



Product Summary AccidentCare Plus II

Please keep this copy for reference.

About your plan

AccidentCare Plus II is a yearly renewable personal accident plan which is designed to pay benefits on any accident which results in a sudden, unforeseen and involuntary injury to the life assured and which occurs independently of an illness, disease or any other causes during the period of insurance. Injury refers to damage of bodily tissues that is not sustained as a result of an illness or disease.

This comprehensive personal accident plan provides coverage for Death, Permanent Disablement, Total & Partial Disability, Medical Expense Reimbursement, Mobility Aids Reimbursement, Hospitalisation Benefits, and Evacuation and Repatriation.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premiums for this policy.

The provider of your plan

AccidentCare Plus II is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.



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Benefits	While this policy is in force, if the life assured suffers an injury which is due to an accident and results in any of the claim events below within 365 days of such accident, we will pay the following benefits:
Section A	<p>ACCIDENTAL DEATH</p> <p>Sum assured less any benefits paid under Sections B and C below as a result of the same accident.</p>
Section B	<p>MAJOR PERMANENT DISABLEMENT</p> <p>Proportion of sum assured as stated in the Table of Compensation less any benefits paid under Section C below as a result of the same accident.</p>
Section C	<p>OTHER PERMANENT DISABLEMENT</p> <p>Proportion of sum assured as stated in the Table of Compensation.</p> <p>The total amount of benefits payable under Sections A, B and C of the Table of Compensation shall not exceed 150% of the sum assured under Section A for all claim events occurring to the life assured due to accidents during the lifetime of the life assured while the policy is in force.</p>
Section D	<p>TOTAL DISABILITY</p> <p>Weekly benefit insured for the period during which the life assured is wholly and continuously Totally Disabled calculated from the date the life assured was first certified by a qualified physician as being Totally Disabled.</p>
Section E	<p>PARTIAL DISABILITY</p> <p>Weekly benefit insured for the period during which the life assured is Partially Disabled calculated from the date the life assured was first certified by a qualified physician as being Partially Disabled but not Totally Disabled.</p> <p>The duration of payment of benefits under Sections D and E of the Table of Compensation taken together shall not exceed 104 weeks.</p>
Section F	<p>MEDICAL EXPENSE REIMBURSEMENT</p> <p>Reimbursement of expenses incurred within 365 days of the accident up to the limit insured (as stated in the schedule of the policy). Inclusive of medical expenses incurred reasonably and necessarily on treatment by a Complementary Medicine Practitioner^[1] arising from bodily injury, up to 50% of the limit insured of this section, subject to a maximum of \$500 for each and every accident, whichever is the lower limit.</p> <p>^[1] Complementary Medicine Practitioner means a traditional Chinese medicine practitioner who is registered with the Ministry of Health in the Republic of Singapore or a chiropractor who is qualified by degree in chiropractic and registered with a recognised chiropractic organisation.</p>



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Section G

HOSPITALISATION

Daily benefit insured for each day of hospital confinement of the life assured as a result of the accident.

The benefit will be payable if the life assured is confined in a hospital for 12 consecutive hours or longer, or for which a room and board charge is made in connection with such confinement, or the confinement is required because of a surgical procedure. We will pay the Hospitalisation benefit for each day of Hospitalisation for up to and not more than a maximum period of 180 days for each accident.

Section H

EVACUATION AND REPATRIATION

Reimbursement of expenses incurred within 365 days of the accident for both Evacuation and Repatriation of Mortal Remains up to a combined limit of \$50,000.

(a) Evacuation

Reimbursement of all expenses incurred for emergency medical evacuation as a result of injury sustained whilst overseas, where it is judged medically appropriate to move/evacuate the life assured to another location for medical treatment, or return to Republic of Singapore.

(b) Repatriation of Mortal Remains

Reimbursement of expenses if the life assured dies within 30 days from the date of the injury sustained whilst overseas for the necessary transportation of mortal remains from place of death to Republic of Singapore or the cost of local burial at the place of death.

Section I

MOBILITY AIDS REIMBURSEMENT

The reimbursement will be up to the limit insured as per stated in this policy.

This reimbursement refers to the cost of rental or purchase of mobility aids prescribed by a physician as medically necessary, as a result of an accident. These aids would refer to the following pieces of equipment which assist the life assured suffering from mobility impairment to walk or move from place to place: walking sticks, canes, walking frames, braces, crutches, walkers, rollators, wheelchairs, motorized scooters and artificial legs.

