

# SMART BABY SHIELD

(Plan Code: U95A & U95B)

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## Frequently Asked Questions

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## Product Features

**1 Q : What is Smart Baby Shield?**

A : Smart Baby Shield are two unit deduction riders attachable to SmartProtect Junior (Plan Code: 0495).

(a) Smart Baby Shield - Mother (Plan Code: U95A) which covers the expecting mother from the policy commencement date up to 1 month after the child's birth.

(b) Smart Baby Shield – Child (Plan Code: U95B) which covers the unborn child from the policy commencement date up to the child's age 5 years next birthday.

These two IL riders must co-exist at policy inception.

**2 Q : What are the unique selling propositions of SmartProtect Junior?**

A : • For coverage to mother (U95A): it provides coverage to mother during and after gestational period up to 1 month after child's birth that inclusive of pregnancy complications, hospitalization benefit, maternity cancer and Infectious disease benefit

• For coverage to baby (U95B): it provides coverage to unborn child, hospitalization benefit, incubation of newborn and phototherapy treatment for neonatal jaundice up to 60 days after child birth, hospitalisation benefit due to congenital conditions that expiring at the policy anniversary prior to the child's attained age of 5 years next birthday.

**3 Q : What benefits does Smart Baby Shield on the mother (Plan Code: U95A) provides?**

A :

Smart Baby Shield Covered Conditions	Benefit Amount
<b>Cover for the Mother (Plan Code: U95A)</b>	
1. Death of mother due to childbirth/pregnancy complications a. Prior to delivery, and b. Up to 1 month after delivery.	RM30,000
2. Upon first ever diagnosis of any of the following Pregnancy Complications: a. Abruptio Placentae b. Amniotic Fluid Embolism c. Eclampsia d. Placenta Increta / Percreta e. Postpartum Haemorrhage Requiring Hysterectomy f. Acute Fatty Liver Of Pregnancy g. Disseminated Intravascular Coagulation (D.I.C.)  For pregnancy complications listed above accompanied by Gestational Diabetes Mellitus (GDM) an additional 20% of the benefit above shall be payable.	RM5,000 + additional RM1,000 if accompanied by GDM
3. Hospitalisation benefit (due to childbirth complications) upon admission into ICU/HDU (up to 1 month after delivery.)	RM500 per day
4. Maternity cancer benefit (Waiting period of 30 days)	RM5,000
5. Infectious disease benefit Upon occurrence of any one of the following Infectious diseases.  Upon diagnosis: a. Severe Measles	RM1,000

b. Severe Hand Foot Mouth Disease c. Chikungunya Fever d. Typhoid Fever e. Rabies  Upon hospitalisation: a. Zika Virus b. MERS-CoV c. Ebola d. SARS e. Influenza A - Avian influenza A (H7N9) & A(H5N1) f. Nipah Virus Encephalitis g. Japanese Encephalitis h. Creutzfeldt-Jakob disease i. Malaria j. Dengue Hemorrhagic Fever	
6. Accidental Death Benefit	RM30,000
7. Accidental Death due to public conveyance	RM60,000

- 4 Q : What benefits does Smart Baby Shield on the child (Plan Code: U95B) provides?  
 A :

Smart Baby Shield Covered Conditions	Benefit Amount
<b>Cover for the Child (Plan Code: U95B)</b>	
1. Death of child a. Death of foetus in vitro, or b. From birth up 30 days after the child's birth	RM5,000 + TIV
2. Hospitalisation benefit Admitted into a Hospital in the Neonatal Intensive Care Unit or Intensive Care Unit or High Dependency Unit at any time within the first year from the date of birth of the Life Assured, up to a maximum of sixty (60) days.	RM500 per day
3. Incubation of Newborn	RM200 per day
For Hospitalisation Benefit and Incubation of Newborn, the Company will only pay for the highest amount for these two benefits.	
4. Phototherapy Treatment for Neonatal Jaundice of specified severity	RM1,000
5. Reimbursement for Hospitalisation due to Congenital Conditions: a. Anal Atresia b. Atrial Septal Defect c. Congenital Cataract d. Congenital Deafness e. Congenital Diaphragmatic Hernia f. Infantile Hydrocephalus g. Tetralogy of Fallot h. Transposition of Great Vessel i. Truncus Arteriosis	Up to RM30,000 per year

