

Life + Health Protection

GREAT COMPACT CARE

Enjoy 3-in-1 protection with flexible coverage terms



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Many dreams in life come to fruition only after a certain time frame. Your child may need four or five years to complete college, a job posting may be for a fixed period while a home mortgage or business loan would need to be paid off one day. Now it's easier to ensure that accidents, illnesses or untoward events do not disrupt your financial planning before you can attain your objectives.

Great Compact Care* offers you life, critical illness and accident protection for a flexible coverage duration and amount suited to your objectives, at different life stages. Should anything happen to you, this 3-in-1 protection package will help in your child's education fund and support your loved ones through the most critical moment in their lives.

**Great Compact Care is a packaged plan that consists of Great SecureCare, Critical Illness Care Rider and Essential AccidentCare Rider.*

Benefits at a glance

- Great SecureCare benefits
- Critical Illness Care Rider benefits
- Essential AccidentCare Rider (EACR) benefits

Note: Terms and conditions apply.

Enjoy peace of mind with Great SecureCare Bereavement benefit

Great SecureCare provides immediate support during a time of bereavement. Your loved ones will receive the first RM5,000 of the basic sum assured up-front.

Note: The payment of the bereavement benefit does not constitute an admission of liability by the Company to pay the balance of basic sum assured. Terms and conditions apply.

Death benefit

Should the untoward occur, your loved ones will have the financial means to carry on with the balance of the sum assured payable after deduction of the bereavement benefit.

Note: Terms and conditions apply.

Total and Permanent Disability (TPD) benefit

If TPD occurs, you will receive the sum assured in accordance to the TPD provisions of your policy. This provides financial relief to help support your family.

Note: Terms and conditions apply.

Flexible coverage term

Some goals in life take longer to achieve than others. You have the flexibility to choose a term that will safeguard you and your loved ones until you achieve them – from a minimum term of 5 years right up to the age of 80 years next birthday minus the entry age next birthday.

Be prepared for critical illnesses with Critical Illness Care Rider

Critical illnesses can strike anyone at any time and treatment can be expensive. The Critical Illness Care Rider covers you against critical illnesses. Should you be diagnosed with any of the critical illnesses, the rider sum assured will be payable in one lump sum, except for Angioplasty and other invasive treatments for coronary artery disease**. Upon valid claim of this rider, the basic sum assured will be reduced by the rider sum assured.

The list of the covered critical illnesses is as follows:

Table 1 – List of critical illnesses

1	Alzheimer's Disease / Severe Dementia
2	Angioplasty and other invasive treatments for coronary artery disease**
3	Apallic Syndrome (i.e. Persistent Vegetative State (PVS))
4	Bacterial Meningitis
5	Benign Brain Tumor
6	Blindness – Permanent and Irreversible
7	Brain Surgery
8	Cancer
9	Cardiomyopathy
10	Chronic Aplastic Anemia
11	Chronic Relapsing Pancreatitis
12	Coma
13	Coronary Artery By-Pass Surgery
14	Creutzfeldt-Jakob Disease (Mad Cow Disease)
15	Deafness – Permanent and Irreversible
16	Elephantiasis
17	Encephalitis
18	End-Stage Liver Failure
19	End-Stage Lung Disease
20	Full-blown AIDS

21	Fulminant Viral Hepatitis
22	Heart Attack
23	Heart Valve Surgery
24	HIV Infection Due To Blood Transfusion
25	Kidney Failure
26	Loss of Independent Existence
27	Loss of Speech
28	Major Head Trauma
29	Major Organ / Bone Marrow Transplant
30	Medullary Cystic Disease
31	Motor Neuron Disease
32	Multiple Sclerosis
33	Muscular Dystrophy
34	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
35	Paralysis of Limbs
36	Parkinson's Disease
37	Poliomyelitis
38	Primary Pulmonary Arterial Hypertension
39	Progressive Scleroderma
40	Serious Coronary Artery Disease
41	Stroke
42	Surgery to Aorta
43	Systemic Lupus Erythematosus With Severe Kidney Complications
44	Terminal Illness
45	Third Degree Burns

**Subject to 10% of rider sum assured or RM25,000 per life, whichever is lower.

Note: Terms and conditions apply.

