

# EZShield

## FREQUENTLY ASKED QUESTIONS

### A. PRODUCT INFORMATION & BENEFITS

#### 1. What is EZShield?

**EZShield** is a three (3) months single contribution group term takaful that provides coverage for death, total and permanent disability or accidental death. It also provides special income benefit upon specific events.

This Certificate is underwritten by Great Eastern Takaful Berhad.

#### 2. What are the benefits under this product?

There is only 1 plan/option offered for this product. Please refer to the Schedule of Benefits on the sum covered payable as set out below:

| Entry Age Next Birthday | Benefits  | Sum Covered (RM)  |
|-------------------------|---|---|
| 18-50                   | Death/Total and Permanent Disability (TPD)  | RM 20,000   |
|                         | Accidental Death  | Additional 100% sum covered is payable in one lump sum. |
|                         | Special Income Benefit, payable upon:<br>- Accidental Death/TPD; or<br>- Hospitalisation more than or equal to 5 days due to an Accident. | RM 1,000  |

### B. PARTICIPATING IN TAKAFUL

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

This product is exclusively offered to Shopee users who have fulfilled the eligibility requirements as follows:

- entry age next birthday between eighteen (18) years to fifty (50) years; and
- a person who holds a Malaysian citizenship or permanent residency in Malaysia; and
- successfully completed the registration for this coverage in website.

#### 2. How can I participate in EZShield?

Please refer to the following steps on how to enroll in **EZShield** product:

- Step 1: You must fulfil the eligibility requirements and select to participate in **EZShield** from Shopee, in which you will receive an e-voucher code after completion of payment. You need to activate the e-voucher within two (2) weeks.
- Step 2: Visit <https://www.greateastertakaful.com/en/takaful-solutions/our-products/family-takaful/ezshield.html> to complete the enrolment for the **EZShield** coverage; and to key in your personal details and answer health questionnaires in the website. You must disclose all material facts and state your age correctly.
- Step 3: You will receive a confirmation email and relevant documents from Great Eastern Takaful Berhad, within one (1) to three (3) business working days.

#### 3. Do I need to undergo for any medical check-up before I can participate in EZShield?

No medical check-up is required from you, but you need to answer and pass three (3) health questionnaires, as follows:

- Are you currently receiving treatment or taking regular prescribed medication for any medical conditions (other than for common cold or flu)?
- Have you ever been diagnosed with, consulted a medical practitioner or been given treatment for any of the following conditions; Heart attack, chest pain, high cholesterol, stroke, hypertension, diabetes, cancer, tumour or abnormal growth, hepatitis, HIV infection or AIDS: - Any disease or disorder of the heart, brain or nervous system, eyes or ears, thyroid, lung or respiratory system, liver, digestive system or gastrointestinal tract, kidney or urinary system, genital organs, spine or joints, immune system, blood disorder, hereditary disease or congenital abnormality, mental health or psychiatric illness, physical impairment or deformity, drug or alcohol abuse?
- In the past 2 years, have you ever been hospitalized (except for giving birth), undergone any surgical operation, consulted a specialist or had an abnormal result from a medical investigation or diagnostic test or been advised to have any of these in future?

#### 4. Can I get this coverage without registering for the EZShield coverage via Shopee?

No, the **EZShield** coverage can only be participated via Shopee, and subsequent activation via <https://www.greateastertakaful.com/en/takaful-solutions/our-products/family-takaful/ezshield.html>

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### 5. Can I cancel the EZShield coverage?

You may cancel the certificate within fifteen (15) days from the delivery of your certificate. We shall refund an amount that equals to the contribution paid, provided that no claim has been admitted under your coverage. You can email us directly at [GreatAssist@greateasterntakaful.com](mailto:GreatAssist@greateasterntakaful.com) for cancellation of your coverage.

However, you will not be entitled to a refund of contribution for cancellation after the fifteen (15) days free-look period. Despite the cancellation after the free look period, the coverage will still continue until the end of the coverage term.

