

EASYCAREPLUS

An affordable Group Insurance term protection plan



**Great
Eastern**

A member of the OCBC Group

An affordable Group Insurance term protection plan

Discover an alternative to help secure you and your family from financial stress during times of need with EasyCarePlus.

EasyCarePlus provides affordable protection for a defined period of time especially when insurance needs are high but the budget is limited. The plan offers protection against loss of life and Total Permanent Disability with a reasonably low premium payment of RM10.00 per month.

Let us help reduce your financial concerns. It's just another way we can help you and your family to LIVE GREAT.

Benefits at a glance

- Affordable premium
- Death or Total and Permanent Disability (TPD) Benefit
- Accidental Death Benefit
- Easy application

Note: Terms and conditions apply.

Affordable premiums

Coverage till the age of 60 years next birthday with affordable premium of RM10.00 per month.

Note: Terms and conditions apply.

Death or Total and Permanent Disability (TPD) Benefit

In the event of death or in the event of TPD, the Sum Assured will be payable in one lump sum.

Note: Terms and conditions apply.

Accidental Death Benefit

In the event of death due to accidental cause, an additional amount of 100% of the Sum Assured will be payable.

Note: Terms and conditions apply.

Easy application

It is easy to apply for EasyCarePlus, with only a simple health declaration required. Reinstatements are subject to the submission of health warranty. All insurance applications are subject to Great Eastern Life's underwriting and acceptance.

Note: Terms and conditions apply.

Summary Table of Coverage & Benefits

No.	Benefits	Entry Age Next Birthday	
		18 – 40 years	41 – 59 years
		Sum Assured (RM)	Sum Assured (RM)
1	Death Benefit	RM40,000	RM15,000
2	Total and Permanent Disability (TPD) Benefit	RM40,000	RM15,000
3	Additional Death Benefit due to accidental cause	RM40,000	RM15,000

Note:

- (i) Sum Assured shall remain level throughout the policy term.
- (ii) Entry age next birthday refers to the attained age next birthday of each Life Assured on the Risk Commencement Date.

Frequently Asked Questions

Q: Who is eligible to be covered?

A: Members of companies or organisation and legal spouse of members who holds a Malaysian citizenship or permanent residency in Malaysia between the age of eighteen (18) years next birthday to fifty-nine (59) years age next birthday. Members and spouse of members are allowed to purchase one (1) Assurance each only at any time under this Policy.

Q: How much are the premiums payable?

A: RM10.00 per member per month. Premium is not guaranteed and we reserve the right to revise the premium by giving the Policyholder thirty (30) days advance notice.

Q: What are the available premium payment methods?

A: Members can opt for automatic premium remittance via salary deduction or bank deduction.

Q: What are some of the exclusions of the plan?

- A: No benefit is payable under the following circumstances:
- Death within one (1) year from the Risk Commencement Date or from the date of reinstatement of a Certificate of Assurance, whichever is the later, as a result of suicide, while sane or insane.
 - TPD which :
 - o has existed prior to or on the Risk Commencement Date or on the date of reinstatement of a Certificate of Assurance, whichever is the later ; or
 - o is resulted from committing, attempting or provoking an assault or a felony or from any violation of the law by the Life Assured; or
 - o is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
 - o is caused by bodily injury sustained as a result of parachuting or sky-diving, or 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; or
 - o is resulted from war, whether declared or undeclared.

- Accidental Death due to:
 - o self-inflicted injuries or any attempt thereat, while sane or insane.
 - o insurrection, terrorism, war (declared or undeclared) or any warlike operations or military or naval service under orders for warlike operations.
 - o participation in a strike, riot or civil commotion or committing an assault or felony.
 - o 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.
 - o hunting, mountaineering, racing in any form (other than on foot), winter sports and scuba-diving.
 - o any form of radioactivity or radiation.
 - o influence of alcohol and drugs.

Note : The exclusions highlighted here are not exhaustive. Full details are available in the policy contract.

Q: How do I make a claim?

A: Documents required vary according to type of claims. For help on claims submission please refer to your servicing agent or you can contact our customer service officer at 03-4813 3818 for further assistance.

Making a nomination

The purpose of having life insurance is to help ensure that your loved ones are financially protected should death happen to you. As such you are advised to nominate an individual to receive the policy monies upon your death.

Important Notices

EasyCarePlus is a yearly renewable group insurance term plan which expires at age sixty (60) years next birthday. 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. A free-look period of fifteen (15) days is given to the life assured, upon receipt of the Certificate of Assurance to review the suitability of the plan. If the Certificate of Assurance is returned to the Company during this period, the full premium would be refunded to the life assured provided no claim has been admitted under the policy. Great Eastern Life reserves the right to revise the premiums of EasyCarePlus by giving at least thirty (30) days' notice to the Policyholder.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents which may be obtained from the Policyholder/agent for better understanding about the detailed important features and benefits of the plan before purchasing the plan. The exclusions and limitations of benefits 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 and Bahasa Malaysia 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 any enquiries, please write in to grouplife@greateasternlife.com



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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.