

SMARTMEDIC SHIELD Double Annual Limit Campaign¹

Offer Period: 1 May - 31 May 2024

**GREAT
DEAL**

UNTIL 31 AUGUST 2024

DOUBLE

your annual limit
at no extra cost* up to

RM 8,000,000

BUY

SmartMedic Shield
with
**RM2 Million
Annual Limit**



ADD

SmartMedic Shield
Extender with
**RM2 Million
Annual Limit**



DOUBLE

Your Annual Limit at
No Extra Cost* with an
**Additional
RM4 Million**



GET

Total Annual Limit**
of
RM8 Million

Note: *The insurance charges are not guaranteed and may be revised due to adverse claims experience. **The total annual limit stated here consists of RM2 million annual limit of SmartMedic Shield with Hospital Room and Board RM400 and an additional RM2 million annual limit via SmartMedic Shield Extender, as well as an additional RM4 million annual limit via the attachment of an optional rider, SmartMedic Shield Double Annual Limit. Terms and conditions apply.

Start a conversation with us today.

☎ 1300-1300 88



greateasternlife.com

Campaign Terms & Conditions

1. The “Smart**Medic** Shield Double Annual Limit Campaign” (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (“Great Eastern” or “the Company”).
2. Campaign Period: **1 May 2024 - 31 August 2024**, both dates inclusive.

3. Campaign Eligibility and Benefits:

Smart**Medic** Shield Double Annual Limit Campaign

- All new business policies with Smart**Medic** Shield (SMS) and Smart**Medic** Shield Extender (SMSE) attached which are submitted during the Campaign Period (“Eligible Policies”) will be eligible for an additional annual limit that matches the initial annual limit of Smart**Medic** Shield and Smart**Medic** Shield Extender via the attachment of the **optional** rider, Smart**Medic** Shield Double Annual Limit:

Plan	SMS + SMSE Initial Annual Limit (RM)	Smart Medic Shield Double Annual Limit Additional Annual Limit (RM)	Total Annual Limit (RM)
SMS Plan 150 + SMSE	3,000,000	3,000,000	6,000,000
SMS Plan 250 + SMSE	3,650,000	3,650,000	7,300,000
SMS Plan 400 + SMSE	4,000,000	4,000,000	8,000,000

- During the Campaign Period, Smart**Medic** Shield Double Annual Limit is offered with no additional insurance charges. The insurance charges are not guaranteed and may be revised due to adverse claims experience.
4. By participating in this Campaign, the policyholders are taken to have read, understood, and be bound by these terms and conditions, and accept that all decisions by the Company are final and binding. The Company reserves the right at its sole and absolute discretion to change, amend, add, or delete any of these terms and conditions at any time, which may be communicated through modes of communication deemed suitable by the Company, without prior notice to the policyholder and the policyholders agree to be bound by such changes.
 5. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

Important notices

Smart**Medic** Shield Double Annual Limit is a unit deduction medical rider attachable to selected regular premium investment-linked insurance plans. Smart**Medic** Shield Double Annual Limit can only be attached together with Smart**Medic** Shield plus Smart**Medic** Shield Extender.

These plans are insurance products that are tied to the performance of underlying assets, and are not pure investment products such as unit trusts. The insurance charge, if any, to be imposed will be deducted from the total investment value of your policy on a monthly basis. You may stop paying premiums under the policy and still enjoy protection as long as there is sufficient total investment value to pay for the insurance charge. However, there is a possibility of the policy lapsing when the required charges, including rider charges exceed the total investment value of the fund units available. Purchasing too many unit deduction riders may deplete the fund units.

You should satisfy yourself that this rider 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 Medical and Health Insurance (MHI) product. If a rider is cancelled during this period, the policy owner is entitled to the reinstatement of the units deducted for the payment of insurance charge after net of expenses incurred for the medical examination, if any. If you switch your Medical Policy/Rider from one company to another or if you exchange your current Medical Policy/Rider with another Medical Policy/Rider 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/Rider switching or replacement.

This material is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan. Please refer to the Smart**Medic** Shield product brochure for the exclusions and limitations of benefits. For further information, reference shall be made to the terms and conditions specified in the policy issued by the Company.

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

Great Eastern Life Assurance (Malaysia) Berhad (93745-A) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.