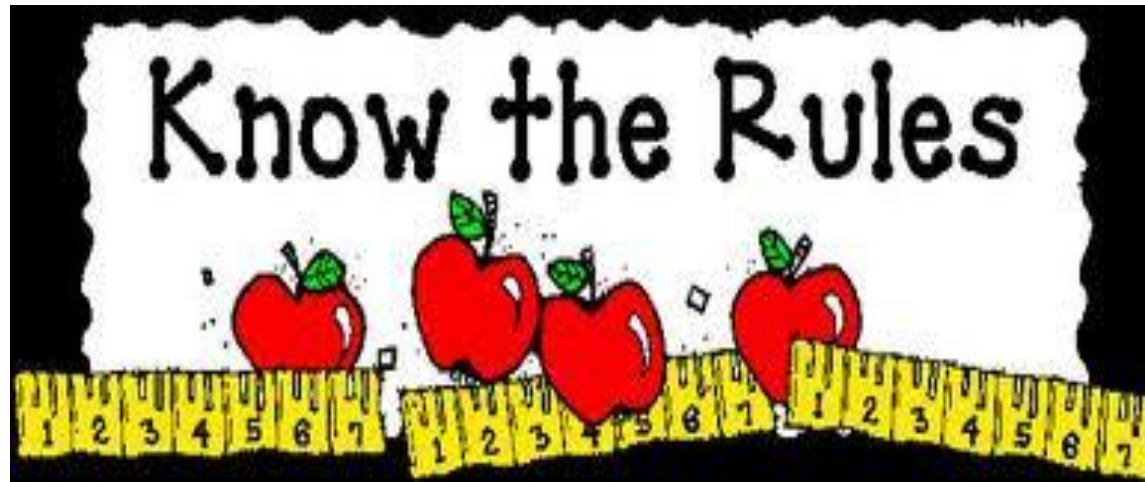


UNDERWRITING QUICK GUIDE



SCHEDULE OF MEDICAL REQUIREMENTS

SCHEDULE OF MEDICAL REQUIREMENTS										
REVISED : July 19, 2010										
Entry Age	30 days - 16	17 - 30	31 - 40	41 - 45	46 - 50	51 - 55	56 - 60	61 - 70		
Sum Insured (RM)										
Based on Aggregated Sum Assured of Basic Policies and Riders within 2 calendar years	Up to 50,000	NON MEDICAL LIMIT								
	50,001 to 100,000	NON MEDICAL LIMIT								
	100,001 to 250,000	NON MEDICAL LIMIT							ME, ADS	
	250,001 to 350,000	ME & ADS	NON MEDICAL LIMIT							ME, ADS, ECG
	350,001 to 400,000		NON MEDICAL LIMIT							ME, ADS, ECG, GE2
	400,001 to 500,000		ME	ME, ECG, GE2		ME, ADS, ECG, GE2				
	500,001 to 1,000,000	IC	ME & GE1 <i>* GE3 @ RM750,000</i>		ME, ADS, ECG, GE2 <i>* GE4 @ RM750,000</i>		ME, ADS, TMX, CXR, GE5			
	1,000,001 to 2,000,000		ME, ADS, GE5	ME, ADS, ECG, GE5	ME, ADS, TMX, GE5	ME, ADS, TMX, CXR, GE5				
	2,000,001 and above		ME, ADS, TMX, CXR, GE5							
Legend : ADS Attending Doctor's Statement from Family Doctor OR Doctor whom Proposed Insured consulted most frequently OR Doctor whom Proposed Insured last consulted CXR Chest X-ray by a Radiologist with report ECG Electrocardiogram with report GE1-5 Great Eastern Profile. Please refer to e-Partner >> Departments/Division >> New Business >> List of Blood Profile for New Business Medical Check Up IC Individual consideration ME Medical Examination by Panel Doctor TMX Treadmill ECG with report										

SCHEDULE OF FINANCIAL REQUIREMENTS



SCHEDULE OF FINANCIAL REQUIREMENTS	
Existing and Current Sum Assured of Basic Plans, Life and 50% of all accident cover riders in the last 10 years (GELM & Other Insurers' policies as disclosed) (RM)	Minimum Financial Evidence
Up to 1,000,000	N/A
1,000,001 - 1,499,999	Financial Questionnaire Part I (to be completed by agent)
1,500,000 - 1,999,999	Financial Questionnaire Part I (to be completed by agent) Financial Questionnaire Part II (to be completed by Proposer)
2,000,000 and above	Financial Questionnaire Part I & Part II Certified ITR/ EA form for the past 3 years Company audited accounts/ P&L for the past 3 years Business registration Form 24/ 49
<p><i>The Company reserves the right to request for additional requirements for prudent underwriting if the income declared is unable to justify for the Sum Assured proposed. This is including reduction in the Sum Assured proposed after having taken into consideration of the Total Sum Assured for Life and Accident cover on the Proposed Life.</i></p>	