Comprehensive accident protection is yours with Essential AccidentCare Rider (EACR)

An accident can prevent you from providing for yourself and your loved ones. Essential AccidentCare Rider provides comprehensive coverage against accidental events. It also ensures you receive a measure of compensation should your capacity to provide for yourself and your loved ones be compromised by dismemberment or a temporary disability due to an accident.

Benefits at a glance

- **Lump sum benefits** for Accidental Death and Dismemberment.
- **Lump sum benefits** for Accidental TPD.
- **Additional 100%** of EACR sum assured payable upon death resulted while travelling in a public conveyance or electric lift or in consequence of the burning of any theatre or cinema.
- **Additional 50%** of EACR sum assured payable upon death or TPD resulted from an accident caused by snatch theft or wayside robbery.
- **Weekly payments** for Temporary Partial Disability (weekly payment of RM1.75 per RM1,000 of original sum assured) and Temporary Total Disability (weekly payment of RM5.00 per RM1,000 of original sum assured) due to accidental injuries.
- **Reimbursement of Medical Expenses** for surgical, hospital, clinic, nursing home services – RM25.00 per RM1,000 of original sum assured (subject to a maximum of RM3,000 per accident or RM6,000 per accident caused by snatch theft).
- **Additional weekly indemnity** for hospitalisation in Malaysian Government Hospital with weekly payment of RM3.00 per RM1,000 of original sum assured.
- **Compassionate Allowance** of 5% of the EACR original sum assured (subject to maximum of RM5,000) payable upon accidental death.
- **Renewal Incentive** with increasing sum assured of 5% of the original sum assured each year up to a maximum of 50%.

Note: Benefits are subject to maximum limit. Terms and conditions apply.

Summary of Benefits

	No.	Insured Benefits	Amount Payable
Great SecureCare	a.	Bereavement Benefit	RM5,000 (paid up-front)
	b.	Death (due to all causes)	RM95,000 (RM100,000 less Bereavement Benefit of RM5,000 paid)
	c.	TPD (due to all causes)	RM100,000
Critical Illness Care Rider	d.	Angioplasty and other invasive treatments for coronary artery disease	RM10,000
	e.	Other Critical Illnesses (listed in Table 1)	RM100,000
Essential Accident-Care Rider (EACR)	f.	Accidental Death	RM100,000 on top of (a) & (b)
	g.	Accidental Dismemberment (eg. Loss of sight, speech, hearing, use of fingers and toes, etc)	% of EACR sum assured (up to max. 100%)
	h.	Accidental Death (while travelling in a public conveyance or electric lift or in consequence of the burning of any theatre or cinema)	RM200,000 on top of (a) & (b)
	i.	Accidental TPD	RM100,000 on top of (c)

Summary of Benefits (Cont'd)

	No.	Insured Benefits	Amount Payable
Essential Accident-Care Rider (EACR)	j.	Accidental Death (due to snatch theft)	RM150,000 on top of (a) & (b)
	k.	Accidental TPD (due to snatch theft)	RM150,000 on top of (c)
	l.	Accidental Temporary Total Disability	RM500 per week
	m.	Accidental Temporary Partial Disability	RM175 per week
	n.	Medical Reimbursement (for injury due to accident)	RM2,500
	o.	Medical Reimbursement (for injury due to snatch theft)	RM2,500
	p.	Hospitalisation in Malaysian Government Hospital	RM300 per week
	q.	Compassionate Allowance	RM5,000

Note:

- 1) *The illustration of benefits payable is based on the purchase of Great Compact Care with a total annual premium of RM1,225.00 under the following profile: male, aged 35 years next birthday, non-smoker, and falls under occupational class 1. The plan consists of:*
 - *10-year term Great SecureCare with RM100,000 sum assured with an annual premium of RM458.00.*
 - *Critical Illness Care Rider with RM100,000 sum assured with an annual premium of RM267.00.*
 - *Essential AccidentCare Rider with RM100,000 sum assured with an annual premium of RM500.00.*

- 2) *The premium rates for Great SecureCare are guaranteed and will remain the same throughout the premium payment term. However, any increase in coverage for Great SecureCare shall entail an increase in premium payment.*
- 3) *The premium rates for Critical Illness Care Rider and Essential AccidentCare Rider are not guaranteed.*
- 4) *For more information on occupational class, please contact the Company or your servicing agent.*
- 5) *The illustration is based on the assumption that the accident occurred during the first policy year.*
- 6) *Terms and conditions apply.*

Frequently Asked Questions

Q: Who can apply?

