

This Group Policy is issued by THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED (hereinafter called “the Company”).

This Certificate of Insurance issued to a Life Insured is subject to the terms and conditions of the Group Policy.

The policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or sdic.org.sg).

The insurance cover commences on the Effective Date as stated in this Certificate of Insurance and ceases upon expiry of 12 months from the Effective Date.

This Certificate of Insurance covers Death and Total and Permanent Disability (TPD) Benefit for the Life Insured during the Eligible Period, subject to the terms and conditions of the policy.

**CERTIFICATE OF INSURANCE  
(GREAT Parent Term)**

Policyholder	:	The Great Eastern Life Assurance Company Limited
Group Policy Number	:	G0010906
Effective Date	:	On the fifteenth day after the date of commencement of the eligible plans as listed in the Campaign terms and conditions or 18 <sup>th</sup> Jan 2024, whichever is later.
Eligible Period	:	12 months from the Effective Date

Benefit Covered per Life Insured per Eligible Period	Sum Assured
<b>1. Death Benefit</b> Pays the Sum Assured on death in single lump sum.	S\$50,000
<b>2. Total &amp; Permanent Disability (TPD)</b> Pays the Sum Assured on TPD in single lump sum. If benefit is payable under TPD, no death benefit will be payable.	S\$50,000

All endorsements, changes and amendments to the Policy between the Company and the Policyholder shall be binding on the Life Insured. The Life Insured is not party to the Policy and shall have no rights whatsoever under the Policy.

This is a computer generated letter. No signature required.

## GREAT Parent Term: Terms & Conditions

### 1. General Definitions

In this Certificate of Insurance where the context so admits, the masculine gender shall be deemed to include the feminine, and likewise, the singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1. **“Age Next Birthday”** shall mean Life Insured’s age at a particular time with addition of 1 year. In this Certificate of Insurance where the context so admits the age shall be deemed to be Age Next Birthday.
- 1.2. **“Certificate of Insurance”** shall mean a certificate of insurance issued by the Company to an Eligible Customer which provides confirmation of insurance cover for the Life Insured under the Policy.
- 1.3. **“Effective Date”** shall mean the date from which the insurance coverage of the Life Insured has become effective as specified under the Certificate of Insurance.
- 1.4. **“Claim Event”** shall mean the death or Total Permanent Disability of the Life Insured.
- 1.5. **“Country of Issue”** shall mean the country in which this Policy is issued.
- 1.6. **“Eligible Customer”** shall mean a Singaporean or Singapore Permanent Resident who is:
  - i. between 18 and 65 Age Next Birthday at the date of commencement of the Certificate of Insurance; and
  - ii. the legal parent of Eligible Child(ren).
- 1.7. **“Eligible Child(ren)”** shall mean an individual who is:
  - i. 1 Age Next Birthday at the date of commencement of the Certificate of Insurance;
  - ii. the biological or step child(ren) from a legal marriage or legally adopted child(ren) of the Eligible Customer; and
  - iii. insured under the eligible plans as listed in the Campaign terms and conditions.
- 1.8. **“Campaign”** shall mean a complimentary term insurance for parents offered by the Company.
- 1.9. **“Life Insured”** means an Eligible Customer, in respect of whom insurance under this Policy has been effected.
- 1.10. **“Eligible Period”** shall mean 12 months from the Effective Date of the Certificate of Insurance.
- 1.11. **“Policy”** shall mean this agreement, any rider or endorsement therein, any amendment signed by the Company, the application of the Policyholder, and any individual proposal form, consent form or any other form signed by the Life Insured or the Policyholder constituting the entire contract.

- 1.12. **"Registered Medical Practitioner"** means a person qualified by degree in western medicine and legally licensed and authorised to practice medicine and surgery in the geographical area of his country, who is neither a Life Insured himself, nor a relative, sibling, spouse, child or parent.
- 1.13. **"Sum Assured"** means the amount of assurance effected under this Policy in respect of the Life Insured.
- 1.14. **"Total and Permanent Disability"** means that the disability must be total and permanent and that there is neither at the point of commencement of the disability nor at any time thereafter any work, occupation or profession that the Life Insured can ever sufficiently do or follow to earn or obtain any wages, compensation or profit. The total and irrecoverable loss of sight of both eyes; or loss by severance or loss of permanent use of both hands at or above the wrists or both feet at or above the ankles; or the loss by severance or loss of permanent use of one hand at or above the wrist and one foot at or above the ankle; or the loss by severance or loss of permanent use of one limb at or above the wrist or ankle and loss of sight of one eye shall be considered as Total and Permanent Disability.
- 1.15. **"Pre-existing Condition"** means any illnesses, diseases, injuries, impairments from which the Life Insured is suffering, whether known or unknown to the Life Insured as long as the cause or pathology of the conditions has already existed before the Effective Date in respect of the Life Insured under this Policy.