OCCUPATION CLASS

Classes	Description
Class 1	Professions, occupations & pursuits involving administrative work, solely in offices or similar non-hazardous places. e.g. lawyers, doctors, clerks, architects, bank tellers/ cashiers etc
Class 2	Professions, occupations & pursuits involving a supervisory nature or field travelling are required but not engaging manual labor. e.g. nurse (X-ray), housewives, students, waiters/ waitresses, commercial pilots, airline stewards, airline stewardesses, barbers etc
Class 3	Professions, occupations & pursuits involving non-heavy manual work and the use of tools or machinery. e.g. butchers, market stall owners, caretakers/ janitors, cobblers, bus/ taxi drivers (non-outstation), fishmongers, ambulance drivers, building site supervisors etc
Class 4	Professions, occupations & pursuits involving heavy manual work and the use of tools, equipment or machinery. e.g. building and construction workers/ labourers, masons bricklayers, welders, lorry and truck drivers (going outstation), workers scaling heights viz window cleaners on gondolas and painters, electricians, linesmen, motor-boat/ barge/ ferry drivers etc

BLOOD TEST SCREENING

HIV test is required for screening purposes depending on certain criteria:

A. **Sum Assured**

Total SA with GELM \geq RM 750K (inclusive of current and existing SA for the last 2 calendar years) for ANB 17 and above

B. **Marital Status**

Single/ Widowed/ Divorced Male, ANB \geq 41 with SA > RM 500K per life

C. **High Risk Occupation**

For SA \geq RM 200K per life. Type of occupation:

- Karaoke/ Night Club/ GRO/ PRO/ Pub Waitress
- Lounge hostess/ Massage girls/ Bar girls
- Offshore fishermen
- Sailors & Soldiers
- Single/ Divorced/ Widowed male hair dresser and fashion designer
- Singer/ Dancer & etc

D. **Habits & History of Venereal Diseases**

E. **Foreigner Applications**

All foreign applicant ANB \geq 17 from high risk countries are subject to HIV tests regardless of Sum Assured



COMMONEST MEDICAL IMPAIRMENTS & THEIR REQUIREMENTS

MEDICAL IMPAIRMENT	MEDICAL REQUIREMENTS	
	TRADITIONAL/ INVESTMENT PLAN	MEDICAL PLAN
Diabetes Mellitus	<ul style="list-style-type: none"> ✓ Medical Examination (ME) ✓ Diabetic Questionnaire by Dr ✓ FBS & HbA1c blood test ✓ UFEME 	Medical card & Dread Disease deemed DECLINED for all diabetics
Hypertension	<ul style="list-style-type: none"> ✓ Medical Examination (ME) ✓ Hypertension Questionnaire by Dr ✓ UFEME ✓ 2 BP readings 	Same as Traditional & ILP
Hepatitis B	<ul style="list-style-type: none"> ✓ Liver Function Test (LFT) with GGT ✓ Alpha-fetoprotein blood test (AFP) ✓ ME and MAR <i>(If on medication, flare up, chronic Hepatitis B and/ or had history of HBV attack)</i> 	Same as Traditional & ILP
Hypercholesterolaemia	<ul style="list-style-type: none"> ✓ Fasting Blood Lipid Profile (BLP) ✓ LME (if deemed necessary) 	Same as Traditional & ILP
Epilepsy/ Fits	<ul style="list-style-type: none"> ✓ Medical Examination (ME) ✓ Epilepsy Questionnaire by LA & Dr 	Same as Traditional & ILP
Cyst/ Lump/ Growth/ Tumour	<ul style="list-style-type: none"> ✓ Copy of Histology Report ✓ Medical Attendance Report (MAR) 	Same as Traditional & ILP

