



GreatTenang

8 June 2022

PRODUCT DISCLOSURE SHEET

Note: You are advised to read this Product Disclosure Sheet and the general terms and conditions before you decide to purchase this product.

1. What is this product about?

GreatTenang provides 24 hours' insurance protection against Accidental Death or Total Permanent Disablement caused by accidental, violent and external means.

2. What are the covers / benefits provided?

No	Benefits	Sum Insured (RM)
1	Accidental Death	42,500
2	Total Permanent Disablement	
(i)	Total and irrecoverable loss of all sight in both eyes	42,500
(ii)	Total loss by physical severance of both hands or both feet or one hand and one foot	
(iii)	Total loss by physical severance of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	
(iv)	Total and irrecoverable loss of all sight in one eye	
(v)	Total loss by physical severance of one hand or one foot	
(vi)	Complete and incurable insanity	
(vii)	Loss of speech	
(viii)	Loss of 4 fingers and thumb in one hand	
(ix)	Total Paralysis (from the neck down) or Permanent quadriplegia (loss or permanent total loss of use of four limbs)	
3	Hospital Income in the event of hospitalisation (up to 30 days)	50 per day
4	Supplementary Cash Relief Allowance (lump sum)	200
5	Bereavement/Funeral Allowance	1,000

Note:

- All Benefits under the Policy are payable to the Insured/Nominee in respect of any one Accident.
- The total amount we will pay under Benefit Items 1 or 2 to the Insured/Nominee in respect of any one Accident shall not exceed 100% of the **Sum Insured** specified in the Schedule of Benefits. The payment of Benefit Item 2 will terminate the coverage under the policy. However, Benefit Items 3, 4 and 5 if payable, are payable in full in addition to any payment under Benefit Items 1 or 2, whichever applicable.
- In the event of the **Insured's** Death, we will, upon receipt of the Police Report and Death Certificate, pay the amount specified in the Schedule of Benefits as bereavement allowance.
- For Benefit Items 1 and 2, the claim is payable should the loss be within twelve (12) calendar months from the date of the Accident.
- Please refer to the scale of benefits for Accidental Death and Total Permanent Disablement in the sample policy contract.

- Duration of cover is for one (1) year. You will need to renew your insurance cover annually.
- **Territorial Limit** – Malaysia, Kingdom of Thailand, Republic of Singapore or Negara Brunei Darussalam.
- Terms and conditions apply.
- Government Tax is not applicable for purchase of this product with Perlindungan Tenang Voucher.

3. How much premium do I have to pay?

	Annual Premium
Purchase with Perlindungan Tenang Voucher	RM75.00
Purchase without Perlindungan Tenang Voucher	RM79.50 (Government Tax applicable)

Note : If the product is purchased by utilising the Perlindungan Tenang Voucher, the premium payable will be automatically deducted from the voucher.

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

Purchase **with** Perlindungan Tenang Voucher

Gross Premium (RM)	6% Government Tax	Stamp Duty (RM)	Total premium amount payable (RM)	Product Commission payable (%)	Product Commission payable (RM)
75.00	0	0	75.00	25	18.75

Purchase **without** Perlindungan Tenang Voucher

Gross Premium (RM)	6% Government Tax	Stamp Duty (RM)	Total premium amount payable (RM)	Product Commission payable (%)	Product Commission payable (RM)
75.00	4.50	0	79.50	25	18.75

Notes:

- The insurance cover for the Insured under this policy shall be for a period of one (1) year and premium is payable annually before the commencement of coverage.
- The commission for this product is 25% of the gross premium which will be payable to the intermediary.
- Government Tax is not applicable if this product is purchased with Perlindungan Tenang Voucher.
- Please be informed that stamp duty is exempted for all individual policies with annual premium value not exceeding RM150 from 1 January 2022 to 31 December 2025.

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

- Eligibility:-
 - Not be less than sixteen (16) years or more than seventy (70) years of age at the time of the commencement date of cover.
 - A Malaysian citizen or a permanent resident of Malaysia or a worker having a valid work permit in Malaysia. The work permit must be valid throughout the period the Policy is in force and before a claim is payable.
 - Subject to our satisfaction of the Insured's state of health, this Policy may be renewed up to the Insured's age of seventy (70) years old. The Insured's cover under this Policy, if renewed up to the age of seventy (70) years old, will cease at the end of the Policy year of the Insured's seventieth (70th) birthday.
- Importance of disclosure - you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile.
- If the Insured is a child aged below eighteen (18) years, this proposal must be signed by his/her parent/guardian.
- You may utilise your Perlindungan Tenang Voucher (if any) to purchase this Insurance.
- This product is also known as "Great Ride Shield". The policy contract, policy schedule and renewal notice you receive will carry the name of "Great Ride Shield".
- **In the event of a claim:**
 - Notify us immediately via telephone, e-mail or in writing or contact your servicing agent/intermediary.
 - Notification should be made immediately upon the occurrence of the accident or within the timeframe stipulated in the terms and conditions of the Policy.
 - Submit a duly completed and signed Personal Accident claim form together with the necessary documents. For the full list of the required documentation, please refer to our 'Document Checklist for GreatTenang' at our

corporate website www.greateasterngeneral.com/my or contact our Claim Toll Free number at 1 300 13 1088 or email at claimscare-my@greateasterngeneral.com.