## **2. General Provisions**

### **2.1. Participation**

The coverage for a Life Insured under this Policy shall become effective on the Effective Date as stated on the Certificate of Insurance.

### **2.2. Geographical Limit**

This Certificate of Insurance only covers the Life Insured who is a citizen or permanent resident of the Country of Issue, subject to the rules of residency as set out at Section 2.3 of this Certificate of Insurance.

### **2.3. Termination**

- i. Coverage of any Life Insured shall automatically be terminated on the earliest of the following events:
  - (a) The Certificate of Insurance expires;
  - (b) The date the Life Insured dies;
  - (c) The Company has admitted to pay a claim for death or TPD Benefit in respect of the Life Insured under his Certificate of Insurance.
  - (d) The Company receives the Eligible Customer's request to terminate this coverage under his Certificate of Insurance by giving thirty days' written notice;
  - (e) When the Life Insured:

1. is no longer a citizen or permanent resident of the Country of Issue; or
  2. has resided outside the Country of Issue for more than 180 days, whether continuously or otherwise; and is still residing outside the Country of Issue.
- ii. This Certificate of Insurance shall be terminated on the date notified to the Policyholder by the Company to terminate the Policy by virtue of war (declared or undeclared) or act of war (whether or not there has been a declaration of war) where such date shall be at the discretion of the Company.
  - iii. For the avoidance of doubt, in the case of termination of this Policy due to expiry of the Policy, the insurance cover for the Life Insured shall continue until the expiration of the Certificate of Insurance.

#### 2.4. Cancellation of Policy

This Policy may be terminated by either the Company or the Policyholder by giving thirty (30) days' notice in writing. Termination of this Policy by the Policyholder or by the Company shall be without prejudice to any claim arising prior to such termination. If the Campaign is terminated by the Company or Policyholder, insurance coverage for the Life Insured shall continue in accordance with the terms of the Certificate of Insurance.

#### 2.5. Cancellation of Certificate of Insurance

This Certificate of Insurance may be terminated by either the Company or the Life Insured by giving thirty (30) days' notice in writing. Termination of this Certificate of Insurance by the Life Insured or by the Company shall be without prejudice to any claim arising prior to such termination.

#### 2.6. Assignment

No benefit under this Certificate of Insurance can be assigned.

#### 2.7. Evidence of Age

Documentary evidence of age satisfactory to the Company shall be required before any benefit in respect of any coverage under this Policy shall be payable.

#### 2.8. Duplication of Cover

No Life Insured shall be entitled to make a claim under more than one (1) Certificate of Insurance under this Policy with the Company.

Where the Life Insured is covered under more than one (1) Certificate of Insurance at any given time which pays out identical benefits for a Claim Event, the Company will regard the Life Insured as covered under the Certificate of Insurance that is issued earlier for the purposes of a claim. Upon admission of a claim by the Company under this Policy, the Life Insured will cease to be covered under any other Certificate of Insurance under this Policy.

#### 2.9. Non Participating Policy

This is a non-participating Policy with no surrender or cash values.

2.10. Free Look Period

There is no free look provision in this Certificate of Insurance.

2.11. Misstatement

Where a misstatement of age or other relevant fact has caused a Life Insured to be insured hereunder when he would otherwise be ineligible for insurance coverage, or where such statement has caused a Life Insured to remain insured when he would otherwise be disqualified for further insurance coverage in accordance with the terms and limitations of this Policy, his insurance coverage shall be void.

2.12. Contract

All statements made by the Policyholder and by any Life Insured shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall void this Policy or be used in defence of a claim, unless it is in writing.

2.13. Alteration of Contract

This Policy may at any time be amended and changed by written agreement between the Company and the Policyholder. Any amendments to this contract shall be binding on all Life Insureds whether insured under this Policy prior to or on or after the effective date of the amendment.

2.14. Operation of Law

This Policy shall be construed according to and governed by the laws of Republic of Singapore.