PREGNANCY

Type of policies	< 8 months pregnant	≥ 8 months pregnant	Pregnant < 8 months with history of caesarean operation**
1) Traditional (Endowment/ Wholelife/ Term)	Standard	Postpone until 1 month after delivery	Standard
2) Investment Link Plan			
1) Health Insurance	To be considered with a Long Medical Examination.	Postpone until 1 month after delivery	Standard
2) Hospitalisation & Surgical Benefit	Note : If abnormality detected, case will be postponed until 1 month after delivery		
All riders except GreatLady Rider	Standard	Postpone until 1 month after delivery	Standard
GreatLady Rider	Standard	Postpone until 1 month after delivery	Endorse on GLR : Exclude pregnancy related benefits (including caesarian section)

****Note : This is only applicable for history of caesarean operation without pregnancy complications. Examples of pregnancy complications are pregnancy induced HPT, gestational DM & etc. Otherwise, subject to underwriting.**

HOUSEWIFE & NON INCOME GROUP

Type of plans	Sum Assured	Riders	Supplementary benefits
All types of plans – traditional, investment & health insurance	<u>Husband without policies</u> Max Total Sum Assured RM 500K	All riders	1. CAB, SAC, SAC (MEB) and APR: Housewife: Class 2, max RM 20K Babysitter: Class 2, max RM 20K 2. Health Insurance – max RM 400
	<u>Husband with policies</u> Max Total Sum Assured as per husband's Total Sum Assured <i>*subject to underwriting</i>	All riders	3. Great Income Rider (GINCR) – max RM 50K 4. Hospitalization (Room & Board) max per life limit - RM 400. <i>*Note : May consider application for higher plan if spouse have equivalent coverage</i> 5. Hospital Income Benefits max per life limit - RM 300. Thus, max Medical and Health Insurance Cover allowable for housewife is RM 700 per life.

JUVENILE

	1 month – 16 years ANB
SUM ASSURED	
SA up to RM 250,000	Non-medical
SA RM 250,001 to RM500,000	ME and ADS
SA above RM 500,000	Individual Consideration
TYPE OF PLAN	
Traditional Life/ Investment Links	
<i>Parents not insured</i>	
Endowment/ Whole Life	Max RM 500K
DD policies	Max RM 300K
<i>Parents with equivalent SA</i>	
Endowment/ Whole Life	Individual Consideration <i>(case to case basis)</i>
DD policies	Individual Consideration <i>(case to case basis)</i>

JUVENILE

	1 month – 16 years ANB
SUPPLEMENTARY BENEFITS	
Juvenile Accident Rider	Yes <i>*Note : Not applicable for working children</i>
Total Accident Benefits per life	ANB 1 – 6 years old : RM 100K ANB 7 – 16 years : RM 200K
Childrencare Rider	Yes
MEDICAL INSURANCE	
Room & Board (R&B)	Max RM 400 per life
Hospital Income Benefits (HIB)	Max RM 300 per life
<i>*Note : May consider higher plan of hospitalization cover if parents have equivalent coverage</i>	
Signature/ Thumbprint on Proposal Forms	Compulsory for ANB 11 & above

JUVENILE

	1 month - 10 years ANB	11 – 16 years ANB
Ordinary/ Third party policy	Must be 3 rd party policy for both traditional and ILP	Usually 3 rd party policy Ordinary policy maybe allowed for traditional plan only but Parent's/ Guardian's Consent Form is required All ILP has to be written under 3 rd party basis for ANB 18 and below.
Child Health Book	Not needed for medically standard cases only. Otherwise, subject to underwriting	
Nominations	No	No
Adopted Children	Same underwriting guidelines as above. Additional requirements needed are original sighted/ certified true copy of legal adoptions papers <i>*Note : Only legal documents from High Court & Jabatan Pendaftaran Negara (JPN) are acceptable as only these parties have authorization to approve adoption legally.</i>	
Step-children	Same underwriting guidelines as above. Additional requirements needed are original sighted/ certified true copy of marriage certificate, birth certificate and Consent of Parent/ Guardian	

FOREIGNER

1. Required to reside in Malaysia for a **minimum of 6 months** prior to application. Exception for applicant employed by multinational corporation/ Malaysia My Second Home (MM2H) applicant(s)
2. Foreigners **not residing in Malaysia** or **without prior approval from the Immigration Department** would be declined.
3. Special consideration for foreigners who have valid/ vested interest in Malaysia:
 - Businessman having registered and viable business interest in Malaysia
 - Married to Malaysian
 - Student studying in Malaysia
 - Permanent Resident of Malaysia
4. Underwriting considerations:
Country of origin, profession, length of time resided so far in Malaysia and any relevant issues or social, political or environmental climate that may affect the consideration of the risk