A: The minimum entry age for Great SecureCare and Critical Illness Care Rider is 30 days attained age and the maximum entry age is 65 years next birthday. The minimum entry age for Essential AccidentCare Rider is 17 years next birthday and the maximum entry age is 60 years next birthday.

Q: What are the minimum and maximum coverage terms?

A: The minimum and maximum terms are:

Plan / Rider	Minimum Term	Maximum Term
Great SecureCare	5 years	80 years next birthday minus entry age next birthday
Critical Illness Care Rider	5 years	Follow basic plan or 80 years next birthday minus entry age next birthday, whichever is lower
Essential AccidentCare Rider	Follow basic plan or 70 years next birthday minus entry age next birthday, whichever is lower	

Q: How much sum assured can I purchase?

A: The minimum sum assured for Great SecureCare is RM25,000, and the minimum sum assured for Critical Illness Care Rider and Essential AccidentCare Rider is RM10,000. Any application for the minimum or higher sum assured is subject to the applicable underwriting requirements.

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

A: No benefit is payable under the following circumstances:

- Death during the first policy year as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.
- Pre-existing illness.
- For Critical Illness Care Rider, critical illnesses which commence, occur or is diagnosed during the waiting period of 30 days or 60 days (depending on the type of critical illness) from the policy issue / reinstatement date, whichever is later.

The exclusions highlighted here are not exhaustive. Full details are available in the policy document.

Q: How do I pay my premiums?

A: You can pay by credit card, banker's order, internet banking, auto debit, cheque or cash. You have the flexibility to pay your premium annually, half-yearly, quarterly or even monthly (by credit card, banker's order, internet banking or auto debit).

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Compact Care are generally non-taxable and premiums paid may qualify for tax relief. However, tax benefits are subject to the Malaysian Income Tax Act, 1967, and final decision of the Inland Revenue Board.

Important Notices

Great Compact Care consists of Great SecureCare, Critical Illness Care Rider and Essential AccidentCare Rider. 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 15 days is given for you to review the suitability of the plan. If the policy is returned to the Company during this period, the full premium would be refunded to the policy owner minus the expenses incurred for the medical examination, if any. If you switch over your policy from one company to another or if you exchange your current policy with another policy within the same company, you may be required to submit an application where acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

The policy may not have a guaranteed minimum cash value on termination until after you have paid premium for three years. If you surrender your policy early, you may get back less than the amount you have paid. If you stop paying premiums before the end of the premium payment term, an automatic premium loan will be effected under your policy to pay future premiums so long as the cash value is more than the total indebtedness. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage.

Great SecureCare is a non-participating term plan. You have the option to include the Critical Illness Care Rider and/or Essential AccidentCare Rider to your Great SecureCare plan. Great Eastern Life reserves the right to revise the premiums of Critical Illness Care Rider by giving at least 30 days' notice. Any revision of premiums for Essential AccidentCare Rider will be done on your policy anniversary and we will notify you in writing at least 90 days before the revision takes place.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Sales Illustration, Product Disclosure Sheet, consumer education booklet on Medical and Health Insurance (MHI) and sample policy documents for 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, Bahasa Malaysia and Chinese 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 more information, please contact your friendly Great Eastern Life Planning Advisor or Customer Service Careline at 1300-1300 88.

