purchased on the Shopee app.

9. Can I make changes to my risk commencement date after I have purchased the coverage?

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

C. COVERAGE

1. What is the coverage period?

The coverage period is for a period of one (1) week.

2. When will my coverage commence?

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

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 the registration for this EasyProtect coverage, by sending you a confirmation notification email to you with your coverage details contained therein.

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

Each Life Assured is only allowed to purchase one (1) Assurance at a time under this Policy.

D. PREMIUM

1. How much premium do I have to pay?

You are required to pay RM2.50 for your EasyProtect coverage.

2. How can I pay for the premium for this EasyProtect coverage?

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. BENEFITS

1. What are the benefits provided under this coverage?

In the event of diagnosis of any one of the covered critical illnesses, accidental death or accidental death while travelling in a private or public conveyance, subject to fulfilment of the conditions stated in the Master Policy Contract, the Company will pay the respective sum assured in one lump sum to the Life Assured/nominee(s) in accordance with the limits stated in the Schedule of Benefits. Please refer to the Master Policy Contract for more information.

EasyProtect FAQ

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 Death While Travelling in a Private Conveyance Benefit and Accidental Death While Travelling in a Public Conveyance 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 registered for the EasyProtect coverage, you will receive a confirmation email together with your coverage details including the Master Policy Contract, Policy Information Statement, Product Disclosure Sheet (PDS), and Frequently Asked Questions (FAQ) to your registered email address for your further reference.

2. **If I were to cancel my EasyProtect coverage, will I be entitled to any cash surrender value?**

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

3. **How can I contact the Company if I have any queries?**

For general and policy related enquiries, you can email us directly at GreatAssist@greatasteernlife.com

4. **What do I need to do if there are changes to my contact details/personal details after I have purchased the EasyProtect coverage?**

Kindly ensure that all your personal details are complete and accurate prior to your purchase. You will need to update the Company if there are any changes to your personal details after you have purchased the EasyProtect coverage and provide your specimen signature (if you have not do 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.greatasteernlife.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 duly completed 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.greatasteernlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the claims documents. For this coverage, there are two (2) 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, Accidental Death While Travelling in a Private Conveyance Benefit or Accidental Death While Travelling in a Public Conveyance Benefit**, please select "Death Claim" under the drop down list and provide all the documents required for this type of claim.

EasyProtect FAQ

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.