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

6. What are the major exclusions under this policy?

This Policy does not cover death or injury caused by the following events:

- Suicide or attempted suicide or self-inflicted injury or illness while sane or insane.
- Provoked murder and assault.
- War, radiation or contamination by radioactivity, nuclear weapons material.
- HIV and/or HIV related illness including AIDS or any other kind of disease of a pandemic viral nature.
- Childbirth, miscarriage or any complications thereof.
- Pre-existing physical or medical conditions, physical or mental defects or infirmity.
- Engaging in illegal or dangerous activities or sports such as skydiving, horseback polo playing, motor sports rallies etc. whether professionally or semi-professionally.
- Persons under the age of sixteen (16) and over the age of seventy (70).
- Insured is driving under the influence of alcohol or narcotics or drugs not prescribed by a qualified medical practitioner or medical doctor.
- Any acts of terrorism.

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

7. Can I cancel my policy?

a) Cancellation (Applicable for Purchase without Perlindungan Tenang Voucher)

- i. The Company may cancel your Policy by giving fourteen (14) days written notice to you. Provided no claim has been made by the Insured, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our pro-rated refund of premium paid.
- ii. You may also cancel your policy by giving written notice to the Company at any time during the Policy period and will be entitled to a refund of premium paid for the unexpired period of insurance, calculated on at the Company's usual short-term rates. There will not be any refund of premium paid for any cancellation of Policy (either by You or by the Company) if a claim has been made on this Policy or when the policy period exceeds 8 months.
- iii. The cancellation refund will be subject to a retention of minimum premium for RM10 by the Company.

b) Cancellation (Applicable for Purchase with Perlindungan Tenang Voucher)

- i. In the event of the non-validity of your Perlindungan Tenang Voucher, the Company will notify you of the same and cancel your policy from the inception date. If you pay us the premium within 7 calendar days from the date of our notification, we will reinstate your policy.
- ii. If this policy shall have been issued and for any reason whatsoever that you decide not to take up the policy, you may return the policy to us for cancellation provided such request for cancellation is delivered by you to us within fifteen (15) days from the date of delivery of the policy. You are not entitled to any refund of premium however the Perlindungan Tenang Voucher can be re-used for subsequent purchase of Perlindungan Tenang product.
- iii. If you cancel your Policy by writing to us after 15 days from the date of delivery of the Policy, you are not entitled to re-use the Perlindungan Tenang Voucher for subsequent purchase of Perlindungan Tenang product and you will not be eligible for any refund of premium.

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

It is important that you inform us, in writing or by visiting any of our branches, of any changes made in your life profile including your occupation and personal pursuits, which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to www.mycoverage.my or you may contact us at:

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD

Level 18 Menara Great Eastern

303 Jalan Ampang 50450 Kuala Lumpur

Tel : 03-4259 8900

Fax: 03-4813 0088

Customer Service Careline: 1300 1300 88

Email: gicare-my@greasterngeneral.com

10. Other types of Personal Accident cover available.

You may check with your agent/intermediary or contact us directly for other similar types of cover currently available.

The term "the Company" shall refer to Great Eastern General Insurance (Malaysia) Berhad.

IMPORTANT NOTE:

- 1. YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/INTERMEDIARY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**
- 2. INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE NOMINATED NOMINEE IN YOUR NOMINATION FORM. KINDLY RETURN TO US THE COMPLETE SIGNED NOMINATION FORM NO LATER THAN FIFTEEN (15) DAYS AFTER YOUR INSURANCE COVERAGE COMMENCES. PLEASE BE INFORMED THAT FOR PAYMENT TO THE NOMINATED NOMINEE, WE WILL REQUIRE THE ORIGINAL SIGNED NOMINATION FORM BEFORE ANY CLAIM CAN BE PAID OUT FOR ACCIDENTAL DEATH IDEMNITY. IN THE EVENT THERE IS NO NOMINATION FORM RECEIVED BY US, THE INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE INSURED PERSON'S ESTATE. FOR ALL OTHER INDEMNITIES, IT SHALL BE PAYABLE TO THE INSURED PERSON.**
- 3. CONSUMER INSURANCE CONTRACT**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

4. NON CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

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

Great Eastern General Insurance (Malaysia) Berhad (198301007025) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at 8 June 2022.