

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](http://www.lia.org.sg) or [sdic.org.sg](http://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 Accidental Death Benefit and Medical Expenses due to Sickness for the Life Insured during the Eligible Period, subject to the terms and conditions of the policy.

**CERTIFICATE OF INSURANCE  
(SG60 Family Insurance)**

Policyholder	:	The Great Eastern Life Assurance Company Limited
Group Policy Number	:	RA000009
Effective Date	:	On the date of registration of the Certificate of Insurance
Eligible Period	:	12 months from the Effective Date
Annual Premium	:	Complimentary for the Life Insured

Schedule of Compensation

Benefit Covered	Sum Assured
<b>1. Accidental Death Benefit*</b>	S\$5,000
<b>2. Medical Expenses due to Sickness *</b> (Applicable for Hospitalisation in Singapore for 3 consecutive days or longer)	S\$200

\* Only one claim from either Accidental Death Benefit or Medical Expenses due to Sickness will be admissible for any Life Insured in the same family during the Eligible Period

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.

## **SG60 Family Insurance: 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. **“Accident”** means an event which results in a loss to the Life Insured caused solely and directly by accidental, violent, external and visible means and independently of all other causes.
- 1.2. **“Accidental Death”** means deaths resulting solely from an Accident.
- 1.3. **“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.
- 1.4. **“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.
- 1.5. **“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.
- 1.6. **“Claim Event”** shall mean the Accidental Death or Hospitalisation of the Life Insured for 3 consecutive days or longer due to Sickness.
- 1.7. **“Country of Issue”** shall mean the country in which this Policy is issued.
- 1.8. **“Campaign”** shall mean the SG60 Family Campaign which is organised by The Great Eastern Life Assurance Company Limited and runs from 25 February 2025 to 31 December 2025.
- 1.9. **“Eligible Customer”** shall mean a Singapore Citizen or Singapore Permanent Resident or a foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or Student pass or dependant’s pass who is:
  - i. the main applicant who has successfully registered for the Campaign; and
  - ii. between 19 and 75 Age Next Birthday at the date of commencement of the Certificate of Insurance.
- 1.10. **“Eligible Spouse”** shall mean a Singapore Citizen or Singapore Permanent Resident or a foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or Student pass or dependant’s pass who is:
  - i. the legal spouse of the Eligible Customer; and
  - ii. between 19 and 75 Age Next Birthday at the date of commencement of the Certificate of Insurance.
- 1.11. **“Eligible Child”** shall mean a Singapore Citizen or Singapore Permanent Resident or a foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or Student pass or dependant’s pass who is:
  - i. the unmarried and biological or step child from a legal marriage or legally adopted child of the Eligible Customer and the Eligible Spouse; and

- ii. born and between 1 and 17 Age Next Birthday at the date of commencement of the Certificate of Insurance, or
- iii. a new born baby aged 1 Age Next Birthday before the expiry of the Certificate of Insurance.

For avoidance of doubt, the coverage for new born baby commences on the new born baby's date of birth at the earliest and expires 12 months from the date of Eligible Customer's registration date of his Certificate of Insurance.

- 1.12. **"Life Insured"** means an Eligible Customer, Eligible Spouse and Eligible Child in respect of whom insurance under this Policy has been effected.
- 1.13. **"Eligible Period"** shall mean 12 months from the Effective Date of the Certificate of Insurance.
- 1.14. **"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.
- 1.15. **"Prohibited Person"** means a person or an entity (as the case may be) who is subject to any sanction(s) pursuant to any laws and/or regulations, administered by any governmental or regulatory authority or any competent authority or law enforcement agency, in any country.
- 1.16. **"Medical Expenses"** refers to expenses incurred from a Hospitalisation for 3 consecutive days or longer due to Sickness which are Reasonable and Customary Charges for Medically Necessary treatments.

Medical Expenses exclude expenses incurred for the following:

- i. treatment provided by a family member of the Life Insured, including the prescription of drugs, and consequences of such treatment;
- ii. transport for any trip made for the purpose of obtaining medical treatment except for ambulance services; and
- iii. any governmental tax payable on the Medical Expenses except the Goods and Services Tax levied in Singapore.

When a Life Insured is entitled to benefits payable under the law or legislation, other group or individual insurance, the Medical Expenses payable under this Policy shall be limited to the balance of charges not covered by benefits payable under the law or legislation, and other insurances or that calculated from the Schedule of Compensation, whichever is less.

- 1.17. **"Reasonable and Customary Charges"** means charges that do not exceed the general level of charges made by providers of medical services of similar standing in the locality where the charges are incurred for similar or comparable treatment or services or supplies for similar illness or Injury.
- 1.18. **"Medically Necessary"** means a treatment which is ordered by a Registered Medical Practitioner which is:
- i. provided for the direct treatment of a medical condition;

