

## INSURANCE CERTIFICATE

Assurance Plan	: Group Yearly Renewable Term Assurance
Policyholder	: OCBC Bank (Malaysia) Berhad
Policy Commencement Date	: 1 September 2016
Benefits Covered	: Death or Total and Permanent Disability
Sum Assured	: RM100,000
Card	: OCBC GE Card as approved and issued by the Policyholder
Effective Date of Coverage	: Policy Commencement Date or Card Issuance Date, whichever is later, subject to the eligibility requirement under Clause 3.1 below and to the terms and conditions of the Group Policy.

This Insurance Certificate is issued to provide a summary of the insurance coverage arranged by the Policyholder with Great Eastern Life Assurance (Malaysia) Berhad (“the Company”) Group Policy, which is in the custody of the Policyholder. This Insurance Certificate shall not be read and construed as part of the above-numbered Group Policy.

A copy of this Insurance Certificate is for easy reference only and it cannot be used for any transaction. In the event of any conflict between the terms of this Insurance Certificate and the terms of the Group Policy, the terms as contained in the Group Policy shall prevail.

Please refer to the Group Policy for the exact terms, conditions and exclusions. A copy of the Group Policy can be obtained from the Policyholder or contact OCBC Contact Centre at 03-8317-5000 or refer to [www.ocbc.com.my/cards](http://www.ocbc.com.my/cards).

For any enquires on claims, kindly contact the Company offices or Customer Service Careline at 1300-1300-88. Please quote the Group Policy number and claims details.

Please direct any complaint in relation to the Assurance to:  
Complaints Handling Unit, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.  
Tel No: 03-4813-3738 Fax No: 03-4259-8397  
Email: [Feedback@greatasteernlife.com](mailto:Feedback@greatasteernlife.com)

If you are not satisfied with the response of Great Eastern Life Assurance (Malaysia) Berhad’s Complaints Handling Unit, you may submit, within 6 months from the date of Great Eastern Life Assurance (Malaysia) Berhad’s Complaints Handling Unit’s final decision, your complaint either to:

Financial Mediation Bureau (FMB):  
Tingkat 25, Dataran Kewangan Darul Takaful, 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.  
Tel No: 03-2272-2811 Fax No: 03-2274-5752

or to,

Bank Negara Malaysia (BNM):  
Laman Informasi Nasihat dan Khidmat (BNMLINK), (Walk-in Customer Service Centre), Ground Floor, D Block, Jalan Dato’ Onn, 50480 Kuala Lumpur.  
Contact Centre (BNMTELELINK), Corporate Communication Department, Bank Negara Malaysia, P.O.Box 10922, 50929 Kuala Lumpur.  
Tel No: 1-300-88-5465; (Overseas: 603-2174-1717) Fax No: 03-2174-1515  
Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

*GREAT EASTERN LIFE ASSURANCE (MALAYSIA) BERHAD*

**This is a computer-generated document. No signature is required.**

## **TERMS AND CONDITIONS**

In the Policy, where the context so admits, the masculine gender shall include the feminine, and likewise, the singular word shall include the plural and vice versa, and the following words and expressions shall have the following meanings unless otherwise stated:-

### **1. BENEFITS PROVISIONS**

#### **1.1 Death Benefit**

While the Policy is in force and subject always to its terms and conditions, upon receipt and approval of proof of age and/or other evidence satisfactory to the Company that the Assured Member died while insured under the Policy, the Company shall pay the Sum Assured in one lump sum.

Provided that:

- 1.1.1 Notification of death must be accompanied by documentary evidence of death.
- 1.1.2 The Assurance shall be terminated upon death and all benefits and rights (except the amount payable under Clause 1.1 above and other provisions for payment of benefits, if any, under the Policy) under it shall cease.

#### **1.2 Total and Permanent Disability Benefit**

While the Policy is in force and subject always to its terms and conditions, upon receipt and approval of proof of age and/or other evidence satisfactory to the Company that the Assured Member suffers Total and Permanent Disability prior to the Policy Anniversary on which he attains the age of sixty five (65) years next birthday while insured under the Policy, the Company shall advance the Sum Assured.

Provided that:

- 1.2.1 TPD in respect of any Assured Member must be certified by a Medical Practitioner appointed by the Company, to have continued for at least six (6) consecutive months from the date of disability. Satisfactory documentary proof must also be provided to the Company evidencing such continuing disability at the time of the first annual advance payment and on each subsequent annual advance payment.
- 1.2.2 If the Assured Member ceases to be totally and permanently disabled, the Company shall discontinue further annual advance payments and all the Assurance on the same Assured Member shall be automatically cancelled.
- 1.2.3 The payment of the Sum Assured shall be made in the following manner:
  - 1.2.3.1 one lump sum not exceeding RM1,000,000 under the Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company insuring the same Assured Member; and
  - 1.2.3.2 any sum exceeding RM1,000,000, but not exceeding RM2,000,000 under the Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company on the same Assured Member, in two equal annual installment payments, the first of which shall be paid one year after the date of payment of the lump sum stated in 1.2.3.1 above.

