



PROGRAM BAUCAR RM75

PERLINDUNGAN  
*tenang*  
MAMPU & MUDAH

Pelan Mikro Insurans dan Mikro Takaful Mampu Milik

# SINAR TENANG

RM75,000 coverage for as low as RM0.21 a day



Great  
Eastern

A member of the OCBC Group

# Affordable life protection as low as RM0.21/day. Plus - RM75 Perlindungan Tenang Voucher\* up for grabs!

Discover an alternative solution to protect you and your family from financial stress during times of need!

With a yearly premium payment of RM75, get RM150 daily hospital income if you are hospitalised due to dengue, Zika or accident. Additionally, this plan covers up to RM75,000 for loss of life due to dengue, Zika or accidental death.

**Guaranteed acceptance, no medical underwriting,  
extend coverage to include your spouse.\***

*The Perlindungan Tenang Voucher worth RM75 is issued by the Ministry of Finance for Bantuan Keluarga Malaysia (BKM) recipients.*

*\*Terms and conditions apply.*

# 8-in-1 Benefits!

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## 1. Coverage up to RM75,000 for RM0.21/day

Provides coverage for death due to dengue, Zika or accidental death.

## 2. Daily Hospital Income Benefit

Provides RM150 daily hospital income if hospitalised due to dengue, Zika or accident during the coverage period.

## 3. Guaranteed Acceptance with No Medical Underwriting

Guaranteed Issuance Offer (GIO) without any underwriting questions and medical check-up requirements.

## 4. Same Premium Rate for All Ages

Premium payment of RM75 for 1-year coverage.

## 5. Extended Coverage

Covers you and your spouse.

## 6. Portable Coverage

Continuous coverage even after the member has resigned or retired from the organisation.

## 7. Protection until 70 Years Next Birthday

Yearly renewable up to age 70 years next birthday with a limit of one assurance per life.

## 8. Eligible for rewards

Eligible Malaysians may use the RM75 Perlindungan Tenang Voucher to pay for their first-year life insurance premium (issued by the Ministry of Finance for Bantuan Keluarga Malaysia (BKM) recipients). Subject to availability.

Note: Terms and conditions apply.

# Coverage & Benefits

No.	Benefits	Entry Age Next Birthday
		18 – 70 years
		Sum Assured (RM)
1	Death due to Dengue or Zika Benefit	RM75,000
2	Accidental Death Benefit	RM75,000
3	Daily Hospital Income Benefit due to Dengue or Zika	RM150 daily, Subject to maximum of 10 days
4	Daily Accidental Hospital Income Benefit	RM150 daily, Subject to maximum of 30 days

**Note:**

You may refer to the Product Disclosure Sheet, Certificate of Assurance, Frequently Asked Questions (FAQ) and the Master Policy for the full benefit definitions and terms and conditions.

Terms and conditions apply.

# Eligibility & Participation

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## **Members and Spouse**

Applicable for Malaysian citizens and foreigners with permanent residence status in Malaysia.

## **Minimum entry age**

18 years next birthday

## **Maximum entry age**

70 years next birthday

## **Expiry age**

71 years next birthday

Note:

Entry age next birthday refers to the attained age next birthday of each life assured on the risk commencement date.

Terms and conditions apply.

# **Add on Sinar Tenang to your GMBIS coverage or sign up as a standalone plan. Apply Now!**

## **Step 1: Check Your Eligibility**

Make sure that you are a Malaysian citizen, aged 18 to 70 years next birthday and a Bantuan Keluarga Malaysia (BKM) recipient.

You may visit [myPTV.my](http://myPTV.my) to check if you are eligible for the Perlindungan Tenang Voucher.

## **Step 2: Complete Your Application**

Make a mandatory initial payment of RM5 in cash as you complete your purchase. You may obtain a copy of the proposal form from your servicing agent.

## **Step 3: You Are All Set!**

You will receive your certificate of assurance from your servicing agent and a RM5 payment notification (via SMS) once your application is successful.

Note: Terms and conditions apply.

# Frequently Asked Questions

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**Q: Who is eligible for the Perlindungan Tenang Voucher?**

A: You may visit [myPTV.my](http://myPTV.my) to check if you are eligible for the Perlindungan Tenang Voucher.

