

Flexi Life Protection FAQ

FREQUENTLY ASKED QUESTIONS (FAQ)

A. **PRODUCT INFORMATION**

1. **What is Flexi Life Protection?**

Flexi Life Protection is a non-participating group term assurance offered exclusively to eligible Flexi Parking users that provides coverage for Death, and Total and Permanent Disability (TPD), as well as Daily Hospital Income Benefit in the event the Life Assured is hospitalised.

This Policy is underwritten by Great Eastern Life Assurance (Malaysia) Berhad.

The Master Policyholder is Leading Innovative Technologies & Systems Sdn Bhd ("Flexi Parking").

2. **What are the benefits under this plan?**

There are two (2) plan options offered for this product. Please refer to the Schedule of Benefits on the sum assured payable under each plan option as set out below:

Benefits	Sum Assured (RM)	
	Plan 1	Plan 2
Death or Total and Permanent Disability (TPD) Upon Death or TPD of the Life Assured during the coverage period, 100% of the Sum Assured will be payable.	10,000	10,000
Benefits	Amount of Benefits (RM)	
	Plan 1	Plan 2
Daily Hospital Income If the Life Assured is hospitalised due to a covered Disability, a daily cash allowance will be payable for each day of hospitalisation.	50 daily, subject to a limit of 5 days per period of insurance	50 daily, subject to a limit of 10 days per period of insurance

Note: Terms and conditions apply.

B. **PURCHASING Flexi Life Protection**

1. **How do I become eligible for this coverage?**

This is a coverage exclusively offered to eligible Flexi Parking users who have fulfilled the eligibility requirements as follows:

- entry age between eighteen (18) years next birthday and fifty-nine (59) years next birthday;
- holds a Malaysian citizenship or permanent residency in Malaysia; and
- successfully completed the registration for this coverage via the Flexi-parking app.

2. **How can I purchase Flexi Life Protection?**

You must fulfil the eligibility requirements and complete the registration for the Flexi Life Protection coverage via the Flexi Parking app.

3. **Do I need to undergo for any medical check-up before I can purchase Flexi Life Protection?**

No medical check-up is required.

4. **Can I get this coverage without registering for the Flexi Life Protection coverage via the Flexi Parking app?**

No. The Flexi Life Protection coverage can only be purchased by registering via the Flexi Parking app.

5. **Can I cancel the Flexi Life Protection coverage?**

You may cancel your coverage within fifteen (15) days from your receipt of the notification of coverage by Flexi Parking to you and you shall be entitled to a full refund of premium provided that no claim has been admitted under your coverage. In addition, you may email us directly at GreatAssist@greateasternlife.com to cancel your coverage at any time. However, you will not be entitled to a refund of premium for cancellation after the fifteen (15) days free look period and you will continue to be covered for the remainder of the coverage period until the next premium due date.

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

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

7. How will my personal data be processed?

Upon your agreement to be covered under this plan, your information will be sent through a secured channel to Great Eastern Life Assurance (Malaysia) Berhad for further processing in accordance with the Personal Data Protection Act 2010. For more information on our Personal Data Protection Notice, kindly visit: <https://www.greateasternlife.com/my/en/terms-and-conditions.html?tab=8>

8. Can I buy this plan through an agent?

No, this plan can only be purchased by eligible Flexi Parking users via the Flexi Parking app.

9. Can I make changes to my risk commencement date after I make the purchase?

No, you are not allowed to amend your risk commencement date once you have purchased the coverage under this Policy.

C. COVERAGE

1. What is the coverage period?

The coverage period is as below:

Entry Age Next Birthday	Period of Insurance	
	Plan 1	Plan 2
18 – 59	3 months, Quarterly renewable up to age 59 years next birthday	6 months, Half-yearly renewable up to age 59 years next birthday

2. When will my Flexi Life Protection coverage commence?

Your coverage will commence and end in accordance with the dates notified to you by email upon successful purchase.

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

Yes, Flexi Parking will inform you of the commencement date of your coverage once you have successfully completed the registration for this Flexi Life Protection coverage, by sending you a confirmation notification email with your coverage details contained therein.

