



# GREAT Junior Protector

Safeguard your child against accidents, wherever they are

# Giving your little ones one of the best accident plans they'll need

As a parent, you are constantly looking out to protect and provide the best for your child. When they start learning to walk, attending school and exploring outdoor activities, it is hard to prevent accidents that may come unexpectedly.

**GREAT Junior Protector** is an affordable personal accident plan that provides comprehensive world-wide coverage against accidents, sickness<sup>1</sup> and specified Infectious Diseases from as young as 15 days after birth or 15 days after discharge from hospital, whichever is later.

Plus, you'll receive up to S\$150 per day in the event of hospitalisation as well as accidental medical expenses reimbursement, giving your child the preferred medical care to recover well.

Safeguard your child against the unexpected from S\$0.69\* a day. Sign up online today!

## Why GREAT Junior Protector



### Up to 3 times payout upon Accidental Death and Permanent Disablement

Receive up to 3 times the payout upon Accidental Death or Permanent Disablement if an accident occurs on public transportation or a private car<sup>†</sup>, riding on a personal mobility device or even as a pedestrian involved in a personal mobility device-related accident. This lump sum cash payout can help support long-term medical costs should a permanent disability arise from the accident.



### Receive daily hospital cash benefit

Get a daily hospital cash benefit of up to S\$150 per day upon hospitalisation for an accident, Sickness<sup>1</sup> or Infectious Disease<sup>1</sup>.



### Reimbursement of up to S\$9,000 for Accidental Medical Expenses

Be covered for medical treatment and specialist care at the hospital of your choice, including medical expenses and follow-up treatments due to accidents and sickness<sup>1</sup>.

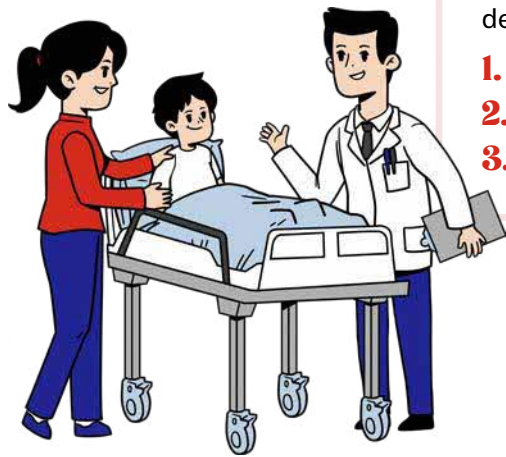
Start a conversation with your Great Eastern Financial Representative today and find out more.

<sup>1</sup> Sickness refers to Dengue fever, food poisoning, Hand, Foot and Mouth Disease (HFMD) or Zika Virus. Infectious Disease excludes HIV and STD related diseases. For the full list of Infectious Disease, please refer to the Infectious Diseases listed under the Infectious Disease Act.

\* Daily rate is based on the annual premium of GREAT Junior Protector Plan A, divided by 365 days and rounded off to the nearest cent. Premium rate is inclusive of the prevailing rate of GST. The prevailing rate of GST is subject to change. The premium rates for this policy are not guaranteed and may be adjusted based on future experience.

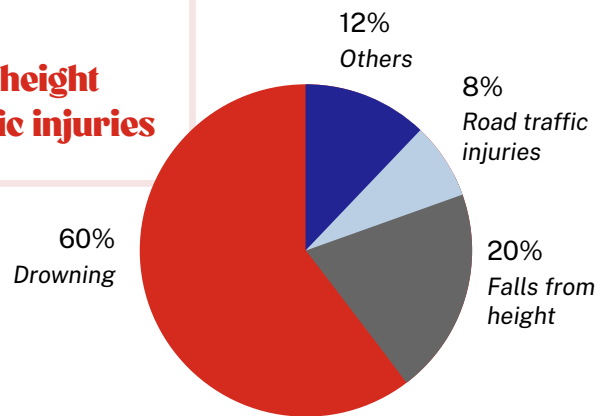
<sup>†</sup> This includes driving your own car as a licensed driver or a personal mobility device (PMD) accident where you are injured as a rider or pedestrian.

