



ParentsWorld Award 2024:
Best Comprehensive
Maternity Coverage for
First & Second-time Mums



GREAT Maternity Care 2

Benefit Schedule & Premium Rates

GREAT Maternity Care 2 Benefits Table

For mother:

Benefits	Benefit Limit	Benefits/ Conditions Covered			
Death or Total and Permanent Disability Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the life assured (mother) dies or suffers from total and permanent disability.			
Pregnancy and Childbirth Complications Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the life assured (mother) is diagnosed with any of the covered pregnancy and childbirth complications. In the event that the life assured is pregnant with more than 1 fetus in the same pregnancy, this benefit is only payable once. This benefit will end 120 days from the birth of the insured child.			
		Pregnancy and Childbirth Complications:			
		1.	Abruptio Placentae	10.	Miscarriage or Termination of Pregnancy due to Life Threatening Condition
		2.	Amniotic Fluid Embolism	11.	Placenta Increta / Percreta
		3.	Antepartum and Intrapartum Haemorrhage	12.	Placenta Previa
		4.	Choriocarcinoma and Hydatiform mole	13.	Postpartum Haemorrhage requiring Hysterectomy
		5.	Disseminated Intravascular Coagulation (DIVC)	14.	Pre-Eclampsia or Eclampsia
		6.	Ectopic Pregnancy	15.	Still Birth (after 28 weeks of gestation)
		7.	Fatty Liver of Pregnancy	16.	Twin-to-Twin Transfusion Syndrome
		8.	Gestational Diabetes resulting in Foetal Macrosomia and Neonatal Hypoglycaemia	17.	Uterine Rupture
9.	HELLP Syndrome (Haemolysis, Elevated Liver Enzymes, Low Platelet Count)	18.	Vasa Previa		
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation	We will pay 2% of the sum assured for each day the life assured (mother) stays in the hospital due to the covered hospitalisation events ¹ . This benefit will end 120 days from the birth of the insured child.			
		Hospitalisation Events for Life Assured:			
		1.	Due to any condition(s) covered under the Pregnancy and Childbirth Complications Benefit	6.	Pulmonary Embolism
		2.	Breech Delivery	7.	Repair of 4th degree perineal tear
		3.	Complications of Lactational Mastitis	8.	Septic Pelvic Thrombophlebitis
		4.	Inpatient Psychiatric treatment	9.	Surgical site infection following Caesarean section
5.	Post-natal Anaemia	10.	Urinary infection or transfusion due to retained placenta following birth		
Psychological Consultations Benefit	S\$100 per consultation ²	We will pay S\$100 for each session of psychological or psychiatric consultation that the life assured (mother) attends. This benefit will end 120 days from the birth of the insured child.			
Mum Again Benefit	Eligible, subject to terms & conditions	This benefit provides life assured (mother) the option to purchase another GREAT Maternity Care 2 policy on herself without medical underwriting for her subsequent pregnancy subject to all terms and conditions.			
Guaranteed Insurability Benefit	Eligible, subject to terms & condition	This benefit provides Life assured (mother) the option to buy any eligible plan each for herself and the insured child without medical underwriting within 90 days from the birth of the insured child, subject to terms and conditions stipulated by us.			

¹ Payable for up to a maximum of 30 days and will end when the limit has been reached or 120 days from the birth of the insured child, whichever comes earlier.

² Payable for up to 3 sessions and will end once the limit has been reached or 120 days from the birth of the insured child, whichever comes earlier.

GREAT Maternity Care 2 Benefits Table (Continued)

For child(ren):

Benefits	Benefit Limit	Benefits/ Conditions Covered			
Death Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child dies ³ .			
Congenital Illness Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child is diagnosed with any of the covered congenital illnesses.			
		Congenital Illnesses:			
		1.	Absence of Two Limbs	14.	Congenital Diaphragmatic Hernia
		2.	Albinism	15.	Congenital Hypertrophic Pyloric Stenosis
		3.	Anal Atresia	16.	Development Dysplasia of the Hip
		4.	Atrial Septal Defect	17.	Down's Syndrome
		5.	Biliary Atresia	18.	Infantile Hydrocephalus
		6.	Cerebral Palsy	19.	Patent Ductus Arteriosus
		7.	Cleft Palate / Cleft Lip	20.	Retinopathy of Prematurity
		8.	Club Foot	21.	Spina Bifida
		9.	Coarctation of Aorta	22.	Tetralogy Fallot
		10.	Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)	23.	Tracheo-Esophageal Fistula or Esophageal Atresia
		11.	Congenital Blindness	24.	Transposition of Great Vessel
		12.	Congenital Cataract	25.	Truncus Arteriosus
13.	Congenital Deafness	26.	Ventricular Septal Defect		
Juvenile Illness Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child is diagnosed with any of the covered juvenile conditions.			
		Juvenile Conditions:			
		1.	Addison's Disease	9.	Pompe Disease
		2.	Gaucher's Disease	10.	Pyruvate Dehydrogenase Complex Deficiency (PDCD)
		3.	Generalised Tetanus	11.	Rheumatic Fever with Valvular Impairment
		4.	Glomerulonephritis with Nephrotic Syndrome	12.	Sanfillipo Syndrome
		5.	Infantile Spasm (West Syndrome)	13.	Still's Disease (Including Severe Juvenile Rheumatoid Arthritis)
		6.	Insulin Dependent Diabetes Mellitus	14.	Type 1 Juvenile Spinal Amyotrophy
		7.	Kawasaki Disease	15.	Wilson's Disease
		8.	Osteogenesis Imperfecta		

