

**Notes:** Please read this Product Disclosure Sheet before you decide to take up Critical Illness Rider. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Life Assurance (Malaysia) Berhad (93745-A) ("the Company")  
 Name of Product : Critical Illness Rider  
 Date : <dd/mm/yyyy>

### 1. What is this product about?

Critical Illness Rider is a non-participating rider that can be attached to single premium reducing/level term assurance for protection purpose. This rider can only be added to the basic plan at inception. This rider will accelerate the Sum Assured of the

### 2. What are the covers or benefits provided?

The Sum Assured for this rider is RM <Rider Sum Assured>. The reduced/level Sum Assured (whichever applicable based on Basic Plan type) of the rider will be payable upon occurrence of a valid claim event, as follows:

Diagnosis of one of the 45 Critical Illnesses before age 65 next birthday, subject to terms and conditions.

(Please refer to the Important Notes in the Sales Illustration for the full list of Critical Illnesses)

Upon claim of this rider, except for Angioplasty and other invasive treatments for coronary artery disease, the Basic Sum Assured will be reduced accordingly and the rider will be terminated.

For Angioplasty and other invasive treatments for coronary artery disease, only 10% of the rider's reduced/level Sum Assured (whichever applicable based on Basic Plan type) will be payable, subject to a maximum of RM25,000 per life. This benefit is payable once only and shall be deducted from the amount of the lump sum payment which may be payable in future.

Duration of cover (including construction period, if any) :

<Term of assurance + construction period> year(s) or upon termination, whichever occurs first.

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

The premium that you have to pay may vary depending on the underwriting requirements of the Company.

The estimated single premium that you have to pay for this rider is: RM<Single Premium> <Financed premium / Non-financed premium>

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

The percentage of commission payable to the Bank is as follows:

Policy Year		
Commission borne by you and paid from your premium (%)		
Commission borne by you and paid from your premium (RM)		

The above illustration shows the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of your policy.

Note: For first time house buyer, there is no commission payable. There are no other fees and charges for this rider.

### 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 such as medical condition and state your age correctly.
- Free-look period** - you may cancel your rider by returning the insurance certificate within 15 days after you have received it. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period** - the eligibility for benefits under this rider will only start 60 days or 30 days from the issue date of this rider, depending on the type of Critical Illness, where applicable.
- Claims** – in the event of claim, the claimant must notify the Company as soon as it is practicable, accompanied by documentary evidence as required.
- Policy assignment (if applicable)** - you may be required by the Bank to assign your rights and benefits under this plan to the Bank. Please refer to the Bank's Product Disclosure Sheet for details. If this plan is assigned to the Bank, the benefits payable under this plan will be paid to the Bank up to the amount notified by the Bank to the Company and the balance (if any) after deducting the payment to the Bank, will be paid by the Company to you or any person entitled through you.

Note:- This list is non-exhaustive. Please refer to the insurance certificate for the terms and conditions under this rider.

**6. What are the major exclusions under this rider?**

No benefit will be payable under the Policy as a result of any of the following:

- a) Pre-existing condition, or
- b) Pre-existing signs and symptoms which would prompt a reasonable person to seek medical care or attention, or
- c) Any condition resulted directly or indirectly from self-inflicted injuries, while sane or insane.

*Note:- This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this rider.*

**7. Can I cancel my rider?****Surrender value -**

If your policy is assigned to the Bank, you must check with the Bank whether you can cancel this plan. If the Bank approves the cancellation of the plan, you may by giving a written notice to the Company to cancel the plan and the surrender value, if available, will be paid to the Bank up to the amount notified by the Bank to the Company and the balance (if any) after deducting the payment to the Bank will be paid by the Company to you or any person entitled through you. However, if your plan is not assigned to the Bank, you may by giving a written notice to the Company to cancel the plan and the surrender value, if available, will be paid to you or any person entitled through you. The cash amount that the Company will pay you when you cancel the rider before the end of the policy term may be much less than the total amount of premium that you have paid.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform the Company of any change in your contact details to ensure all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about medical and health insurance, please refer to [www.mycoverage.my](http://www.mycoverage.my).

If you have any enquiries, please contact us at:

**Great Eastern Life Assurance (Malaysia) Berhad (93745-A)**

(Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.)

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

Tel : (603) 4259 8888

E-mail : [bancadmin@greateasternlife.com](mailto:bancadmin@greateasternlife.com)

Customer Service Careline : 1300-1300 88

Website: [greateasternlife.com](http://greateasternlife.com)

Fax : (603) 4813 0506

**OCBC Bank (Malaysia) Berhad (295400-W)**

Head Office: Menara OCBC, No. 18 Jalan Tun Perak, 50050 Kuala Lumpur.

Customer Care Centre No. (603) 8317 5000

Website: [www.ocbc.com.my](http://www.ocbc.com.my)

**10. Other similar types of cover available ?**

You may check with your OCBC Bank sales staff or contact the Company directly for other similar types of cover currently available.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THE RIDER IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE CERTIFICATE AND DISCUSS WITH YOUR OCBC BANK SALES STAFF OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**The benefit(s) payable under eligible certificate/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact the Company or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

The term "Bank" shall refer to OCBC Bank (Malaysia) Berhad (295400-W).

If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this document, the English version shall prevail.

The information provided in this disclosure sheet is valid as at :