For the avoidance of doubt, the aggregate amount of sum assured payable by the Company for Total and Permanent Disability benefit must not exceed:

- (i) RM2,000,000 under the Policy and all other group policies (including supplementary contract and endorsements, if any) issued by the Company by any name or description which provide for Total and Permanent Disability benefits on the same Assured Member; and
- (ii) RM3,500,000 under the Policy and all other policies (including supplementary contract, annexure and endorsements, if any) issued by the Company by any name or description which provide for Total and Permanent Disability benefits on the same Assured Member.

- 1.2.4 Upon payment of each annual payment of the Sum Assured as provided in Clause 1.2.3 above, the Sum Assured will be reduced by the same amount of benefit paid.
- 1.2.5 In the event of death of the Assured Member before the last annual installment payment as stipulated in Clause 1.2.3 above is made, the Company shall pay the balance of the annual installment payments (if any) still remaining unpaid in one lump sum.
- 1.2.6 Any other insurance cover in respect of the Assured Member shall automatically be terminated accordingly.

## **2. EXCLUSIONS**

- 2.1 No benefit shall be payable in the event of suicide or due to any Pre-existing Illness within one (1) year from the Effective Date. In the event there is a gap in the Assurance of an Assured Member pursuant to Clause 3.1.2 or Clause 3.1.3 below, no benefit shall be payable in the event of suicide or due to any Pre-Existing Illness within one (1) year from the subsequent Effective Date.
- 2.2 Advance payment as provided in Clause 1.2.3 above shall not be made for Total and Permanent Disability of the Assured Member which:
  - 2.2.1 has existed prior to or on the Effective Date; or
  - 2.2.2 is resulted from the Assured Member committing, attempting or provoking an assault or a felony or from any violation of the law by the Assured Member; or
  - 2.2.3 is caused directly or indirectly by self-inflicted injuries (except in an attempt to save human life), while sane or insane; or
  - 2.2.4 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
  - 2.2.5 is resulted from war, whether declared or undeclared.

## **3. GENERAL CONDITIONS**

### **3.1 Eligibility**

- 3.1.1 Only Eligible Cardmembers aged between twenty one (21) years next birthday and sixty-five (65) years next birthday may participate in the Policy.
- 3.1.2 The eligibility for Assurance for Eligible Cardmembers who have been issued OCBC GE Card prior to the Policy Commencement Date would commence from the Policy Commencement Date and would be valid for one (1) year. For eligibility of Assurance from the second year onwards, there must be a minimum total retail spending of the OCBC GE Card in the preceding year of Ringgit Malaysia Ten Thousand (RM10,000) per annum.
- 3.1.3 All Eligible Cardmembers on or after the Policy Commencement Date are eligible for the Assurance within the first year of the Card Issuance Date. For eligibility of Assurance from the second year onwards, there must be a minimum total retail spending of the OCBC GE Card in the preceding year of Ringgit Malaysia Ten Thousand (RM10,000) per annum.

### **3.2 When an Assurance Becomes Effective**

An Assurance in respect of an Assured Member shall take effect on the Effective Date.

### **3.3 When an Assurance Becomes Payable**

Any benefit payable under the Policy shall only be paid if the Assured Member's Assurance is valid and in force at the time of the occurrence of the event giving rise to the claim and subject to the terms and conditions of the Policy.

### **3.4 Discontinuance of an Assurance**

An Assurance in respect of the Assured Member shall automatically be terminated on the earliest of the following dates when any of the following events takes place:-

- 3.4.1 upon death of the Assured Member; or

- 3.4.2 when the Assured Member suffers Total and Permanent Disability; or
- 3.4.3 upon expiry of a Period of Insurance; or
- 3.4.4 when the Assured Member is no longer an Eligible Cardmember as notified by OCBC Bank (Malaysia) Berhad; or
- 3.4.5 when any overdue premium remains unpaid or premium deduction fails during the billing transaction carried out by the Policyholder; or
- 3.4.6 when the OCBC GE Card is expired, cancelled or terminated as notified by OCBC Bank (Malaysia) Berhad; or
- 3.4.7 when the Assured Member's Attained Age Next Birthday on any renewal of a Period of Insurance is sixty-six (66) years; or
- 3.4.8 if the Company receives the request for termination in writing; or
- 3.4.9 when the Policy is terminated in accordance with the terms and conditions of the Policy; or
- 3.4.10 when he enters full-time military, navy, air or police service.

### **3.5 Sanction Limitation and Exclusion**

At the sole discretion of the Company, the Company shall not be deemed to provide cover and shall not receive any payment(s) under the Policy; or be liable to pay any sums (including but not limited to payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the Policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

### **3.6 Nomination**

No nomination is allowed under this Policy.