**Q: What is the coverage period?**

A: The coverage period is for a period of twelve (12) months.

**Q: How much premium do I have to pay?**

A: You are required to pay RM75 per year (entry age next birthday 18 to 70 years).

**Q: How can I pay for the premium for this Sinar Tenang coverage?**

A: You may pay your premium via salary deduction, direct debit authorisation or auto-debit from your credit card. Alternatively, you may also pay your premium with Perlindungan Tenang Voucher (subject to voucher eligibility) by providing us your voucher code.

**Q: Will I be allowed to have more than one (1) SinarTenang coverage at any one time?**

Each life assured is only allowed to purchase one (1) assurance at a time under the plan. In the event that the life assured is covered under more than one (1) assurance under the plan, the Company will consider the life assured to be insured under the assurance first issued.

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

- A: No benefit is payable under the following circumstances:
- Death or daily hospital income benefit due to dengue or Zika which was diagnosed prior to or on the risk commencement date.
  - Accidental death benefit if death of the life assured does not occur within 90 days from the date of accident.
  - Daily accidental hospital income benefit due to suicide, attempted suicide or self inflicted injuries while sane or insane.

Note: The exclusions highlighted here are not exhaustive. Full details are available in the Master Policy.

**Q: How can I nominate a nominee or beneficiary?**

- A: You can make a nomination by filling up Appointment/Change of Nominee(s)/Trustee(s) Form and submit the form to the servicing agent or mail the form to our Head Office or any of our branches.

**Q: How do I make a claim?**

- A: Documents required vary according to type of claims. For help on claims submission please refer to your servicing agent or you can contact our customer service officer at 03-4813 3818 for further assistance.

**Making a nomination**

The purpose of having life insurance is to help ensure that your loved ones are financially protected should death happen to you. As such you are advised to nominate an individual to receive the policy monies upon your death.

# Important Notices

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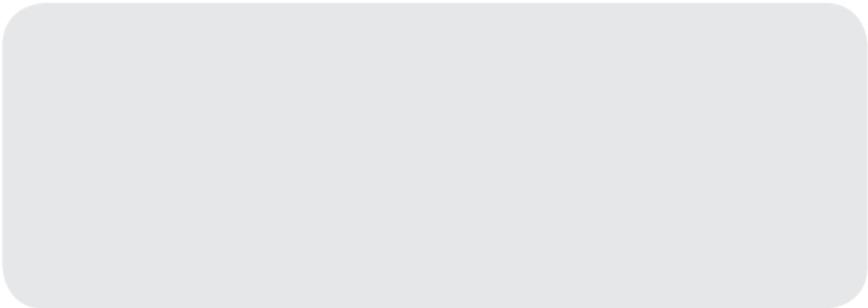
Sinar Tenang is a yearly renewable group insurance term plan. You should satisfy yourself that this assurance will best serve your needs and that the premium payable under the assurance is an amount you can afford. You are given a free look period of fifteen (15) days, whereby you may terminate your coverage within fifteen (15) days from the date of receipt of the certificate of assurance to you and you shall be entitled to a full refund of premium provided that no claim has been admitted under your coverage. If you are paying your premium using the Perlindungan Tenang voucher, the Company will not refund the premium that you have paid however you can use the Perlindungan Tenang voucher to purchase other Perlindungan Tenang products. The Company reserves the right to revise the premiums of Sinar Tenang upon renewal by giving at least ninety (90) days' notice to the policyholder.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Frequently Asked Questions (FAQ) and sample policy documents which may be obtained from the policyholder/agent for better understanding about the detailed important features and benefits of the plan before purchasing the assurance. The exclusions and limitations of benefit highlighted above are not exhaustive. Should you require additional information about life insurance and medical and health insurance, please refer to [www.mycoverage.my](http://www.mycoverage.my). For further information, reference shall be made to the terms and conditions specified in the Master Policy issued by the Company.

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

The term "the Company" shall refer to Great Eastern Life Assurance (Malaysia) Berhad.

For any enquiries, please write in to [gmbadmin@greatasteallife.com](mailto:gmbadmin@greatasteallife.com)



## HEAD OFFICE

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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.

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