

ESSENTIAL PROTECTOR

Safeguard yourself & your family with a fundamental plan



We understand that nothing matters more to you than ensuring that your loved ones are well looked after. Here at Great Eastern, we're making it our goal to help fulfill yours.

You help ensure that the needs of your loved ones are met. Let us take care of yours with Essential Protector.

Whether it's commuting to and from work or picking up the kids from school, you're always on the move to provide for the needs of your loved ones. This is why Great Eastern has designed a fundamental Personal Accident plan to ensure your safety and protection. In the event of an accident, it can help cushion the impact of financial loss, assist in the recovery process, and ensure that your family can maintain their current lifestyle.

Key Benefits

Up to 3 times your Sum Assured for Accidental Death & Permanent Disablement

In the event of permanent disablement or even death as a result of an accident, Essential Protector will offer your loved ones a lump sum payout of up to three times your sum assured. This will help ease hefty medical bills and ensure that their future finances are well taken care of.

As a passenger in a public conveyance or private motor car, or an authorised driver with a valid driving licence driving your private motor car at the time of the accident, you will receive double[†] your sum assured. If an accident happens to you while you are travelling as a passenger or crew member on an aircraft or helicopter, you will receive triple your sum assured. With air travel and overseas holidays becoming a regular part of leisure and family life, Essential Protector is an ideal plan that will provide coverage for your entire family when you travel.

Free coverage for your children

Cover yourself, your spouse or both of you with Essential Protector and your child (below 17[‡] years old) will be granted free cover for Accidental Permanent Disablement. Best of all, this free cover is extended to all your children.

Guaranteed acceptance[§]

You can sign up for Essential Protector without having to go through the hassle of a medical check-up. As long as you are between the ages of 17[‡] and 65[‡] and free of mobility problems and physical disabilities, acceptance into this plan is guaranteed.

Broad coverage including terrorism

Global unrest means we have to be on guard against terrorism. With this plan, you will be covered against Death and Permanent Disablement due to terrorism for up to a limit of S\$2 million.

5% Premium renewal discount

Regardless of your claim status, you will enjoy an annual 5% renewal discount from the 2nd year onwards.

[†] Sum assured will not be doubled for motorcycling accidents.

[‡] All ages stipulated refer to age next birthday.

[§] Exclusions on occupational risks apply.

Choice of different plan types to suit your needs

Select from our different plan types to best match your coverage for you and your family.

Premium Rates (S\$)								
Plan Type	Individual plans				Family plans			
Plan	My100		My200		Our100		Our200	
	First Year	Renewal*	First Year	Renewal*	First Year	Renewal*	First Year	Renewal*
Monthly	13.56	12.87	27.10	25.74	27.10	25.74	54.21	51.50
Annual	157.90	150.00	315.79	300.00	315.79	300.00	631.58	600.00

* Renewal premiums are inclusive of 5% discount.

Premium rates include the prevailing GST.

Annual premiums are considered as standard premium quoted.

The premium rates for this plan are not guaranteed and may be adjusted based on future experience.

Monthly premiums are generated by multiplying annual premiums with factor of 0.08583.

Table of Benefits

Benefits payable as a result of an accident which occurs during the period of insurance.

Benefits	Coverage (S\$)					
Plan type	Individual plans		Family plans			
Plan	My100	My200	Our100		Our200	
			1st Assured	2nd Assured	1st Assured	2nd Assured
Accidental Death & Permanent Disablement (Sum Assured)	100,000	200,000	100,000	100,000	200,000	200,000
Double Indemnity for Accidental Death & Permanent Disablement on Public Conveyance and Private Motor Car Accidents	200,000	400,000	200,000	200,000	400,000	400,000
Triple Indemnity for Accidental Death & Permanent Disablement on Air Travel Accidents	300,000	600,000	300,000	300,000	600,000	600,000
Sum Assured for each child (for any number of children in a household)						
FREE Accidental permanent disablement	N.A.	30,000	30,000		60,000	

Second Assured to be the spouse of first Assured.

For high risk activities, the company will reduce all benefits payable by 50%. Please refer to the policy contract and table of compensation for more details.

Note: Occupational accidents from high-risk occupations will not be covered, such as working from heights, confined spaces, ships/shipyards, construction; or which involve the servicing of heavy machinery, air-conditioners; or as offshore rig personnel; or relating to providing protective services, martial arts; or as debt collectors or odd-job labourers. Life assured will remain covered for non-occupational accidents. Details on such exclusions on occupational accidents are listed in the Essential Protector policy contract.

Start a conversation with your Great Eastern distribution representative today.

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All ages specified refer to age next birthday.

This brochure applies mainly to Singapore Citizen/PR. If you are not a Singapore Citizen/PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

This brochure 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.

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).

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

Information correct as at 29 December 2017.