<ul style="list-style-type: none"> <li>j. Ventricular Septal Defect</li> <li>k. Coarctation of the aorta</li> <li>l. Cerebral Palsy</li> <li>m. Spina Bifida</li> <li>n. Oesophageal Atresia</li> <li>o. Trachea-oesophageal fistula</li> <li>p. Cleft Lip and/or Cleft Palate</li> <li>q. Down's Syndrome</li> <li>r. Retinopathy of Prematurity</li> <li>s. Absence of Two Limbs</li> </ul>	
<p>6. Infectious disease benefit Upon occurrence of any one of the following Infectious diseases.</p> <p>Upon diagnosis:</p> <ul style="list-style-type: none"> <li>a. Severe Measles</li> <li>b. Severe Hand Foot Mouth Disease</li> <li>c. Chikungunya Fever</li> <li>d. Typhoid Fever</li> <li>e. Rabies</li> </ul> <p>Upon hospitalisation:</p> <ul style="list-style-type: none"> <li>a. Zika Virus</li> <li>b. MERS-CoV</li> <li>c. Ebola</li> <li>d. SARS</li> <li>e. Influenza A - Avian influenza A (H7N9) &amp; A(H5N1)</li> <li>f. Nipah Virus Encephalitis</li> <li>g. Japanese Encephalitis</li> <li>h. Creutzfeldt-Jakob disease</li> <li>i. Malaria</li> <li>j. Dengue Hemorrhagic Fever</li> </ul>	<p>RM1,000</p>

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## Insurance Charges

- 1 Q : How is the premium payable?**  
**A :** This is a unit deduction rider attachable to identified ILP, thus no premium payment required for the plan attachment itself. However, a monthly insurance charge for this rider will be deducted from the total investment value.
- 2 Q : Are insurance charges guaranteed?**  
**A :** The insurance charges are non-guaranteed and vary by attained age next birthday of the mother of unborn child. Any revision of the insurance charge will be based on the portfolio experience of Great Eastern Life Assurance (Malaysia) Berhad (“the Company”). The Company will monitor the experience and review the insurance charge rates for the entire portfolio periodically. Any necessary changes will be suitably moderated by the spread of risks within the same portfolio.
- 3 Q : Will insurance charge of Smart Baby Shield be charged according to the attained age?**  
**A :** Insurance charges will be deducted in 2 instalments where the 1<sup>st</sup> charge is at policy inception (Date of Commencement) and the 2<sup>nd</sup> charge is on the next monthly due date (MDD) following the Expected Due Date (EDD). It will charge according to the attained age next birthday of the mother of Life Assured.
- 4 Q : If a Life Assured made a claim in current policy year of his/her Smart Baby Shield, will his/her next year renewal insurance charges be increased thereafter?**  
**A :** We do not underwrite individual policy after claims. Hence, the original terms & conditions of the rider shall remain unchanged as long as the rider is in force without interruption.

## New Business and Underwriting

- 1 Q : Who can apply for Smart Baby Shield?**  
**A :** For Smart Baby Shield on the mother (Plan Code: U95A), the minimum age at entry is 19 years next birthday and the maximum age at entry is 45 years next birthday.  
  
For Smart Baby Shield on the child (Plan Code: U95B), the minimum age at entry is 13 weeks of gestation and the maximum age at entry is 35 weeks of gestation.
- 2 Q : What is the coverage term for Smart Baby Shield?**  
**A :** For Smart Baby Shield on the mother (Plan Code: U95A), the coverage term is up to 1 month after the child's birth  
  
For Smart Baby Shield on the child (Plan Code: U95B), the coverage term is up to the policy anniversary prior to the child's attained age of 5 years next birthday.
- 3 Q : Is medical examination required for Smart Baby Shield?**  
**A :** Underwriting will be undertaken on the mother based on the standard proposal declaration (including information on any previous pregnancy complication and (natural) child with congenital defect) and a current obstetrician report with an antenatal ultrasound scan.
- 4 Q : Can the mothers carrying twins or more purchase this rider?**  
**A :** No.
- 5 Q : Can Smart Baby Shield be backdated?**  
**A :** No. Backdating is not allowed for Smart Baby Shield.
- 6 Q : Can SmartProtect Junior be issued as a third party policy?**  
**A :** Yes. Follow the basic plan.
- 7 Q : Can people like expatriate or foreigner, etc. buy Smart Baby Shield? Is there any loading or restriction imposed? What documentation would be required for underwriting?**  
**A :** Smart Baby Shield are offerable only to expectant mother who is citizen of Malaysia and is

residing in Malaysia.

- 8 **Q : What will happen to the application if the baby is born prior to inforcing and what should I do?**  
**A :** Please notify the Company on any change in the state of health and circumstances in the Life to be Assured (including the birth of the said Life to be Assured). Your application will be cancelled with premium refunded.  
If the application has crossed the Expected Due Date (EDD) as stated in the Proposal Form or Obstetrics & Gynaecology Report (whichever is available), the application shall be cancelled with premium refunded.  
Kindly submit the necessary required document/report(s) as early as possible to avoid your application from being cancelled.

