



# GREAT Critical Cover Series

Critical illness coverage that continues  
over and over again, beyond your first claim

# Critical illnesses have a tendency to strike again and again. That's why GREAT Critical Cover protects you over and over.

When a critical illness strikes, it doesn't just impact your health — you also need to think about how the costs of managing the condition will affect your family's finances.

And because some critical illnesses can recur and increase your risk of developing a second or even a third critical illness, it's important to be ready for whatever might come your way.

Here's our guide to staying prepared, starting with choosing a plan that suits your needs.

## If you are looking for your first critical illness plan:

### ✔ GREAT Critical Cover: Complete

This plan covers against 53 critical illnesses with 100% lump sum payout<sup>1</sup> for early, intermediate and critical stages of critical illness.

## If you already have some critical illness coverage but wish to boost your protection against the most common critical illnesses:

### ✔ GREAT Critical Cover: Top 3 CIs

This plan covers against cancer, heart attack and stroke — the top 3 most claimed critical illness conditions — and offers a 100% lump sum payout<sup>1</sup> regardless of stage diagnosed.

To ensure that you remain covered even after a first claim, you can add on the optional Protect Me Again rider to either plan and receive an additional coverage of 100% payout for up to two critical illness episodes<sup>2</sup>. This means you continue to be protected and can focus on getting better.

# 1 in 4

Singaporeans may develop a critical illness by the age of 75<sup>3</sup>.

# >90%

of critical illness claims come from only five conditions<sup>4</sup> including major cancers, heart attack and stroke.

## Some cancers have high recurrence rates.

Ovarian cancer, for example, recurs in 85% of patients, and 50% of patients with bladder cancer develop recurrence after cystectomy<sup>5</sup>.

<sup>1</sup> Please refer to the Product Summary for more details on the benefit term and conditions.

<sup>2</sup> Coverage restores to 100% after 12 months from the date of diagnosis for the most recently diagnosed critical illness, for a subsequent claim of a different critical illness. Coverage restores to 100% after 24 months from the date of diagnosis of the immediately preceding applicable critical illness for recurrent critical illness. Please refer to the Product Summary for more details on the benefit terms and conditions.

<sup>3,4</sup> <https://smartwealth.sg/critical-illness-statistics-singapore/>

<sup>5</sup> <https://www.cancertherapyadvisor.com/home/tools/fact-sheets/cancer-recurrence-statistics/>

## Why GREAT Critical Cover: Complete?

With **GREAT Critical Cover: Complete**, you can have peace of mind knowing that you are protected financially in the event of 53 critical illnesses. Should you be diagnosed with critical illness, the lump sum payout can help take the financial burden off your loved ones' shoulders.



### 100% payout for every covered critical illness claim

Receive a 100% lump sum payout<sup>1</sup> upon diagnosis of 53 critical illnesses at early, intermediate or critical stage.



### Coverage continues over and over again, even after the first critical illness claim

Boost your coverage with the Protect Me Again rider. Enjoy financial certainty against a new or recurring critical illness diagnosis with a 100% payout for another two more critical illness episodes<sup>2</sup>, up to a total of three critical illness claims.



### Premiums do not increase with age throughout your policy term<sup>6</sup>

Start your coverage with lower premium when you are young.

## Why GREAT Critical Cover: Top 3 CIs?

By focusing on the 'Top 3 CIs' of cancer, heart attack and stroke, **GREAT Critical Cover: Top 3 CIs** gives you essential cover against the most common critical illness conditions. Use it as a standalone plan or as an add-on to your existing coverage for a little extra peace of mind.



### 100% payout for all three stages

Receive 100% lump sum payout<sup>1</sup> for cancer, heart attack or stroke regardless of early, intermediate or critical stage diagnosed.



### Coverage continues over and over again, even after the first critical illness claim

Complement your coverage with the Protect Me Again rider. Receive a second or third lump sum payout<sup>2</sup> if your critical illness condition recurs or you get another Top 3 critical illness.



### Premiums from as low as S\$1.00 a day<sup>7</sup> for S\$100,000 coverage

Choice to boost your coverage to S\$350,000 according to your needs.

Enjoy **10% perpetual discount** off your premiums.  
T&Cs apply.

<sup>6</sup> Premium rates are not guaranteed and may be revised based on future experience.

<sup>7</sup> Annual premium of S\$357.90 after the 10% discount, is based on a 30-year-old male, non-smoker. The daily rate is based on a 30-year-old male, non-smoker with the annual premium of GREAT Critical Cover: Top 3 CIs and Protect Me Again rider for a sum assured of S\$100,000 and policy term of up to age 85, divided by 365 days and rounded off to the nearest 1 decimal place. The annual premium will increase based on the attained age of the life assured, as at each policy anniversary. Premium rates are not guaranteed and may be revised based on future experience.

# How GREAT Critical Cover and Protect Me Again rider work?

1<sup>st</sup>

## critical illness claim

Grace suffers from an early stage heart attack. She receives a lump sum payout of 100% of sum assured.



Coverage restores to 100%\*

2<sup>nd</sup>

## critical illness claim\*

One year later, Grace is diagnosed with early stage cancer. She receives the second payout of 100% of sum assured.



Coverage restores to 100%\*

3<sup>rd</sup>

## critical illness claim

Two years later, Grace is diagnosed with critical stage cancer. She receives a 100% lump sum payout^.



\* Coverage restores to 100% after 12 months from the date of diagnosis for the most recently diagnosed critical illness, for a subsequent claim of a different critical illness. Coverage restores to 100% after 24 months from the date of diagnosis of the immediately preceding applicable critical illness for recurrent critical illness. Please refer to the Product Summary for more details on the benefit term and conditions.

^ We will pay the higher of 100% Basic Sum Assured or the Total Premium Paid less all prior CI claims paid.

## GREAT Critical Cover series at a glance

	GREAT Critical Cover: Complete + Protect Me Again rider	GREAT Critical Cover: Top 3 CIs + Protect Me Again rider
Critical Illness (CI) benefit	53 CIs, inclusive of cancer, heart attack and stroke	Top 3 CIs – cancer, heart attack and stroke
No. of CI conditions	121 CI conditions	9 CI conditions
Recurrent CIs	Up to 2 additional payouts for a subsequent CI diagnosis which is different from previously diagnosed CI or any of these 6 recurrent CIs: cancer, heart attack, stroke, open chest valve surgery, coronary artery by-pass surgery or major organ/bone marrow transplantation	Up to 2 additional payouts for subsequent CI diagnosis which is different from the previously diagnosed CI or recurring cancer, recurring heart attack or recurring stroke
Additional benefit	Additional 10% of sum assured for angioplasty and other invasive treatment for coronary artery (capped at S\$25,000 per life assured)	Nil
Compassionate benefit	Lump sum payout of S\$25,000 upon death of the life assured	Lump sum payout of S\$25,000 upon death of the life assured
Policy term	Up to age 65 or 85	Up to age 85
Premium structure	Premiums do not increase with age	Premiums will increase gradually every year

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

### Notes and Disclaimers

All ages specified refer to age next birthday.

All figures used are for illustrative purposes only and are subject to rounding.

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

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

You may wish to seek advice from a financial adviser before making a commitment to purchase this product. If you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you.

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

Protected up to specified limits by SDIC.

Information correct as at 28 March 2023.

# Reach for Great

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