4. Will I be allowed to have more than one (1) Flexi Life Protection coverage at one time?

Each Life Assured is only allowed to purchase one (1) Assurance at a time under this Policy. Change of plan is not allowed throughout the period of insurance.

D. PREMIUM

1. How much premium do I have to pay?

The premium payable as set out below:

Entry Age Next Birthday of Life Assured	Single Premium* (RM)	
	Plan 1	Plan 2
18 – 59	30	59

*Subject to eligibility conditions, the Life Assured may renew his coverage for a subsequent period of insurance by paying the premium due upon renewal.

2. How can I pay for the premium for this Flexi Life Protection coverage?

You may pay your premium via e-wallet credit in the Flexi Parking app.

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

The premium paid is inclusive of ten percent (10%) commission fee and five point three percent (5.3%) one-off referral fee.

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E. **BENEFITS**

1. **What are the benefits provided under Flexi Life Protection coverage?**

In the event of death or TPD of the Life Assured while insured under this Policy and upon fulfilment of the terms and conditions stated in the Master Policy Contract, the sum assured will be payable in one lump sum to Life Assured/nominee(s) in accordance with the Schedule of Benefits. This coverage also provides a Daily Hospital Income Benefit in the event of the Life Assured is hospitalised, subject to the terms and conditions of the Master Policy Contract and the limit stated in the Schedule of Benefits. Please refer to the Master Policy Contract for more information.

2. **Is there any waiting period imposed for this coverage?**

Yes, a waiting period of thirty (30) days from the Risk Commencement Date of your coverage is applicable for non-accidental hospital admission. Please refer to the Master Policy Contract for more information.

F. **EXCLUSIONS**

1. **What are the circumstances or events excluded under Flexi Life Protection coverage?**

You may refer to the summarised list of exclusions for Death Benefit, Total and Permanent Disability Benefit and Daily Hospital Income Benefit in the Product Disclosure Sheet. Please refer to the Master Policy Contract for the full list of exclusions.

G. **POLICY SERVICING**

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

Once you have successfully registered for the Flexi Life Protection coverage, you will receive an email confirmation together with your coverage details including the Master Policy Contract, Policy Information Statement, Product Disclosure Sheet (PDS), and Frequently Asked Questions (FAQ) at your registered email address, for your reference.

2. **If I were to cancel my Flexi Life Protection coverage, will I be entitled to any cash surrender value?**

Flexi Life Protection is a pure protection coverage and does not provide any cash surrender value.

3. **How can I contact the Company 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 Flexi Life Protection 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 Flexi Life Protection coverage and provide your specimen signature (if you have yet to do so) by filling up the Request For Person Changes Form. You may mail the form to our Head Office or any of our branches as listed in the Company's website at <https://www.greateasternlife.com/my/en/personal-insurance/get-help/customer-service.html#eforms>. Alternatively, you can submit your Request For Person Changes Form via **physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

H. **NOMINATION**

1. **How can I nominate a nominee or beneficiary?**

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

Alternatively, you can submit your nomination form via **physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 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?**

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You must submit a duly completed claim form together with the necessary supporting documents. In this respect, the documents required may vary according to the type of claim. For help on claims submission, please refer to the Company's website at <https://www.greasternlife.com/my/en/personal-insurance/get-help/claims.html> for more information on the relevant claims documents. For this product, there are three (3) claim options to choose from:

- i) If you are claiming for **Death Benefit**, please select "Death Claim" under the drop down list and provide all the documents required for this type of claim.
- ii) If you are claiming for **Total and Permanent Disability Benefit**, please select "Total and Permanent Disability Claim" under the drop down list and provide all the documents required for this type of claim.
- iii) If you are claiming for **Daily Hospital Income Benefit**, please email us directly at GreatAssist@greasternlife.com for more information on the claims submission process and for a copy of the claim form.

You can submit your duly completed claim form and supporting documents via **mail or physical submission** to Digital Affinity at Level 19, Menara Great Eastern, 303 Jalan Ampang, 50450, Kuala Lumpur.

The term "the Company" refers to Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A)).

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