HEAD OFFICE / IBU PEJABAT / 总公司

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

Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur

 03-4259 8888

 03-4259 8000

 wecare-my@greasternlife.com

 www.greasternlife.com

BRANCH OFFICES / PEJABAT CAWANGAN

Alor Setar

66 & 68, Jalan Teluk Wan Jah
05200 Alor Setar, Kedah
Tel: 04-731 9877 Fax: 04-731 9878

Batu Pahat

109, Jalan Rahmat
83000 Batu Pahat, Johor
Tel: 07-432 5562 Fax: 07-432 5560

Bintulu

No. 313, Lot 3956, Phase 4
Bintulu Parkcity Commerce Square
Jalan Tun Ahmad Zaidi /
Jalan Tanjung Batu
97000 Bintulu, Sarawak
Tel: 086-336 676 Fax: 086-332 601

Ipoh

Wisma Great Eastern
16, Persiaran Tugu, Greentown Ave
30450 Ipoh, Perak
Tel: 05-254 2027 Fax: 05-255 5578

Johor Bahru

Wisma Great Eastern, 02-01, Blok A,
Komersil Southkey Mozek,
Persiaran Southkey 1,
Kota Southkey, 80150 Johor Bahru
Tel: 07-336 9388 Fax: 07-336 9383

Klang

No. 8 & 10, Jalan Tiara 2A
Bandar Baru Klang
41150 Klang, Selangor
Tel: 03-3343 6688 Fax: 03-3341 3398

Kluang

No. 22 & 24
Jalan Md Lazim Saim
86000 Kluang, Johor
Tel: 07-772 3529 Fax: 07-772 3449

Kota Bharu

No. S25/5252-T & U
Jalan Sultan Yahya Petra
15200 Kota Bharu, Kelantan
Tel: 09-748 2332 Fax: 09-744 9701

Kota Kinabalu

Wisma Great Eastern
Level 4 & 5, No. 65 Jalan Gaya
88000 Kota Kinabalu, Sabah
Tel: 088-252 033 Fax: 088-210 437

Kuala Terengganu

2nd Floor, 6F
Bangunan Persatuan Hin Ann
Jalan Air Jernih, 20300
Kuala Terengganu, Terengganu
Tel: 09-622 4959 Fax: 09-626 5195

Kuantan

A25, Jalan Dato Lim Hoe Lek
25200 Kuantan, Pahang
Tel: 09-515 7666 Fax: 09-515 8477

Kuching

House No. 51, Lot 435
Section 54, KTLD
Travilion Commercial Centre
Jalan Padungan
93100 Kuching, Sarawak
Tel: 082-412 736 Fax: 082-426 684

Lahad Datu

Ground & 1st Floor
MDLD 3804, Lot 66
Fajar Centre, Jalan Segama
91100 Lahad Datu, Sabah
Tel: 089-884 136 Fax: 089-884 226

Melaka

No. 23, Jalan PM 15
Plaza Mahkota
75000 Melaka
Tel: 06-282 4577 Fax: 06-283 4579

Miri

Lots 1260 & 1261
Block 10, M.C.L.D, Jalan Melayu
98000 Miri, Sarawak
Tel: 085-413 299 Fax: 085-417 518

Penang

25, Light Street
10200 Penang
Tel: 04-262 2141 Fax: 04-262 2140

Sandakan

Lot 5 & 6, Block 40
Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah
Tel: 089-213 484 Fax: 089-271 343

Seremban

101 & 103, Jalan Yam Tuan
70000 Seremban
Negeri Sembilan
Tel: 06-763 6120 Fax: 06-763 1480

Sibu

No. 10 A-F
Wisma Great Eastern
Persiaran Brooke
96000 Sibu, Sarawak
Tel: 084-312 829 Fax: 084-333 925

Taiping

133A, Jalan Barrack
34000 Taiping, Perak
Tel: 05-805 1021 Fax: 05-805 1023

Tawau

Ground Floor
Wisma Great Eastern
Jalan Billian
91000 Tawau, Sabah
Tel: 089-771 322 Fax: 089-762 341

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.

Great Eastern Life Assurance (Malaysia) Berhad (93745-A)
dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan
dikawal selia oleh Bank Negara Malaysia.

Untuk maklumat lanjut, sila layari laman sesawang Syarikat.

大东方人寿保险（马来西亚）有限公司（93745-A）在2013年金融服务法令下
获得执照并由马来西亚国家银行管制。

有关最新通讯资料，请浏览本公司网页。