## **4. GENERAL DEFINITION**

**"Activities of Daily Living"** means all of the following:

- (a) **Transfer**  
Getting in and out of a chair without requiring physical assistance.
- (b) **Mobility**  
The ability to move from room to room without requiring any physical assistance.
- (c) **Continence**  
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (d) **Dressing**  
Putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (e) **Bathing/Washing**  
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (f) **Eating**  
All tasks of getting food into the body once it has been prepared.

**"Assurance"** means this group yearly renewable term assurance coverage and such other insurance coverage as may be extended to an Assured Member as stated in the Schedule of Assurance.

**"Assured Member"** means an Eligible Cardmember in respect of whom an Assurance under the Policy has been effected pursuant to the Schedule of Assurance.

**"Attained Age Next Birthday"** means the age next birthday of the Assured Member on preceding (or coincident) policy anniversary.

**"Card Issuance Date"** means the date on which the Assured Member's OCBC GE Card is approved and created in OCBC Bank's systems.

**"Effective Date"** in respect of an Assured Member refers to a date as stated in the Schedule of Assurance, from which the Assurance has become effective.

**"Eligible Cardmember"** means the principal card member who is eligible to participate in the Policy and who fulfills the requirements by the Policyholder.

**“Medical Practitioner”** means a surgeon or physician qualified by degree in western medicine, who is legally licensed and duly qualified to practice medicine and surgery authorised in the geographical area of his practice, and who also possesses a current Annual Practising Certificate issued by the Malaysia Medical Council but excluding a surgeon or physician who is the Assured Member himself.

**“OCBC GE Card”** means the credit card that is approved and issued by the Policyholder.

**“Period of Insurance”** refers to the one-year period which starts on the Policy Commencement Date or any Policy Anniversary and ends on the day before the first Policy Anniversary or the following Policy Anniversary, as the case may be.

**“Policy”** means the policy and includes the Schedule of Assurance, any supplementary contract, endorsement or schedule herein, or as may be issued by the Company from time to time, any amendment as may be made, approved and signed by the Company at its sole and absolute discretion from time to time without notice thereof to the Assured Member, the application/proposal form submitted to the Company by the Policyholder and/or Assured Member and any other documents furnished to the Company in connection with the application of Assurance which shall collectively constitute and form the entire contract of assurance contained herein. The Policy has been effected to cover a group of Assured Member where the size of the group shall be determined by the Company at its sole and absolute discretion.

**“Policy Anniversary”** means the anniversary of the Policy Commencement Date.

**“Pre-existing Illness”** means disabilities that the Assured Member has reasonable knowledge of, prior to the Effective Date. An Assured Member may be considered to have reasonable knowledge of a Pre-existing Illness where the condition is one for which:

- (a) the Assured Member had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

**“Sum Assured”** in respect of any Assured Member means the amount of Assurance under the Policy as stated in the Schedule of Assurance.

**“Total and Permanent Disability”** or **“TPD”** is defined as a state of incapacity which -

- (a) becomes total and permanent where at all times on or after occurrence of such condition, there is not any work, occupation or profession that the Assured Member can ever sufficiently do or follow to earn or obtain any wages, compensation or profit; or
- (b) is caused by any of the following:-
  - (1) total and irrecoverable loss of sight of both eyes; or
  - (2) total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
  - (3) total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle; or
- (c) renders the Assured Member disabled to such an extent as to be totally and permanently unable to perform at least three (3) of the listed Activities of Daily Living even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

For the purpose of this benefit, the word “permanent” shall mean beyond the hope of recovery with current medical knowledge and technology. The resultant permanent functional impairment is to be verified by a Medical Practitioner and duly concurred by the Company’s medical officer.

## 5. CONDITIONS OF PAYMENT OF CLAIMS

- 5.1 The due observance and fulfillment of the terms and conditions of the Policy by the parties concerned shall be a condition precedent to any liability of the Company to make any payment under the Policy.
- 5.2 The Policyholder shall give immediate written notice to the Company of any change in the Assured Member’s profile, and shall pay any additional premium that may be required by the Company.
- 5.3 Written notice shall be sent to the Head Office of the Company or to any of its branch offices within ninety (90) days from the date on which a claim event occurs.
- 5.4 For which a claim is made, the Assured Member or claimant must furnish the following documents to the Company at its own cost and expenses:
  - 5.4.1 in the case of death or TPD, the completed claim form must be submitted. The claim form is available in the Company’s website at [www.greateasternlife.com](http://www.greateasternlife.com);

- 5.4.2 all certificates, information and evidence required by the Company in connection with any claim must be attached to the claim form;
- 5.4.3 for death claim, letter of administration or grant of probate must be submitted.
- 5.5 The Company reserves the right to conduct any investigation due to suicide or Pre-existing Illness before making any payment under the Policy.
- 5.6 Unless prohibited by law, the Company may examine the body and conduct an autopsy before making any payment under the Policy.

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