



Prestige PACare

Exceptional personal accident coverage with an optimal plan

Your guardian in life's unpredictable moments

Prestige PACare is a premium personal accident plan that enables you and your loved ones to continue enjoying your quality of life while living life to the fullest in the event of an accident.

With high 24/7 worldwide coverage of up to S\$3.5 million for permanent disablement or death due to an accident, have a new level of confidence as you navigate life's uncertainties, knowing that we are here to protect you every step of the way.



Why Prestige PACare



Enjoy up to S\$3.5 million coverage against accidents

Get optimal, high accident coverage between S\$1 million and S\$3.5 million for permanent disablement or death due to an accident that is customised to your standard of living to support you and your family's financial security.



Medical Expense Reimbursement up to S\$20,000 for each & every Accident

Option to supplement with additional coverage¹ and get up to S\$20,000 per accident on expenses such as mobility aids as well as Traditional Chinese Medicine (TCM) and chiropractic treatments². With this extensive coverage, you can have the flexibility to decide alternative medical care and treatments to speed up your recovery process.



Assurance of 24-hour emergency assistance¹, worldwide

Designed to safeguard you globally, you are supported by our 24-hour Alarm Centre to help with any emergency medical, legal referral or relevant administrative assistance whether you are at home, traveling or working abroad.



Worldwide protection that covers terrorism³

Acts of terror can occur any time any place. Enjoy 24/7 worldwide protection against any act of terrorism³.



Enjoy guaranteed renewability and 5% renewal discount

Renew your plan annually until age 75. Additionally, enjoy a 5% renewal discount on your premium, starting from the 2nd policy year, regardless of any claims made under the plan.

¹ This is an optional feature of the plan.

² Up to S\$20,000 per accident for medical expenses, including up to S\$500 for treatment by a Traditional Chinese Medicine (TCM) practitioner registered with the Ministry of Health in Singapore, or a qualified chiropractor who holds a degree in chiropractic medicine and is registered with a recognised chiropractic organisation. The plan also reimburses up to S\$1,000 for expenses on mobility aids.

³ Up to a benefit limit of S\$2 million per life assured, under this plan and all other plans or riders providing similar benefits on terrorism.

Table of benefits/Premium Table (S\$)

Claim Event	Unit of Benefit	1st Year Annual Premium Rate (S\$ per unit of coverage)		
		Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement Sum assured	10,000	10.85	14.63	19.63
Optional Supplement				
Medical Expense Reimbursement Up to S\$20,000 for each & every accident Including: • Complementary Medicine Practitioner – up to S\$500 • Mobility Aids – up to S\$1,000	–	252.88	298.66	396.76
Emergency Assistance Service • Covers emergency medical evacuation & repatriation, repatriation of mortal remains, compassionate visit, return of minor children, non-medical escort and additional accommodation expenses.				

For high-risk activities, the company will reduce all benefits payable by 50%. Please refer to the policy contract and the table of compensation for more details on what these high-risk activities are.

The above premium rates are not guaranteed and may be adjusted at policy renewal based on future experience at the full discretion of the Company with at least '30 days' notice. Premium includes the prevailing rate of GST. The prevailing rate of GST is subject to change.

5% renewal discount is applicable from 2nd policy year onwards.

Sum Assured shall be between S\$1 million and S\$3.5 million.

Annual premiums are considered as standard premium quoted.

Monthly premiums are generated by multiplying annual premiums with factor of 0.08583.

Types of occupational class covered

Class 1:

Persons engaged in professional, managerial, administrative, clerical and non-manual occupations in general.

Class 2:

Persons engaged in work of a supervisory nature and others not in Class 1 whose duties do not involve use of tools and machinery or exposing themselves to special hazards. Persons engaged in work involving substantial amount of travelling, e.g. salesmen.

Class 3:

Persons engaged in manual work not of particularly hazardous nature but involving the use of tools and machinery.

Note: This classification is for reference only. The exact occupational class will be determined by the company. Only the above occupational classes are allowed for Prestige PA Care.

Notes and Disclaimers

All ages specified refer to age next birthday.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This brochure applies mainly to Singapore Citizen/Permanent Resident. If you are not a Singapore Citizen/Permanent Resident, you have to meet certain residency requirements before you can apply for a policy or renew it.

This brochure is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefits at the same cost.

You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Protected up to specified limits by SDIC.

Information correct as at 8 May 2024.

Reach for Great

The Great Eastern Life Assurance Company Limited

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