

Aspirasi Protect FAQ

FREQUENTLY ASKED QUESTIONS (FAQ)

A. PRODUCT INFORMATION

1. What is Aspirasi Protect?

Aspirasi Protect is a one (1) week coverage benefit that provides coverage up to age sixty-nine (69) next birthday where benefits will be payable to the eligible members upon Accidental Death benefit/Critical Illness on Major Head Trauma or Coma.

Note: *For the avoidance of doubt, the term "Critical Illness" herein shall have the same meaning as the term "Covered Event" defined in the Master Policy Contract.*

2. What are the benefits under this plan?

Please refer to the Schedule of Benefits on the sum assured for each of the benefits as set out below:

No.	Benefits	Description	Sum Assured (RM)
1	Critical Illness	Major Head Trauma	12,500
		Coma	12,500
2	Accidental Death Benefit	Accidental Death	12,500
		While travelling in a Private Conveyance	25,000
		While travelling in a Public Conveyance	37,500
		Bereavement Benefit	5,000

B. PURCHASING Aspirasi Protect

1. How do I become eligible for this Coverage?

This is a coverage which exclusively offered to Aspirasi users who had fulfilled the eligibility requirements as follows:

- a) entry age next birthday between eighteen (18) years to sixty-nine (69) years;
- b) a person who holds a Malaysian citizenship or permanent residency in Malaysia; and

2. How can I purchase Aspirasi Protect?

You must fulfil the eligibility requirements and complete the enrolment for the Aspirasi Protect coverage in the Aspirasi website.

3. Do I need to undergo for any medical check-up before I can purchase Aspirasi Protect?

No medical check-up is required from you.

4. Can I get this coverage without registering for the Aspirasi Protect coverage in the Aspirasi website?

The Aspirasi Protect coverage can only be purchased by registering in the Aspirasi website.

5. Can I cancel the Aspirasi Protect coverage?

You may cancel your coverage within fifteen (15) days of receipt of the notification by the Company to you. You can email us directly at GreatAssist@greasternlife.com for cancellation of your coverage.

6. For general enquiries and policy related enquiries, what are the contact details?

For general or policy related enquiries about the product, you can email us at GreatAssist@greasternlife.com

7. How will my personal data be processed?

Upon your agreement to purchase this product, your information will be sent through a secured channel to Great Eastern Life Assurance (Malaysia) for further processing in accordance with the regulation of Personal Data Protection Act. For more information on the Personal Data Protection Notice, kindly visit: <http://www.greasternlife.com/my>

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8. Can I buy this plan through an agent?

This plan can only be purchased by the Aspirasi users in the Aspirasi website.

9. Can I make changes to my policy effective date for my plan after I make the purchase?

The policy effective date may not be changed after the purchase is made.

C. COVERAGE

1. What is the coverage period?

Aspirasi Protect is a one (1) week coverage benefit and will be automatically terminated on the seventh (7th) day after the Risk Commencement Date.

2. When will my Aspirasi Protect coverage commence?

Your Aspirasi Protect coverage will commence on the date as notified in the confirmation email that will be communicated to you upon successful purchase and ends on the seventh (7th) day after the Risk Commencement Date.

3. Will I be informed once my coverage has commenced?

Yes, we will be informing you once you have completed the enrolment for the Aspirasi Protect by sending a confirmation notification email to you with your coverage details.

4. Will I be allowed to have more than one (1) Aspirasi Protect coverage at one time?

The purchase must not overlap in coverage period. i.e 1st coverage is from 17th December to 23rd December; 2nd coverage can only be from 24th December to 30th December.

D. PREMIUM

1. How much premium do I have to pay?

You are required to pay RM1.50 for your Aspirasi Protect coverage.

2. How can I pay for the premium for Aspirasi Protect coverage?

You may pay your premium via online banking or by using Boost e-wallet.

3. Are there additional charges/fees for this coverage?

There's an additional RM0.50 transaction fee imposed by eGHL and it is non-refundable.

E. BENEFIT

1. What are the benefits provided under Aspirasi Protect coverage?

In the event of Accidental Death benefit/Critical Illness on Major Head Trauma or Coma, upon fulfilment of the conditions stated in the policy, a lump sum of the sum assured and bereavement benefit will be payable to life assured/nominee(s) according to the Schedule of Benefits. Please refer to the Master Policy Contract for more information.

F. EXCLUSIONS

1. What are the circumstances of events excluded under Aspirasi Protect coverage?

There is a list of exclusions for Accidental Death benefit/Critical Illness under the Aspirasi Protect coverage. Please refer to the Master Policy Contract for more information.

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G. POLICY SERVICING

1. How do I check the status of my application?

Once you have completed the registration for the Aspirasi Protect coverage, you will receive an email confirmation together with your coverage details including Master Policy Contract, Product Disclosure Sheet (PDS), and Frequently Asked Questions (FAQ) to your registered email address for your further reference.

2. If I were to cancel my Aspirasi Protect coverage, will I be entitled to any cash surrender value?

Aspirasi Protect is a pure protection coverage and does not provide any cash surrender value.

3. How can I contact Great Eastern Life Assurance (Malaysia) Berhad if I have any queries?

For general and policy related enquiries, you can email us directly at GreatAssist@greateasternlife.com

4. What do I need to do if there are changes to my contact details/personal details after I have purchased Aspirasi Protect coverage?

Kindly ensure that all your personal details are complete and accurate prior to your purchase. You will need to update the Company if there are any changes to your personal details after you have purchased the Aspirasi Protect coverage. Please take note that the Company might advise you to cancel the existing plan and repurchase to a new plan, if necessary.

H. NOMINATION

1. How can I nominate a nominee or beneficiary?

You can make a nomination by filling up Appointment/Change of Nominee(s)/Trustee (s) Form and mail the form to our Head Office or any of our branches. You can download the Nomination Form via the link provided in the confirmation email once you make the purchase.

You can submit your Nomination Form via **physical submission** to Digital Affinity @ level 8, Menara Great Eastern, 303 Jalan Ampang, Desa Pahlawan 50450 Kuala Lumpur.

2. What do I need to do if there are changes to my/my nominee(s) contact details?

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

I. CLAIM

1. How do I make a claim?

Submit a duly completed claim form together with the necessary documents. In this respect, the documents required may vary according to the types of claims. For help on claims submission, please refer to the Company's website at <https://www.greateasternlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the claims documents. For this product, there are two (2) claim options to choose from:

- i) If you are claiming for **Critical Illnesses**, please select "Living Assurance Claim" under the drop down list and provide all the documents require for this claim;
- ii) If you are claiming for **Accidental Death**, please select "Death Claim" under the drop down list and provide all the documents require for this claim

You can submit your Claim Form and documents via **mail or physical submission** to Digital Affinity @ level 8, Menara Great Eastern, 303 Jalan Ampang, Desa Pahlawan 50450, Kuala Lumpur.

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The term “the Company” refers to Great Eastern Life Assurance (Malaysia) Berhad.

If there is any discrepancy in this document, the benefits, terms and conditions stated in the Master Policy Contract shall prevail.