# What you need to know about child injuries and accidents




Top 3 causes<sup>†</sup> of child injury deaths were due to:

- 1. Drowning**
- 2. Falls from height**
- 3. Road traffic injuries**




## Protection plans to suit every need

**Plan A**

 **S\$0.69/day<sup>s</sup>**


**S\$21.68/month<sup>l</sup>**  
**S\$252.64/year<sup>l</sup>**

**Plan B**

 **S\$1.00/day<sup>s</sup>**

**S\$31.30/month<sup>l</sup>**  
**S\$364.69/year<sup>l</sup>**

**Plan C**

 **S\$1.22/day<sup>s</sup>**

**S\$38.29/month<sup>l</sup>**  
**S\$446.19/year<sup>l</sup>**

## Here's how GREAT Junior Protector protects your child against accidents



### Carol and her child, Tommy

Carol signs up for **GREAT Junior Protector (Plan C)** with a Sum Assured of S\$100,000 for her 3-year-old son, Tommy, as he is starting preschool.

Policy year

1

Tommy contracts Hand, Foot and Mouth Disease at preschool.

Carol receives a reimbursement of up to **S\$500** for her son's outpatient medical expenses at a General Practitioner clinic.




2

Tommy accidentally spills hot water on himself when he knocks over a flask in the kitchen, resulting in 2nd degree burns on both of his legs.

Carol receives a lump sum payout of **S\$1,920<sup>1</sup>**. In addition, she is reimbursed for the medical expenses associated with Tommy's skin grafting procedure, up to **S\$5,000**.

**Total Illustrated Benefits Payable:**  
**Up to S\$7,420**

## Table of benefits

	Claim event(s)	Compensation	Amount payable (S\$)		
			 Plan A	 Plan B	 Plan C
A	<b>Accidental Death</b> <i>(includes food poisoning)</i>	Sum Assured	25,000	50,000	100,000
B	<b>Accidental Major Permanent Disablement</b>	Applicable proportion of Sum Assured <sup>2</sup>	Up to		
			37,500	75,000	150,000
C	<b>Accidental Other Permanent Disablement</b>	Applicable proportion of Sum Assured <sup>2</sup>	Up to		
			25,000	50,000	100,000
D	<b>Triple Indemnity</b> <i>(applicable only to claims made under Sections A, B or C, where the Life Assured was on Public Conveyance, Personal Mobility Device or Private Motor Car)</i>		3 times the Amount Payable under Sections A, B or C respectively		
E	<b>Accidental Medical Expenses Reimbursement</b> <i>(includes coverage of Sickness<sup>1</sup> e.g. Food Poisoning, Dengue Fever, Hand, Foot and Mouth Disease, Zika Virus)</i>	Reimbursement up to Limit Insured	Limit Insured per accident		
			3,000	6,000	9,000
			Sub-limit of an aggregate of 1,000 per Accident is applicable for any claims for (a) Complementary Medicine Practitioner; or (b) Allied Health, whether singly or in combination, which will be counted towards the Limit Insured. Sub-limit of an aggregate of 500 per Sickness <sup>1</sup> is applicable.		
F	<b>Fractures / Dislocations / Burns</b>	Applicable proportion of Sum Assured <sup>2</sup>	Up to		
			3,000	6,000	8,000
G	<b>Hospital Cash Cover for Hospitalisation</b> <i>(includes coverage of Sickness<sup>1</sup> and Infectious Disease)</i>	Daily Benefit Insured per day	50	100	150
H	<b>Mobility Aids Reimbursement</b>	Reimbursement up to Limit Insured	500	1,000	1,500
I	<b>Transport Allowance</b> <i>(includes coverage of Sickness<sup>1</sup> and Infectious Disease)</i>	Cash Benefit per bill	20		
J	<b>Reconstructive Surgery</b>	Reimbursement up to Limit Insured	1,500	3,000	5,000
K	<b>Education Assurance Fund</b>	Lump Sum Benefit	25,000	50,000	100,000

‡ <https://www.kkh.com.sg/news/patient-care/kkh-child-injury-surveillance-report-2022>

§ Daily rates are based on the annual premiums of GREAT Junior Protector Plan A, B or C, whichever applicable, divided by 365 days and rounded off to the nearest cent.

¶ Premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change. The premium rates for this policy are not guaranteed and may be adjusted based on future experience.

¶ Based on 2nd or 3rd degree burns on 18% of body surface, the payout Carol receives is S\$8,000x24%=S\$1,920.

² Please refer to product summary for more details.

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## Notes and Disclaimers

All ages specified refer to age next birthday.

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

This policy is only for Singapore Citizens and Permanent Residents (PRs). If you are not a Singapore Citizen or PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

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.

Protected up to specified limits by SDIC.

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.

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# Reach for Great

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