FOREIGNER

1. Copy of valid passport
2. Copy of valid work permit/ ROC Form 24 & 49 and visa (if working/ business in Malaysia)
3. Marriage certificate (if married to Malaysian)
4. Student pass (if studying in Malaysia)
5. Dependent pass (if applicable)
6. Conditional approval letter from Immigration Department (if participate under the 'Malaysia My Second Home - MM2H' program)
7. Copy of identity card – myPR (if with Permanent Residence status)
8. Foreign Life Questionnaire
9. Lifestyle Questionnaire/ Blood test
10. Medical requirements based on Sum Assured and age (if any)





Special Consideration: Foreigners Cover for Dependent Child & Spouse of a Covered Foreign Life

Spouses and dependents of proposals considered under foreign lives may be considered subject to the following guides:

- Must be residing in Malaysia
- Cover should not exceed that of the principal applying foreigner
- For children, proposals should cover all children and not one or selected children only

Note: Spouse refers to legally married partner, dependents refers to children below the age of majority

FOREIGNER

All foreigner applications are subject to underwriting.
Foreigner applications from below listed countries (inclusive but not limited) will be **DECLINED** upfront:

- Afghanistan
- India (Jammu, Kashmir)
- Indonesia (Aceh, Papua, Central Sulawesi, Maluku)
- Iraq
- Israel
- Pakistan
- Papua New Guinea
- Peru (Ayacucho, Huallaga)
- Philippines (Mindanao, Sulu, Archipelago, Zamboanga)
- Solomon Islands
- South Africa (**except** Johannesburg, Cape Town, Port Elizabeth, Durban, Pretoria, Bloemfontein)
- Sudan
- Thailand (Narathiwat, Pattani, Songkhla, Yala)



This is a constantly changing topic

TIPS FOR BEST POSSIBLE RESULTS

Stress, lack of adequate rest, alcohol, caffeine and tobacco can artificially raise blood pressure (BP) and pulse



Avoid strenuous physical activities 24 hours before examination



Inform the examiner regarding any medications the Proposed Assured is taking including doctors' names, address, dates of past visits, and any information regarding injury or major illness in the past



TIPS FOR BEST POSSIBLE RESULTS

One hour before examination:



DO NOT drink coffee, tea or caffeinated drinks



DO NOT smoke



Drink a glass of water an hour or so before the appointment



TIPS FOR BEST POSSIBLE RESULTS

Limit salt and high cholesterol foods 24 hours before examination

If a Fasting Blood Sample is required, the Proposed Assured should not eat any food 10 hours prior to examination (including beverage)

Avoid alcohol 8 hours prior to examination





Get a good night sleep before the examination



NOTE: Underwriting will take into account medical history, current conditions, and NOT just medical examination to assess the risk

TRACK & TRACE THROUGH SELF HELP

E-PARTNER

-  **E-submission Status Enquiry**
e-partner > Applications > Quick Links > e-Submission > e-Submission Enquiry
-  **Status of Application**
e-partner > Applications > New Business Online Enquiry > Proposal Status Enquiry/SLQ/LCA > Proposal Status Enquiry List
-  **Printing of SLQ & LCA**
e-partner > Applications > New Business Online Enquiry > Proposal Status Enquiry/SLQ/LCA > Proposal Status Enquiry List
-  **Appeal Status Enquiry**
e-partner > Applications > New Business Online Enquiry > Appeal Status Enquiry
-  **Policy Acknowledgement Enquiry**
e-partner > Applications > New Business Online Enquiry > Policy Acknowledgement Enquiry

CONTACT POINTS



Call Centre
03-4259 8130



Internet Correspondence Module (ICM)
For registered agents only



New Business e-Submission Helpdesk Line
03-4813 3478



New Business e-Submission Helpdesk Email
ebiz@greasternlife.com



Right Fax (only for E-Confirmation Form)
03-4259 8295



After a copy of **E-Confirmation Form** is submitted via Right Fax, the original form **MUST** be submitted to New Business Department within 3 working days.

NOTE: "For internal circulation only. All information stated in this booklet belongs to New Business Underwriting Training & Development Department. GELM reserves the rights to make changes in this document herein without prior notice. For more details and updates, kindly refer to e-Partner"