2.15. Policy shall be Void

- i. If any written statements made by the Policyholder or the Life Insured, whichever applicable, on the proposal for application of insurance is untrue in any respect or if any material fact affecting the risk is incorrectly stated or represented in or is omitted from these documents ("Misrepresentation or Non-disclosure"), the Company may, at its sole discretion:
  - (a) declare this Policy or any Certificate of Insurance (as the case may be) void, whichever applicable; or
  - (b) impose such conditions or vary the terms of this Policy or any Certificate of Insurance (as the case may be), whichever applicable, as it would have had the Misrepresentation or Non-disclosure not been made.
- ii. If the Company opts to declare this Certificate of Insurance void under Clause 2.15 (i) (a) above, this Certificate of Insurance shall be treated as void on the Effective Date.

2.16. Absolute Owner

- i. The Company is entitled to treat the Eligible Customer as the absolute owner of the Certificate of Insurance.
- ii. The Company will not recognise any equitable or other claim to or interest in the Certificate of Insurance.

iii. The receipt by the:

- (a) Eligible Customer; or
- (b) Eligible Customer's legal personal representative(s).

of any payment made by the Company in respect of a claim made under the Certificate of Insurance for this Policy will be in full and final discharge of the Company in respect of any liability under such a claim.

2.17. Exclusion of Contracts (Rights of Third Parties) Act Cap. 53B

This Policy is a contract between the Company and the Policyholder. A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act Cap. 53B and any subsequent amendments to the Act, to enforce any of its terms. Life Insureds are not parties to this Policy and shall have no rights whatsoever under this Policy.

2.18. Data Use

The Policyholder hereby confirms and represents to the Company and its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives"), that each Life Insured has agreed and consented to the disclosure of his personal data to the Companies and their Representatives, the Companies' authorised service providers and relevant third parties (collectively, "Great Eastern Persons") for their collection, use and/or disclosure of the personal data for purposes reasonably required by the Companies to provide the insurance coverage under this Policy. In respect of the Life Insureds who are subsequently enrolled into this Policy, the Policyholder further undertakes that it shall ensure and procure that each of such Life Insureds has provided such agreement and consent in relation to his/her personal data for such purposes.

These abovementioned purposes are set out in the Company's Privacy Statement, which is accessible from Great Eastern Singapore's website and which the Policyholder hereby confirms that both the Policyholder and the Life Insureds have read and understood.

The consents referred to herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/or disclose the Life Insureds' personal data, with or without consent, to the extent permitted under applicable law.

2.19. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this Policy is automatic and no further action is required from the Policyholder. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### **3. Sanctions Limitation and Exclusion**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations now and from time to time imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("**Sanctions**").

If the Life Insured, Policyholder, beneficial owner (if applicable), beneficiary, payee or affiliate of any of the foregoing (collectively the "**Insured**") is designated or listed as a person subject to Sanctions ("**Restricted Party**") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy contract, transaction or business; (ii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iii) decline and/or refuse any transaction or request; and/or (iv) take or refrain from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

### **4. Benefit Provisions**

4.1. The benefits of this Policy are set out in the Certificate of Insurance.

#### 4.1.1. Death Benefit

Upon receipt of proof of age and adequate documentary proof that the Life Insured died while insured under this Policy, the Sum Assured shall become payable in a lump sum.

After the Total and Permanent Disability benefit is payable, no more Death benefit is payable.

#### 4.1.2. Total and Permanent Disability Benefit

(a) In the event a Life Insured suffers from Total and Permanent Disability as defined under Section 1.13 or Section 4.1.2 Clause (b) of this Policy and this disability shall have lasted for not less than six (6) months duration, the Company upon receipt of satisfactory proof of such Total and Permanent Disability, shall pay the Sum Assured in one lump sum.

(b) A Life Insured shall be regarded as being totally and permanently disabled if that Life Insured due to injury or sickness or disease, is certified as unable to perform at least 3 out of 6 activities of daily living as defined below, even with the aid of special equipment, and will always to require the physical assistance of another person throughout the entire activity.

The activities of daily living are:

1. **Washing**  
The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
2. **Dressing**  
The ability to put on, takes off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances.
3. **Feeding**  
The ability to feed oneself food after it has been prepared and made available.
4. **Mobility**  
The ability to move indoors from room to room on level surfaces.
5. **Toileting**  
The ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances so as to maintain a satisfactory level of personal hygiene.
6. **Transferring**  
The ability to move from a bed to an upright chair or wheelchair and vice versa.

