

Notes : Please read this Product Disclosure Sheet before you decide to take up MaxBusiness Protect (this is an insurance product). 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 : MaxBusiness Protect
 Date : <dd/mm/yyyy>

1. What is this product about?

MaxBusiness Protect is a non-participating single premium term plan, for protection purpose.

Unique product feature :

Single premium with optional Refund of Premium Rider.

2. What are the covers or benefits provided?

The basic sum assured for this plan is RM <Sum Assured>. The basic sum assured will be payable upon occurrence of a valid claim event, as follows:

- a) Death; or
 - b) Total and Permanent Disability of the life assured within the policy term and prior to the policy anniversary on which the life assured attains age 65 years next birthday,
- whichever occurs first, subject to terms and conditions stated in the policy contract.

Duration of cover: <Coverage Term> 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 plan is : RM< Premium>

When paying premiums, please make sure you obtain and keep the computer generated official receipt as proof of premium payments.

Provisional insurance protection would be provided from the date of receipt of premium payment. Please refer to the Conditional Interim Cover Certificate for the terms and conditions during the period up to the date of issue of the policy.

The policy would be sent to your bank sales staff within two (2) weeks from the policy issue date.

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 a Business Organisation, the premiums shown above are inclusive of the prevailing government service tax.

5. What are some of the key terms and conditions that I should be aware of?

- a) **Importance of disclosure** – you must disclose all material facts such as medical condition and state your age correctly.
- b) **Free-look period** – you may cancel your plan by returning the insurance policy within fifteen (15) days after you have received it. The premiums that you have paid (less any medical fees incurred) will be refunded to you.
- c) **Claims** – in the event of claim, the claimant must notify the Company as soon as it is practicable, accompanied by documentary evidence as required.

Note: - This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this plan.

6. What are the major exclusions under this plan?

No benefit is payable under the following circumstances:

- a) Death within one(1) year from the Risk Commencement Date as a result of suicide, while sane or insane;
- b) Total and Permanent Disability resulting from self-inflicted injuries, while sane or insane;
- c) Total and Permanent Disability caused by bodily injuries sustained as a result of parachuting or skydiving 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.
- d) Total and Permanent Disability existed prior to or on the Risk Commencement Date.

Note:- This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

7. Can I cancel my plan?

After the "Free-look period", you may also cancel your plan by giving a written notice to the Company. Buying a life policy is a long-term financial commitment. The cash amount that the Company will pay you when you cancel the plan 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 or my nominee(s) contact details?

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

9. Where can I get further information?

Should you require additional information about life insurance, please refer to 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

Customer Service Careline : 1300-1300 88

Website: 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

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:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES AND THE PREMIUM PAYABLE UNDER THE POLICY IS AN AMOUNT YOU CAN AFFORD. YOU ARE ENCOURAGED TO APPOINT NOMINEE(S) AND ENSURE THAT YOUR NOMINEE(S) IS AWARE OF THE PLAN THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR OCBC BANK SALES STAFF OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible policy/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).

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 : <dd/mm/yyyy>