Only the expenses incurred for the rental or purchase of one artificial leg per leg will be reimbursed during the lifetime of the life assured under this policy and all other policies issued by us on the life of the life assured, providing similar benefits.



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Others

FEMALE LIVES : EXTRA 20% COVER FOR SECTIONS A, B, C & G

If the life assured is female, the sum assured and Hospitalisation daily benefit will automatically be increased by 20% when computing the benefits payable under Sections A, B, C and G, respectively, and the limit (is any) on these benefits.

TERRORIST ACTIVITIES

If the life assured suffers any claim event as a result of terrorist attacks, the total benefits payable for such claim event is limited to S\$2,000,000 under this policy and all personal accident policies and riders based on the same life assured.

Will there be a reduction of benefits for High Risk Activities?

We will reduce all benefits payable under this policy by 50% if a life assured suffers the claim event while engaging in: (a) Sports Coaching or (b) Motor Cycling; or (c) Military or police service of a peace-time nature, namely normal training, rangework and military exercises including National Service under Section 10 of the Enlistment Act Cap. 93 of the Republic of Singapore (other than peace-time reservist duty under Section 14 of the Enlistment Act Cap. 93 of the Republic of Singapore whereby full benefits shall be payable).

Furthermore, if it is proven that the life assured suffered the claim event while engaging in any of these activities and in so doing, broke or disregarded the usual precautions and safety guidelines accepted for that activity, we may adjust any benefits otherwise payable under this policy or reject the claim for such benefit.

Plan Switching

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 benefit at the same cost.

Premium Rates

Benefit Section	Claim Event	Unit of Coverage (S\$)	Annual Premium (S\$) for the respective Occupation Classes			
			Class I	Class II	Class III	Class IV
A	Accidental Death (Sum Assured)	10,000	7.00	9.42	12.65	16.68
B	Major Permanent Disability (Sum Assured)	10,000	1.75	2.37	3.18	4.17
C	Other Permanent Disability (Sum Assured)	10,000	1.75	2.37	3.18	4.17
D	Total Disability (Weekly Benefit Insured)	10	4.55	5.35	7.10	8.70

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E	Partial Disability (Weekly Benefit Insured)	5	2.08	2.37	3.26	4.12
F	Medical Expenses (Reimbursement up to Limit Assured, including Complementary Medicine Practitioner, up to 50% of the Medical Expense Reimbursement Limit Insured, subject to a maximum of S\$500 each and every Accident	200	19.28	26.93	38.48	49.95
		400	25.05	32.63	46.13	61.50
		600	32.88	40.96	57.12	77.76
		800	39.04	47.12	65.44	89.92
		1,000	45.20	53.28	73.60	102.16
		2,000	55.88	66.53	91.80	122.93
		3,000	61.13	72.75	100.05	133.35
		4,000	65.40	77.93	107.33	142.65
		5,000	69.23	83.10	114.53	152.03
	Each Additional	1,000	3.92	4.90	6.79	8.75
G	Hospitalisation (Daily Benefit Insured)	10	1.32	1.67	2.16	2.83
H	Evacuation and repatriation (reimbursement up to S\$50,000 per period of insurance)	-	28.90	37.00	53.10	69.20
I	Mobility aids Reimbursement (reimbursement up to Limit Insured, up to 50% of Medical Expense Reimbursement limit for each and every Accident	100	6.67	8.15	9.67	11.19
		200	8.74	10.67	12.56	14.48
		300	9.67	11.74	13.81	15.89
		400	10.59	12.81	15.07	17.30
		500	11.52	13.89	16.33	18.70
		1,000	16.15	19.26	22.63	25.74
		1,500	20.78	24.63	28.93	32.78
		2,000	25.41	30.00	35.22	39.81

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The above premium rates are subject to the prevailing rate of GST. The prevailing rate of GST is subject to change. Premiums are not guaranteed and may be adjusted at policy renewal at our full discretion with at least 30 days' notice.

When will you not receive the benefits of this policy?

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract.

You are advised to read the policy contract for the full list of exclusions.

