

GREAT Protector Active

Personal accident coverage with recovery support for your active lifestyle

For every move you make, there's protection that moves with you.

You live life in motion — from weekday commutes to weekend climbs, early gym sessions to last-minute getaways. Being active means staying sharp, feeling good, and taking care of what matters most.

GREAT Protector Active is a personal accident plan built to support that momentum. It offers assurance not just in recovery, but at every step forward. With personal accident coverage of up to S\$4.5 million, it gives you the freedom to move confidently — even when taking on increased-risk activities¹ such as rock climbing and scuba diving.

When the unexpected interrupts your rhythm, recovery is just as thoughtfully covered. With the Lifestyle Rider, you can receive reimbursements for expenses on post-accident recovery treatments such as Traditional Chinese Medicine (TCM), scar removal and dental work². If an injury keeps you from working, the Recovery Cash Rider provides weekly income payouts during your recovery, helping you regain your pace and get back to what moves you.

Why GREAT Protector Active



High accident coverage of up to S\$4.5 million³

Enjoy one of the highest personal accident coverages of up to S\$4.5 million³ in the event of total and permanent disability, or loss of use of limbs or sight due to an accident. This lump-sum payout can help cover medical and caregiving expenses as you adjust to lifestyle changes.



Income payouts of up to S\$20,800 to support your recovery

Receive up to S\$200 in weekly income payouts for up to 104 weeks per accident with the optional Recovery Cash Rider if you are medically certified as being temporarily unable to work, perform domestic duties or attend school⁴.



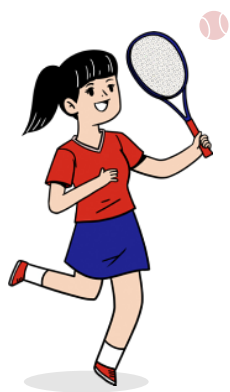
TCM, aesthetics and dental treatments to restore confidence

Add the optional Lifestyle Rider to claim reimbursement for expenses on eligible post-accident recovery treatments, including:

- Up to S\$1,000 per accident for TCM treatments
- Up to S\$1,000 per accident for scar removal aesthetic treatments
- Up to S\$700 per lifetime* for dental treatments² to replace artificial tooth (e.g., dental crown, implant) damaged in an accident

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

Here's how GREAT Protector Active supports your active lifestyle



Angela

Angela, age 33, enjoys exploring the outdoors and travelling during her time off from work as a private hire driver. To stay protected while leading an active lifestyle, she purchases **GREAT Protector Active (Elite)**, along with the **Lifestyle Rider** and **Recovery Cash Rider**. She pays a monthly premium of S\$96.20[†].

Policy year

1

During a weekend trip to Malaysia, Angela damages her dental implant during a seafood meal and has it replaced by a dentist.

S\$700* reimbursed under Lifestyle Rider

2

She sprains her ankle while playing tennis and seeks treatment from a TCM practitioner.

S\$2,000 reimbursed under GREAT Protector Active and Lifestyle Rider

3

While spring cleaning at home, she falls from a stool and sustains a deep cut on her forehead. She undergoes a post-accident scar removal treatment.

S\$1,000 reimbursed under Lifestyle Rider

4

She is involved in a road accident while cycling and suffers a back injury that requires her to be on bed rest. She is certified medically unfit to work for five weeks.

S\$1,000 payable under Recovery Cash Rider for Temporary Total Disability (*S\$200 weekly income payout x 5 weeks*)

5

While using the pedestrian crossing one morning, she meets with an accident which leaves her with permanent loss of use of both legs.

S\$4,500,000 payable under GREAT Protector Active for Accidental Major Permanent Disablement with Benefit Booster³ (*S\$3,000,000 x 150%*)

Total payouts Angela received:

S\$4,504,700

Table of benefits

GREAT Protector Active base plan					
Section	Claim event(s)	Benefits payable			
			Basic	Classic	Elite
A	Accidental Death <i>(includes death from food poisoning)</i>	Sum Assured	S\$200,000	S\$500,000	S\$1,000,000
B	Accidental Major Permanent Disablement (AMPD) <i>(excludes AMPD from food poisoning)</i>	Disability Payout [‡] of up to	S\$600,000	S\$1,500,000	S\$3,000,000
C	Accidental Other Permanent Disablement (AOPD) <i>(excludes AOPD from food poisoning)</i>	Disability Payout [‡] of up to	S\$100,000	S\$250,000	S\$500,000
D	Accidental Medical Reimbursement	Up to the Limit Insured per Accident	S\$3,000	S\$4,000	S\$5,000
	<i>For claims for Complementary Medicine Practitioner and/or Allied Health Professionals</i>		Sub-limit of an aggregate of S\$1,000 per Accident		
	<i>For claims for specified Sickness[§]</i>		Sub-limit of an aggregate of S\$500 per Sickness [§]		
E	Benefit Booster <i>Applicable only to:</i> <ul style="list-style-type: none">• Road traffic accidents where Life Assured was a pedestrian, cyclist or passenger• Accidents where Life Assured was in a public conveyance as a passenger• Accidents occurring outside of Singapore[†]	Disability Payout	150% of Benefits payable under Section A, B, C or D [†]		

Optional Recovery Cash Rider		
Claim event(s)	Benefit Payable	Limit Insured (S\$)
Temporary Total Disability	Weekly Income Benefit Insured of S\$200 per Accident	S\$200 [^] weekly up to 104 weeks [#]
Temporary Partial Disability	Weekly Income Benefit Insured of S\$50 per Accident	S\$50 [^] weekly up to 104 weeks [#]

Optional Lifestyle Rider		
Claim event(s)	Benefit Payable	Limit Insured (S\$)
Traditional Chinese Medicine expense incurred	Reimbursement up to the Limit Insured per Accident	S\$1,000
Post-Accident scar removal aesthetic expense incurred	Reimbursement up to the Limit Insured per Accident	S\$1,000
Accidental dental expense incurred	Reimbursement up to the Limit Insured for one Accident per lifetime	S\$700 [*]

Product	GREAT Protector Active base plan			Optional riders	
				Lifestyle Rider <i>(new)</i>	Recovery Cash Rider <i>(new)</i>
Plan type	Basic	Classic	Elite	S\$127.53	S\$127.53
Annual Premiums [†] <i>(incl. GST)</i>	S\$325.99	S\$529.72	S\$865.89		

- ¹ Such activities are covered only when undertaken on a leisure basis with or under the management of a licensed organisation or establishment, and only if every safety precaution has been followed by the life assured. The company has the absolute discretion to determine if an increased-risk activity is eligible for claim. Please refer to the policy contract for full details.
- ² Refers to dental treatment by a Medical Practitioner to replace or repair artificial tooth that was damaged from or due to an accident. An artificial tooth refers to a prosthetic replacement for a natural tooth, whether partially or fully, to replace the form and function of a natural tooth. Please refer to the policy contract for full details.
- ³ Benefit Booster of up to 150% of payout is applied on Accidental Major Permanent Disablement benefit when the Life Assured suffers injuries from (i) accident while on public conveyance as a passenger (ii) being involved in a road accident as a pedestrian, cyclist or passenger or (iii) accidents while outside of Singapore. Accidents involving Personal Mobility Devices (“PMDs”) do not qualify for the Benefit Booster.
- ⁴ The optional Recovery Cash Rider covers a Life Assured from 17 Age Next Birthday regardless of the employment status and occupation class.
- * We will only reimburse for a maximum of one claim event per lifetime under this benefit, upon which this benefit will be terminated regardless of whether the maximum limit insured has been paid out.
- † 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.
- ‡ Please refer to the Tables of Disability Payout in Sections B, and C, respectively, of the policy contract.
- § Refers to Food Poisoning, HFMD (Hand foot, mouth disease) or injury and/or specific condition directly caused by a bite, sting, attack or such similar incident but excluding any complications and infections.
- || If the life assured resides outside of Singapore for more than 183 days, he/ she is entitled to the overseas Benefit Booster only if the Accident occurs outside of his/ her residing country and issuing country i.e. Singapore.
- ¶ The Limit Insured will be increased by 150%, but not the Sub-limits.
- ^ Payable every 7 days of relevant disability, and pro-rated if relevant disability lasts for fewer than 7 days.
- # From date of accident.

Notes and Disclaimers

All ages specified refer to age next birthday.

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

Singapore Citizens, Permanent Residents (PRs) and holders of Employment Pass who are aged between 17 and 65, may purchase any plan (Basic, Classic, Elite) under this policy. Juveniles (aged between 1 and 16) and holders of S Pass, Dependant's Pass or Student's Pass may purchase only the Basic Plan under this policy.

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.

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.

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.

Information correct as at 26 August 2025.

GPA/Ver3.0/202508

Reach for Great

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