

Product Disclosure Sheet

Notes: Please read this Product Disclosure Sheet before you decide to purchase this product. 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 : EasyProtect
 Name of Master Policyholder : Shopee Mobile Malaysia Sdn Bhd ("Shopee")
 Date of Quotation : 18 January 2021

1. What is this product about?

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 is a non-participating term protection plan.

2. What are the covers/benefits provided?

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 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 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:

- a) The above coverage is valid for one (1) week only.
- b) The maximum coverage age for any one Life Assured under this Policy is age seventy (70) years next birthday.
- c) The Risk Commencement Date will commence and end on the date as notified by the Company to the Life Assured.
- d) Each Life Assured is only allowed to purchase one (1) Assurance at a time under this Policy.
- e) The above coverage does not provide any cash surrender value.
- f) Upon death of the Life Assured due to Accident, Company shall only be liable to pay either Accidental Death Benefit, Accidental Death While Travelling in a Private Conveyance Benefit or Accidental Death While Travelling in a Public Conveyance Benefit, at any one time.
- g) 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.
- h) The term "Private Conveyance" means a licensed vehicle authorised by the authority in the geographical area (limited to individual private vehicles and fare-paying passenger transport chartered for private travel including taxi, hired car or any form of e-hailing private vehicles), but excludes vehicle types such as motorcycles, scooters, bicycles/e-bicycles or bikes/e-bikes.
- i) The term "Public Conveyance" means a licensed commercial airline operating on a regular scheduled route or a commercially licensed public transportation (limited to vehicles and trains that are operating on the road and railway only) over an established route with regular schedule such as bus, train or monorail. Cable car, taxi, hired car or any form of transport chartered for private travel are excluded.

Note: Terms and conditions apply. Please refer to the Master Policy Contract for the full terms and conditions.

3. How much premium do I have to pay?

Please refer to the Schedule of Premium as set out below:

Entry Age Next Birthday of Life Assured	Single Premium* (RM)
18 – 69	2.50

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Note:

- a) The Company reserves the right to revise the premium by giving you at least ninety (90) days advance notification. Any revision of the premium rates shall take effect immediately upon renewal of the Policy. Save for the foregoing, the Company reserves the right to vary all other policy conditions subject to the terms and conditions in the Master Policy Contract, by giving the Policyholder thirty (30) days advance written notice, and any such amendment shall take effect upon renewal. The premium rate is not guaranteed and subject to review by the Company.
- b) Revision to the premium rate, if any, will aim to reflect our actual claim experience or other justified circumstances.

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

The premium payable is inclusive of seven point four two percent (7.42%) distribution related expenses (RM0.19). No commission is payable.

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 which the Company may require and state your age correctly.
- **Free look period** - You are given free look period of fifteen (15) days, whereby you may terminate 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.
- **Eligibility** – You must hold a Malaysian citizenship or permanent residency in Malaysia, aged between eighteen (18) years next birthday and sixty-nine (69) years next birthday and have successfully completed the registration for this coverage on the Shopee app. Entry age next birthday refers to your attained age next birthday on the Risk Commencement Date as notified by the Company.
- **Survival period** – Upon occurrence of any of the covered events, the Life Assured must survive for a period of at least three (3) months for Major Head Trauma and thirty (30) days for Coma from the date of diagnosis of the covered event for the Critical Illness Benefit to be payable.
- You are not allowed to change the Risk Commencement Date once the coverage is in force.
- Notification of a claim should be made immediately within the time frame stipulated in the terms and conditions of the Master Policy Contract.

Note: This list is non-exhaustive. Please refer to the Master Policy Contract for full terms and conditions.

6. Can I cancel my coverage?

You may email us directly at GreatAssist@greateasternlife.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.

7. What are the major exclusions under this plan?

Critical Illness Benefit

No Critical Illness Benefit shall be payable if the covered event of the Life Assured resulted directly or indirectly from:

- has existed prior to or on the Risk Commencement Date;
- is caused directly or indirectly by self-inflicted injuries, while sane or insane;
- is resulted from war;
- engagement in aerial flights other than on a licensed commercial airline operating on a regular scheduled route;
- is caused directly or indirectly by AIDS; or
- is diagnosed directly or indirectly due to congenital defect or disease.

Accidental Death Benefit

No Accidental Death Benefit shall be payable if the accidental death of the Life Assured resulted directly or indirectly from:

- suicide or self-inflicted injuries, while sane or insane;
- mental disorder;
- mosquito bite which lead to infectious diseases;
- active duty in armed forces;
- engagement in aerial flights other than on a licensed commercial airline operating on a regular scheduled route;
- while under the influence of alcohol or drugs;
- hazardous sports;
- childbirth, pregnancy; or
- ionising radiation.

Accidental Death While Travelling in a Private Conveyance Benefit

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No Accidental Death While Travelling in a Private Conveyance Benefit shall be payable if the accidental death of the Life Assured resulted directly or indirectly from:

- suicide or self-inflicted injuries, while sane or insane;
- mental disorder;
- active duty in armed forces;
- engagement in aerial flights other than on a licensed commercial airline operating on a regular scheduled route;
- while under the influence of alcohol or drugs;
- hazardous sports;
- childbirth, pregnancy;
- ionising radiation;
- while riding on motorcycles, scooters, bicycles/e-bicycles or bikes/e-bikes; or
- while travelling outside the territory of Malaysia.

Accidental Death While Travelling in a Public Conveyance Benefit

No Accidental Death While Travelling in a Public Conveyance Benefit shall be payable if the accidental death of the Life Assured resulted directly or indirectly from:

- suicide or self-inflicted injuries, while sane or insane;
- mental disorder;
- active duty in armed forces;
- engagement in aerial flights other than on a licensed commercial airline operating on a regular scheduled route;
- while under the influence of alcohol or drugs;
- hazardous sports;
- childbirth, pregnancy;
- ionising radiation;
- while riding as a passenger in an elevator or in electric lift, or in consequence burning of any theatre or cinema, hotel or other public building;
- if the injury or death as result of an accident while travelling in a private conveyance; or
- while riding as a passenger in a cable car.

Note: This list is non-exhaustive. Please refer to the Master Policy Contract for the full list of exclusions.

8. How do I make a claim?

Submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to types of claims. Please visit our website <https://www.greasternlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the claims documents.

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 that all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

Should you require additional information about life insurance and medical and health insurance, please refer to the relevant *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance' at www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD (198201013982 (93745-A))

Head Office : Menara Great Eastern, Level 19
303, Jalan Ampang
50450 Kuala Lumpur.

E-mail : GreatAssist@greasternlife.com

SHOPEE MOBILE MALAYSIA SDN BHD (201501009497 (1134832-W))

Head Office : Level 25, South Point Tower
Lingkar Syed Putra, Mid Valley City
59200 Kuala Lumpur.

11. Other similar types of cover available?

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

IMPORTANT NOTE:

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YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THE POLICY IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 18 January 2021.

Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A)) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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