4.2. The Company will only process a claim for the benefit(s) upon receipt of:

- (a) the Group Term Life claim form.
  - i) The claim form can be downloaded from our corporate website.
  - ii) In the event that a Life Insured is below 18 Age Next Birthday, the claim form is to be completed and signed by the legal parent or guardian of the Life Insured.
- (b) Proof of age.
- (c) Proof of relationship status for Eligible Child(ren);
- (d) Proof of residency; a copy of National Registration Identification Card or Birth Certificate or Employment Pass or Student's Pass or Dependant's Pass (whichever is applicable); and
- (e) A copy of the Certificate of Insurance.

## **5. Exclusions:**

- 5.1. The Company will not pay for any benefits under this Policy resulting directly or indirectly, wholly or partly, from:
- i. Suicide or self-inflicted injury, while sane or insane;
  - ii. Pre-existing Conditions



## **6. Claims:**

### **6.1. Notice and Proof of Claims**

- 6.1.1. The Life Insured or his legal representative must notify the Company in writing within 30 days after the happening of any event likely to give rise to a claim under this Policy. However, the claim will not be invalidated if it can be shown that it was not reasonably possible for him to notify the Company within this period.
- 6.1.2. Written notice of death of any Life Insured must be given within 30 days after the death of the Life Insured. Satisfactory proof of death must be given to the Company within 90 days after the death of the Life Insured. If an extension is required, written request must be given before the end of the above period and any such extension is subject to the Company's approval in writing.
- 6.1.3. If a Life Insured is totally and permanently disabled, written notice must be given within 30 days after the commencement of the total and permanent disability of the Life Insured. Satisfactory proof of disability must be given to the Company within 90 days after the commencement of the total and permanent disability of the Life Insured. If an extension is required, written request must be given before the end of the above period and any such extension is subject to the Company's approval in writing.
- 6.1.4. Written notice given by or on behalf of the Life Insured to the Company with particulars sufficient to identify the Life Insured, shall be deemed to be notice to the Company. Failure to furnish notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that such notice was given as soon as was reasonably possible.
- 6.1.5. All certificates, medical reports, information and evidence required by the Company shall be furnished at the expense of the Life Insured or the Life Insured's legal representative and shall be in such form and of such nature as the Company may prescribe. The Company shall have the right and opportunity to examine the Life Insured as and when and as often as it may reasonably be required pending any claim or the payment of any claims made under this Policy.
- 6.1.6. Proof of the date of birth of the Life Insured must be furnished to the Company before any claim will be admitted or payable. If the date of birth and/or age of any Life Insured notified to the Company is incorrect, the Company shall not be liable to pay more than the amount which would be payable under this Policy if the date of birth and/or age had been correctly stated.
- 6.1.7. In case of death, the Company has the right to investigate the circumstances of death, to have a post-mortem examination either before or after burial. In the event of an accidental death, a police report and post-mortem report must be submitted to the Company.

### **6.2. Submission and Documentation**

The Life Insured or his legal representative will be required to submit documentary proof which is satisfactory to the Company for consideration of eligibility of claims. Any cost

incurred in acquiring documentary proof will be borne by the Customer or his legal representative.

6.3. Compensation

No compensation stated in this Certificate of Insurance shall be payable until the total amount of compensation has been ascertained and agreed.

6.4. Payment of Benefit

6.4.1. All benefits shall be paid only when the claim has been proven to the satisfaction of the Company and the total amount of compensation has been ascertained and agreed upon by the Company and the Policyholder.

6.4.2. Upon receipt of the claim form (together with satisfactory documentary proof) from the Life Insured or his legal representative, if the claim is approved by the Company, the Company shall make payment of such claim to:

- (a) Life Insured; or
- (b) Estate of the Life Insured.

6.5. Fraudulent Claims

If any claim under this Policy is in any respect, fraudulent or if any fraudulent means or devices shall be used by a Life Insured or any one acting on behalf of the Life Insured to obtain a benefit under this Policy, the Company shall be under no liability in respect of such claims and shall be entitled to recover any payment made prior to the discovery of fraud.

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No wording or wordings below this line will be construed as being part of this Certificate of Insurance unless approved by a duly authorised personnel of the Company.