- ii. appropriate and consistent with the symptoms and findings or diagnosis and treatment of that medical condition;
  - iii. provided in accordance with generally accepted medical practice;
  - iv. the most appropriate supply or level of service which can be provided on a cost effective basis; and
  - v. not of an experimental nature, not of an investigative nature and not in the nature of research.
- 1.19. **"Hospital"** shall mean an establishment constituted and registered in Singapore as a hospital for the care and treatment of sick and injured persons as bed-paying patients and which:
- i. has facilities for diagnosis and major surgery, provides 24 hours a day nursing services by registered nurses and is under the constant supervision of a Registered Medical Practitioner; or
  - ii. is a government/ restructured/ private specialist medical centre.
- However, the term "Hospital" does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a community hospital or similar establishment.
- 1.20. **"Hospitalisation"** shall mean confinement of the Life Insured in a Hospital for 12 consecutive hours or longer in which a room and board charge is made in connection with such confinement.
- 1.21. **"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.
- 1.22. **"Sum Assured"** means the amount of assurance effected under this Policy in respect of the Life Insured.
- 1.23. **"Pre-Existing Condition"** means any condition, illness, disease, disability or defect for which:
- i. the Life Insured has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to the Effective Date; or
  - ii. signs and symptoms manifested prior to the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalised, or be prescribed drugs.
- 1.24. **"Sickness"** refers to unequivocal, final and confirmed diagnosis of any of the following Sickness, as defined by internationally accepted medical diagnostic criteria, by a Registered Medical Practitioner, supported by acceptable clinical, radiological, histological and laboratory evidence:
- i. Dengue
  - ii. Hand, Foot & Mouth Disease

## **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 Singapore Citizen or Singapore Permanent Resident or a foreigner residing in Singapore with a valid employment pass (EP holders / S Pass holders / Work Permit) or Student pass or dependant's pass, 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 Accidental Death in respect of the Life Insured under his Certificate of Insurance;
  - (d) The Company has admitted to pay claim for Medical Expenses due to Dengue or Hand, Foot, and Mouth Disease in respect of the Life Insured under his Certificate of Insurance;
  - (e) The Company receives the Eligible Customer's request to terminate this coverage under his Certificate of Insurance by giving thirty days' written notice;
  - (f) When the Life Insured and/or Policyholder is/becomes a Prohibited Person,
  - (g) When the Life Insured,
    - i) is no longer a citizen or permanent resident of the Country of Issue; or
    - ii) 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.
    - iii) When the Life Insured is working in Singapore under employment pass (EP holders, S Pass or Work Permit holders) issued by Ministry of Manpower, and the contract of employment is terminated, or when the Life Insured's Student's Pass or dependant's pass is terminated.
- 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) Life Insured; or
  - (b) Life Insured'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 2001



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 2001 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.

### 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.

Always subject to all the terms, conditions, exclusions and provisions of this Policy, the Company shall make payment of claim for the Sum Insured specified in the Certificate of Insurance, upon receipt of proof of age and adequate documentary proof that the Life Insured while covered under this Policy sustains:

- i. an Accidental Death occurring within 30 days from the date of the Accident; or
- ii. a Sickness resulting in Medical Expenses.

Such payment made shall release the Company from that respective liability in relation to the claim under the Policy.

#### **5. Exclusions:**

5.1. The Company will not pay for any benefits under this Policy resulting directly or indirectly, wholly or partly, from:

- i. birth defects, including hereditary conditions, and congenital sickness or abnormalities of the Life Insured;
- ii. intentionally-inflicted injuries or any attempt thereat, by any person while sane or insane;
- iii. war, declared or undeclared or any warlike operations, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- iv. participation in a riot, committing an assault or felony, by any person while sane or insane and with whom the Life Insured is with at the time in question;
- v. participation in competitive racing on wheels, by any person while sane or insane and with whom the Life Insured is with at the time in question;
- vi. while in or on an aircraft of any type, or boarding or descending from any aircraft except as a fare-paying passenger on an aircraft operated by a regular airline on a published scheduled flight;
- vii. the Life Insured being under the influence of alcohol or drugs except drugs prescribed by Registered Medical Practitioner for the purpose of treatment;
- viii. violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- ix. pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions;
- x. Hospitalisation resulting from Sickness which:
  - (a) The Life Insured has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergo surgical operation, or been prescribed drugs prior to or at the Effective Date; or
  - (b) Signs and symptoms manifested at the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or

diagnostic tests, receive medical treatment, undergoing surgery, be hospitalised, or prescribed drug prior to or on the Effective Date.

- xi. Pre-Existing Conditions or physical problems which existed before the Effective Date;
- xii. the Life Insured taking part in any professional sports or in any sports for which he or she would or could earn or receive any form of pay;
- xiii. any Accident which arises in the course of the Life Insured's occupation if it falls within the following categories or involves the following activities: professional divers, professional sportspeople, jockeys, marine salvage crew, oil riggers, stevedores, people directly involved in making or handling explosives.

## **6. Claims:**

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

- 6.1.1. The Life Insured or his legal representative must, within 31 days after the occurrence of any event likely to give rise to a claim under this Policy, notify the Company of the claim and give written proof of the claim.
- 6.1.2. 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.
- 6.1.3. 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.
- 6.1.4. Proof of relationship of the Eligible Spouse and/or Eligible Child to the Eligible Customer; a copy of the marriage certificate, or birth certificate or proof of adoption or child custody (whichever is applicable).
- 6.1.5. 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).
- 6.1.6. 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.
- 6.1.7. A copy of Certificate of Insurance.

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 Life Insured 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 shall have been proven to the satisfaction of the Company and the total amount of compensation shall have been ascertained and agreed upon by the Company and Policyholder.

6.4.2. Upon receipt of claim form (together with satisfactory documentary proof) from the Life Assured or his legal representative, if the claim is approved by the Company, the Company shall make payment of such claim to Life Insured or his legal representative, and such payment made shall release the Company from all liabilities under this Policy for that 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.