We will not pay any benefit under this policy for any claim event occurring to the life assured as a result of, including the consequences of any of the following:

- (a) Self-inflicted injuries, suicide or attempted suicide, while sane or insane.
- (b) Insanity or mental disorder.
- (c) Disease of any kind or infection (other than pyogenic infection occurring simultaneously with and in consequence of an accidental cut or wound).
- (d) Childbirth, pregnancy and related complications.
- (e) Radiation or contamination by radioactivity.
- (f) Provoked assault.
- (g) Active participation in strikes, riots or civil commotion.
- (h) Violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment.
- (i) The life assured being under the influence of alcohol or drugs except drugs prescribed by a physician for the purpose of treatment.
- (j) The life assured being in or on an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger or a crew member on an aircraft on a regular scheduled route operated by a recognized airline.
- (k) Racing of all kinds other than on bicycle engaged on a leisure basis with a licensed organization or on foot.
- (l) The life assured engaging in any physical sporting activity in:
 - (i) a professional capacity; or
 - (ii) any race or competition in which other competitors representing various nations are also taking part, except Sports Coaching.
- (m) War (whether declared or not), invasion, rebellion, revolution, civil war or any warlike operations.
- (n) The life assured engaging in commando or bomb disposal duties/training, active military duties such as maintenance of civil order, engagement in hostilities, whether war be declared or not, and travel by military aircraft or waterborne vessel. This exclusion overrides all other terms and conditions relating to military services.
- (o) Mountaineering or rock climbing, caving, pot-holing, hunting, hang-gliding, sky-diving, parachuting, winter-sports, ice-hockey, horse riding, polo-playing, scuba diving, boxing, wrestling or any martial arts activity, unless such activities are engaged on a leisure basis with a licensed organization.
- (p) Pre-Existing Condition.

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How do you define Pre – Existing Condition?

Any condition, illness, disease, disability or defect for which:

- (a) the life assured has sought medical advice, been investigated, been diagnosed, been hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs prior to the commencement date of insurance or before the reinstatement date; or
- (b) signs and symptoms manifested prior to the commencement date of insurance or before the reinstatement date, which would have caused a prudent person to seek counselling, seek medical advice, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalised, or be prescribed drugs.

When will this policy terminate?

If the life assured has reached the age of 65, insurances under Section D and Section E (if any) will end on the renewal date and will not be renewed.

This policy will terminate:

- (a) on any renewal date of this policy, unless the policy has been renewed;
- (b) on the renewal date following the date of the accident, when the total claims for that accident equal to or exceed the sum assured under Section B and C of the Table of Compensation;
- (c) when we receive the policyholder's request for termination in writing;
- (d) if the policyholder dies, this policy will continue for the life assured until the renewal date of this policy;
- (e) if we decide to terminate this policy at any time by giving 30 days' notice in writing to the policyholder, sent by ordinary post to the last known address of the policyholder;
- (f) when the life assured dies;
- (g) if the life assured has reaches the age of 75 on a renewal date of this policy;
- (h) when the life assured changes to an occupation or takes up a pursuit for which we would have declined a proposal for AccidentCare Plus II insurance;
- (i) on any renewal date if on that renewal date, the life assured:
 - (i) is not a citizen or permanent resident of the country of issue;
 - (ii) has resided outside the country of issue for more than 180 days, whether continuously or otherwise; and
 - (iii) is still residing outside the country of issue.
- (j) when the contract for employment is terminated (if the life assured is working in Singapore under a work permit or employment pass issued by the Ministry of Manpower).

Will we change the insurance premium for this plan?

Please note that the premium rates for AccidentCare Plus II are not guaranteed. These rates may be adjusted based on future experience. We may at our sole discretion change the premium rates by giving at least 30 days' notice to the policyholder before the renewal date at which these amended rates apply



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Risks of this plan

What happens if you cancel your plan?

You may cancel the policy by submitting a written notice of cancellation to us. This policy will end on the date of cancellation as advised in your notice of cancellation or date of our receipt of the notice of cancellation, whichever is later ("Effective Date of Cancellation").

If the Effective Date of Cancellation falls within 14 days ("Free-Look Period") after you receive the policy which first informs you the commencement date of insurance, you are entitled to a full refund of premium. The policy shall be deemed to have been received by you 7 days after the date of posting, if posted locally.

What is the worst case scenario if you cancel your policy early?

There will be no protection under this policy if you surrender your policy early. As the policy has no cash value, you will also lose the premiums you have paid

What happens if you do not pay your premiums on time?

If you do not make your premium payments on time, your policy will lapse after the 30-day grace period. However, reinstatement of the policy is allowed within 90 days after the last day of the grace period (excluding the last day of the grace period) and usual reinstatement conditions (as stated in the contract) apply.

What are the risks that we will refuse your claim?

The claim must meet the definitions of the events as shown in the contract before we can approve a claim and these events must not fall under the list of exclusions.

Pre-Existing Conditions that were not disclosed where required in the proposal form for new policy or reinstatement of the policy or increase in sum assured (if applicable) may result in your claim being rejected.

