

GREAT LOVE4U

The precious gift of enduring love



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Life is a journey, an exciting path that brings you both tremendous joy and daunting challenges. The ones who keep you company through it all are the most precious people in the world – your loved ones. However, when all else is lost, do you have the ability to financially safeguard the future for your loved ones?

Introducing Great Love4u, a plan that provides a safety net to help ensure that your family is taken care of. By offering you affordable coverage up to the age of 80 years next birthday, this plan gives your loved ones the resources they need to carry on should the unexpected befall you.

With Great Love4u, you can live your life with added peace of mind, knowing that you have given the people dearest to you the gift of enduring love.

Benefits at a glance



Affordable premiums with high coverage



Hassle-free enrolment with no medical underwriting



Protection against death and Total and Permanent Disability



Additional coverage up to 3 times the Basic Sum Assured (BSA) for accidental death



Financial support during bereavement



Coverage wherever life takes you with Supreme Assist

Note: Terms and conditions apply.



Affordable premiums with high coverage

Great Love4u is an affordable plan that helps ease the financial burdens on you and your loved ones should the unfortunate happen. You will be able to enjoy high coverage till the age of 80 years next birthday with low entry premium, giving you the continuous and prolonged protection you need to live the best of life.

Note: Terms and conditions apply.



Hassle-free enrolment with no medical underwriting

We've made it simple for you to obtain the protection you need. With no health questions asked and no medical examinations required, signing up for this plan is an easy process.

Note: Terms and conditions apply.



Protection against death and Total and Permanent Disability (TPD)

With Great Love4u, you and your loved ones are shielded against life's many financial uncertainties. In the event of death or TPD (prior to the policy anniversary of age 70 years next birthday), you will receive the payout as follows:

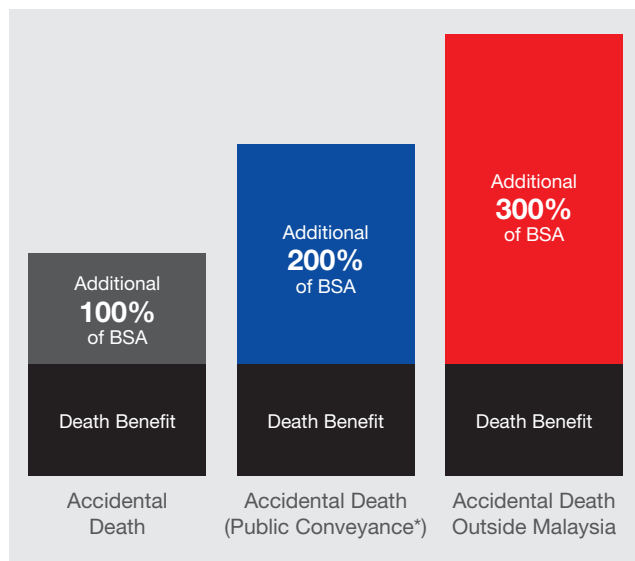
Policy Year	Death or TPD due to accidental cause	Death or TPD due to non-accidental cause
1 & 2	Higher of BSA or Total premiums paid without interest	Refund of total premiums paid without interest
3 & above		Higher of BSA or Total premiums paid without interest

Note: Terms and conditions apply.



Additional coverage up to 3 times the Basic Sum Assured for accidental death

Great Love4u offers you vital protection should the unexpected strike you anywhere in the world. Upon accidental death of the life assured prior to the policy anniversary of age 70 years next birthday, you will receive an additional percentage (%) of Basic Sum Assured in one lump sum on top of the death benefit to help you secure the future of your loved ones.



* Accidental death of the life assured resulted while travelling in public conveyance (other than a cable car, taxi, hired car or any form of transport chartered for public travel); or while riding as a passenger in an elevator or in an electric lift; or in consequence of the burning of any theatre or cinema, hotel or other public building in which the life assured shall be present at the time of the commencement of the fire.

Frequently Asked Questions

Note:

- i. In the event of accidental death, you will only receive the benefit for Accidental Death, Accidental Death (Public Conveyance), or Accidental Death outside Malaysia (where the accident occurs outside of Malaysia), whichever is applicable.
- ii. In the event where accidental death occurs when the life assured resides or travels outside Malaysia for more than ninety (90) consecutive days, the Company shall only pay the benefit according to Accidental Death or Accidental Death (Public Conveyance).
- iii. The projected benefits are for illustrative purposes only and are not depicted in accordance to any scale.
- iv. Terms and conditions apply.



Financial support during bereavement

Great Love4u provides financial support during bereavement. A bereavement benefit of RM5,000 will be paid to your loved ones upon death of the life assured.

Note: No bereavement benefit shall be payable if death is due to a non-accidental cause that occurs in the first 2 policy years. Terms and conditions apply.



Coverage wherever life takes you with Supreme Assist

Be it a holiday or a business trip, travel abroad with confidence aplenty. With Supreme Assist, Great Love4u grants you access to domestic and overseas emergency medical assistance, anywhere in the world.

You may contact the 24-hour Service Centre Hotline at 03-4259 8853 should you require medical assistance during your travels outside of Malaysia.

Note: Terms and conditions apply.

Q: Who can apply?

A: The minimum entry age is 19 years old next birthday and the maximum entry age is 70 years old next birthday.

Q: How much sum assured can I purchase?

	Sum Assured
Minimum	RM50,000
Maximum (per life)	RM250,000

Note: Terms and conditions apply.

Q: How much premium do I need to pay?

A: Premiums for this plan depends on the purchased sum assured, your age and gender. Premiums may increase based on the attained age next birthday at policy anniversary. Please refer to the sales illustration for the premium required.

Q: How do I pay my premiums?

A: You can pay by credit card, cheque, banker's order or cash. You have the flexibility to pay your premium half-yearly, quarterly or monthly. However, cash and cheque are not allowed for the monthly mode of payment.

Q: What are some of the exclusions under 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.
 - TPD that has existed prior to the risk commencement date of the policy or the date of any reinstatement, whichever is later.
 - Accidental death in which the death of the life assured does not occur within 90 days from the date of accident, and any injury resulting in the loss suffered.
 - Benefit for Accidental Death outside Malaysia* if the life assured resides or travels outside Malaysia for more than 90 consecutive days.

* The Company shall only pay the benefit according to Accidental Death or Accidental Death (Public Conveyance).

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

Important Notices

Q: Am I covered for overseas emergency medical assistance received outside Malaysia?

A: You are covered for overseas emergency medical assistance received while travelling outside Malaysia, but subject to a maximum of 120 consecutive days on any one trip.

Q: Will I be entitled to tax benefits?

A: Benefits received from Great Love4u 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.

Great Love4u is a non-participating term plan that offers life protection until age 80 years next birthday. Premiums are payable until the end of the policy term.

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 cancelled during this period, the full premium will be refunded to the policy owner. If you switch 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 the acceptance of your proposal will be subject to the terms and conditions to be imposed at the time of policy switching or replacement.

Upon cancellation of the policy, you are entitled to a proportionate refund (where applicable) of the last premium paid. Cessation of premium payment before the end of the premium payment term may lead to early termination of coverage. Premiums are non-guaranteed and may increase based on the attained age next birthday at policy anniversary. The Company reserves the right to revise the premiums of Great Love4u by giving at least 3 months' advance notice.

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 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.

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98000 Miri, Sarawak

Penang

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10200 Penang

Sandakan

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Lorong Indah 15
Bandar Indah, Phase 7
Mile 4, North Road
90000 Sandakan, Sabah

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70000 Seremban
Negeri Sembilan

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