## Customer Service

- 1 **Q : If a policyholder decides to cancel Smart Baby Shield within the 15-day free-look period, will there be any refund?**  
**A :** Yes, if the riders are cancelled within the 15-day free-look period, the units which have been deducted for the payment of insurance charges for Smart Baby Shield after net of any medical expenses incurred by the Company in the issuance of the riders will be reinstated and credited into the total investment value.
- 2 **Q : Is policy loan available under Smart Baby Shield?**  
**A :** No, policy loan is not available.
- 3 **Q : Do Smart Baby Shield qualify for tax relief?**  
**A :** Yes, subject to the Inland Revenue Board's requirements.
- 4 **Q : Can Smart Baby Shield be assigned?**  
**A :** Yes. Follow the basic plan.
- 5 **Q : What happen when the policy is lapsed during Pre-natal period for unborn child? Will ROP be applicable?**  
**A :** Reinstatement will not be allowed if the lapse period happened during Pre-natal period. ROP will not be applicable under this condition.
- 6 **Q : After birth of the Life Assured, what happen when the policy is lapsed and the customer wants to reinstate the policy?**  
**A :** Reinstatement of the policy is allowed within three (3) years of the date of lapse. Upon reinstatement, the policy is subject to the following requirement:  
a) Duly completed "Health Warranty" (PSF07) form. Waiting period shall apply again upon reinstatement.  
b) The customer is within the allowable age limits as determined by our Company at the time of reinstatement.  
c) Evidence of insurability satisfactory to our Company.  
d) Payment of all premiums as determined by our Company at the time of reinstatement.  
e) Satisfactory completion of the Tax Residency Self Certification Form.  
Any other terms and conditions our Company may impose at the material time

## Claims

**1 Q : What are the exclusions under this plan?**

**A :** Exclusion for the mother:

- Pre-existing conditions
- Is caused directly or indirectly by self-inflicted injuries, while sane or insane; or
- Is resulted from the mother committing, attempting or provoking an assault or a felony or from any violation of law by mother; or
- Is caused while under the influence of alcohol or drugs unless taken as prescribed by a Doctor. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
  - 35 mcg of alcohol per 100ml of breath
  - 80mg of alcohol per 100ml of blood
  - 107 mg alcohol per 100ml of urine; or
- Is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Company reserve the right to require the mother to undergo a blood test for HIV as a condition precedent to acceptance of any claim; or
- Is resulted from mother choosing to have a termination of pregnancy other than for medical reasons; or
- Is caused by any complications resulting from fertility treatment including in-vitro fertilisations; or
- Is caused by any unlawful, criminal or deliberate act or failure to act; or
- Is resulted from war, whether declared or undeclared.

Exclusion for the life assured:

- Is caused by usage of drugs unless taken as prescribed by a Doctor.
- Is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. The Company reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim; or
- Is caused by any complications resulting from fertility treatment including in-vitro fertilisations; or
- Is caused by any unlawful, criminal or deliberate act or failure to act; or
- Is resulted from war, whether declared or undeclared.

No payment of benefits will be made for Accidental Death for any Injury which resulting in loss suffered, as a result of, including any of the following whether directly or indirectly:

- suicide, attempted suicide or self-inflicted injuries, while sane or insane;
- bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound;
- war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection;
- from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict;
- engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route;
- as a result of the mother committing, attempting or provoking an assault or a felony, or from any violation or attempted violation of law by the mother or resistance to arrest;
- while under the influence of alcohol or drugs unless taken as prescribed by a Physician. For the avoidance of doubt, a person is considered as under the influence of alcohol if the breath, blood or urine test result is over the following limit:
  - 7.1 35 mcg of alcohol per 100ml of breath
  - 7.2 80mg of alcohol per 100ml of blood
  - 7.3 107 mg alcohol per 100ml of urine;
- Injury arising from racing of any kind (except for foot racing), hazardous sports or activities that involve speed, height, high level of physical exertion, highly specialised

gear or spectacular stunts such as but not limited to bungee jumping, parachuting, scuba diving, sky-diving, water skiing, underwater activities requiring breathing apparatus, winter sports, Professional Sports and illegal activities. For the avoidance of doubt, “Professional Sports” means engaging in any physical activity in a professional capacity or where the mother would or could earn income or remuneration from engaging in such activity;

- from childbirth, pregnancy and/or any complications thereof;
- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- from the mother engaging in commando or bomb disposal duties/training.