### 6. What are the contact details if I have any general and/or certificate related enquiries?

For general or certificate related enquiries related to this product, you can email us at [GreatAssist@greateasterntakaful.com](mailto:GreatAssist@greateasterntakaful.com).

### 7. How will my personal data be processed?

Upon your agreement to participate in this product, your information will be sent through a secured channel to Great Eastern Takaful Berhad for further processing in accordance with the regulation of Personal Data Protection Act. For more information on the Personal Data Protection Notice, kindly visit our website at [www.greateasterntakaful.com](http://www.greateasterntakaful.com).

### 8. Can I participate in this product through an agent?

The **EZShield** coverage can only be participated via Shopee, and subsequent activation via <https://www.greateasterntakaful.com/en/takaful-solutions/our-products/family-takaful/ezshield.html>

### 9. Can I make changes to my certificate effective date for my coverage after I have participated?

The certificate effective date may not be changed after you have participated in this product.

## C. COVERAGE

### 1. How long is the coverage period?

**EZShield** provides coverage for three (3) months. Your coverage and benefits will cease at the end of the three (3) months period.

### 2. When will my EZShield coverage commence?

Your coverage will commence on the date as notified in the confirmation email that will be communicated to you upon successful participation.

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

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

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

Each Person Covered is allowed to participate in one (1) **EZShield** product at a time.

## D. CONTRIBUTION

### 1. How much contribution do I have to pay?

The contribution that you have to pay is RM 27.50. The contribution amount stated herein is the single contribution amount of this product for three (3) months coverage period.

### 2. How can I pay for the contribution for EZShield coverage?

You may pay your contribution via payment method available at Shopee.

### 3. Are there additional fees or charges for this coverage?

There is no additional charge imposed under this product.

## E. EXCLUSIONS

### 1. What are the circumstances of events excluded under EZShield coverage?

You may refer to the list of exclusions for Death, Total and Permanent Disability, and Accidental Death/Special Income Benefits in the Product Disclosure Sheet. You may also refer to the Master Certificate for more information.

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## FREQUENTLY ASKED QUESTIONS

### F. CERTIFICATE SERVICING

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

Once you have completed the registration for the **EZShield** coverage, you will receive an email confirmation together with your coverage details including Master Certificate, Product Disclosure Sheet and Frequently Asked Questions to your registered email address for your further reference.

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

**EZShield** is a pure protection coverage and does not provide any cash surrender value.

**3. How can I contact Great Eastern Takaful Berhad if I have any queries?**

For general and certificate related enquiries, you can email us directly at [GreatAssist@greateastertakaful.com](mailto:GreatAssist@greateastertakaful.com).

**4. What do I need to do if there are changes to my contact details/personal details after I have participated in EZShield coverage?**

Kindly ensure that all your personal details are complete and accurate prior to your participation. You will need to update us if there are any changes to your personal details after you have participated in **EZShield** coverage.

### G. 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 email the form to [GreatAssist@greateastertakaful.com](mailto:GreatAssist@greateastertakaful.com). You can download the Nomination Form via the link provided in the confirmation email once you participated in this coverage.

Alternatively, you can submit your Nomination Form via **physical submission** to Customer Service @ Level 3, 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.

### H. 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 our website at <https://www.greateastertakaful.com/en/get-help/make-a-claim.html> for more information on the claims documents. For this product, please select the following claim options based on each type of claim:

- 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;
- 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.
- If you are claiming for **Accidental Death**, please select "Death Claim" & "Accidental Claim" under the drop down list and provide all the documents required for this claim.
- For **Special Income Benefit**, you may email to [GreatAssist@greateastertakaful.com](mailto:GreatAssist@greateastertakaful.com) for more information on the claims form and documents.

You can submit your Claim Form and documents via **email or physical submission** to Customer Service @ Level 3, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur.

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