³ This benefit does not pay for Miscarriage or Termination of Pregnancy due to Life Threatening Condition and Still Birth of the insured child.

GREAT Maternity Care 2 Benefits Table (Continued)

For child(ren) (Continued):

Benefits	Benefit Limit	Benefits/ Conditions Covered	
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation	We will pay 2% of the sum assured for each day the insured child stays in the hospital due to any of the covered hospitalisation events ⁴ .	
		Hospitalisation Events for Insured Child:	
		1. Admission into ICU / HDU	4. Hand, Foot and Mouth Disease
		2. Incubation of the newborn child for more than three (3) consecutive days immediately following date of birth	5. Infectious Disease
Major Organ Benefit	50% of the sum assured is payable once	We will pay 50% of the sum assured if the insured child undergoes any surgery on any of the 5 major organs: heart, lungs, liver, kidneys or brain.	
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	<p>This benefit provides Life assured (mother) the option to buy any eligible plan each for herself and the insured child without medical underwriting within 90 days from the birth of the insured child, subject to terms and conditions stipulated by us.</p> <p>Any pre-existing conditions of the insured child diagnosed prior to the purchase of the new policy via the GIB option will be covered. However, in the event if the insured child is diagnosed with a covered condition as a result of a pre-existing condition before he/she attains 6 years old, we will pay out the claim subject to an overall limit of \$30,000.</p> <p>Coverage due to pre-existing conditions is only payable once, i.e. we will not pay for subsequent claims arising from pre-existing conditions. The policy will continue with remaining coverage with reduced premium, if there is any.</p>	

⁴ Payable for up to a maximum of 30 days and will end when the limit has been reached, or end of policy term, whichever comes earlier.

Premium and Plan Types:

Premium Rates ⁵	S\$5,000 Sum Assured	S\$10,000 Sum Assured
Entry Age of Mother (based on age next birthday)	Single Premium	Single Premium
18 – 30	S\$478	S\$860
31 – 35	S\$509	S\$916
36 – 39	S\$582	S\$1,106
40 – 45	S\$670	S\$1,273
Benefits		
	Benefit Limit	Benefit Limit
Life Assured (Mother)		
Death or Total and Permanent Disability Benefit	S\$5,000	S\$10,000
Pregnancy and Childbirth Complications Benefit	S\$5,000	S\$10,000
Hospital Care Benefit	S\$100 per day, up to maximum of 30 days	S\$200 per day, up to maximum of 30 days
Psychological Consultations Benefit	S\$100 per consultation, up to a maximum of 3 consultations	S\$100 per consultation, up to a maximum of 3 consultations
Mum Again Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Insured Child(ren) ⁶		
Death Benefit	S\$5,000	S\$10,000
Congenital Illness Benefit	S\$5,000	S\$10,000
Juvenile Illness Benefit	S\$5,000	S\$10,000
Hospital Care Benefit	\$100 per day, up to maximum of 30 days	\$200 per day, up to maximum of 30 days
Major Organ Benefit	S\$2,500	S\$5,000
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions

⁵ Premium shown is based on single foetus per pregnancy, conceived naturally. 50% premium loading applies to pregnancy with twins or pregnancy conceived via assisted conception. For pregnancy with twins conceived via assisted conception, premium will be computed as follows: Single Premium X 1.5 X 1.5.

⁶ In the event that the life assured (mother) is pregnant with more than one child in the same pregnancy, the benefit for the insured child will apply to each insured child separately. After a claim is made, the other remaining benefits for the life assured (mother) and the insured child (where applicable) will continue up to the benefit limit or benefit expiry date, whichever comes earlier.

Notes:

GREAT Maternity Care 2 covers diagnosis, hospitalisation and delivery that occurred within Singapore, Malaysia and Brunei.

Notes and Disclaimers:

All ages specified refer to age next birthday.

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

The above 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.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Protected up to specified limits by SDIC.

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

Information correct as at 26 August 2025.

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