The policyholder must give written notice immediately to us of any change in the country of residence, occupation or pursuits of the life assured. We may impose additional premium or impose additional restrictions for the renewal as a result of the changes. If the policyholder fails to inform us, and there is a claim for any claim event occurring on or after the renewal date following the change of country of residence, we may reject such claim or, at its discretion, adjust the benefits payable.

You are advised to read the policy contract for the exact definitions, terms and conditions and full list of exceptions.



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Will this policy be renewed every year?

This policy is renewable yearly up to the renewal date before the life assured turns age 75 (except for Total Disability and Partial Disability coverage which terminates when the life assured turns age of 65). All endorsements on and variations in this policy authorised by us and any premium loading imposed will also apply to the insurance granted upon renewal unless otherwise agreed in writing by us. Please note that this renewability is not guaranteed and we reserve the right not to renew the policy.

This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days' notice in writing.

How do I reinstate the policy?

You may apply for the insurance to be reinstated by submitting evidence of insurability acceptable to us within 90 days of the renewal date on which the policy terminated ("Termination Date"). Please note that we may refuse such an application for reinstatement.

If we accepted your application to reinstate the insurance under this policy, the insurance will be reinstated only if the required premium for reinstatement has been paid to us within 15 days of the date of acceptance of the application.

All endorsements on and variations in the policy authorized by us and any premium loading imposed previously will also apply to the insurance granted upon its reinstatement, unless otherwise agreed in writing by us.

What is the free-look period?

Within 14 days after you have received your policy document, you can cancel your policy by writing in to us. In such case, we will refund the premiums you have paid less any medical fees in assessing the risk under your policy.

If your policy document is sent by post, it will be deemed to have been delivered and received 7 days after the date of posting, if posted locally.

Total Distribution Cost (TDC)

The Total Distribution Cost of this product is 76% of premium for the first year and 48% of premiums for renewal years. The total distribution cost is not an extra cost to you. We have already included it when calculating your premium.

Policy Owners' Protection Scheme

This plan 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 www.sdic.org.sg).

Signature: Proposer _____

Prepared by _____ (Hardcopy submission in Singapore only)



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General information

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

You are responsible for the accuracy and completeness of the information given to us:

- (i) in any application for the policy; and
- (ii) when making any claim under the policy.

You can contact your distribution representative for details on the procedures for termination or making claims under your Policy. You may also visit Great Eastern's website for information on how to make a claim.

This document may be translated into Chinese. If there is any difference between the English and Chinese versions, the English version will apply.



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Table of Compensation

Section	Claim Event	Compensation
A	ACCIDENTAL DEATH	Sum Assured
B	MAJOR PERMANENT DISABLEMENT	Proportion of Sum Assured*
	Total and Permanent Disability	150%
	Loss of Both Arms or Both Legs or One Arm and One Leg	150%
	Loss of One Arm or One Leg	125%
	Loss of Sight in Both Eyes	150%
	Loss of Sight in One Eye	100%
	Loss of Sight in One Eye and of One Arm or One Leg and Sight in One Eye	125%
C	OTHER PERMANENT DISABLEMENT	Proportion of Sum Assured*
	Loss of Lens in One Eye	50%
	Loss of Hearing in Both Ears	75%
	Loss of Hearing in One Ear	25%
	Loss of Speech	50%
	Loss of Thumb and Four Fingers of One Hand	75%
	Loss of Four Fingers of One Hand	40%
	Loss of Thumb (Both Phalanges)	30%
	Loss of Thumb (One Phalanx)	15%
	Loss of Index Finger (Three Phalanges)	10%
	Loss of Index Finger (Two Phalanges)	8%
	Loss of Index Finger (One Phalanx)	6%
	Loss of Any Other Finger	5%
	Loss of All Toes on One Foot	15%
Loss of Big Toe	5%	
Loss of Any Other Toe	1%	
D	TOTAL DISABILITY	Weekly Benefit Insured*
E	PARTIAL DISABILITY	Weekly Benefit Insured*
F	MEDICAL EXPENSE REIMBURSEMENT (including Treatment by Complementary Medicine Practitioner up to S\$500 for each and every Accident)	Reimbursement up to Limit Insured*
G	HOSPITALISATION	Daily Benefit Insured*
H	EVACUATION AND REPATRIATION	Reimbursement up to S\$50,000*
I	MOBILITY AIDS REIMBURSEMENT	Reimbursement Up to Limit Insured*

* If a Benefit Section listed above is not insured as specified in the Policy, no benefit shall be payable for any Claim Events under that Section.