



Product Summary Essential Protector

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About your plan

Essential Protector is a yearly renewable personal accident plan which is specially designed to pay benefits on any accident which results in a sudden, unforeseen and involuntary injury to the life assured 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 plan covers Accidental Death or Permanent Disablement as result of Motor-Cycling, Public Conveyance or Private Motor Car and Air Travel Accidents.

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

Essential Protector 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

DEATH AS RESULT OF MOTOR-CYCLING ACCIDENTS OR ALL OTHER COVERED ACCIDENTS
(Except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents)

Sum assured less any benefits paid for Permanent Disablement as a result of the same accident.

PERMANENT DISABLEMENT AS RESULT OF MOTOR-CYCLING ACCIDENTS OR ALL OTHER COVERED ACCIDENTS
(Except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents)

Proportion of sum assured as stated in the Table of Compensation.

Section B

DEATH AS RESULT OF PUBLIC CONVEYANCE OR PRIVATE MOTOR CAR ACCIDENT
(except from Motor Cycling Accidents)

Double the sum assured less any benefits paid for Permanent Disablement as a result of the same accident.

PERMANENT DISABLEMENT AS RESULT OF PUBLIC CONVEYANCE OR PRIVATE MOTOR CAR ACCIDENT
(except from Motor Cycling Accidents)

Double the proportion of sum assured as stated in the Table of Compensation.

Section C

DEATH AS RESULT OF AIR TRAVEL ACCIDENTS

Triple the sum assured less any benefits paid for Permanent Disablement as a result of the same accident.

PERMANENT DISABLEMENT AS RESULT OF AIR TRAVEL ACCIDENTS

Triple the proportion of sum assured as stated in the Table of Compensation.

The total amount of benefits payable under Section A, B and C shall not exceed:

- (i) Sum assured in the case of Motor Cycling Accidents and all other covered accidents except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents.
- (ii) Double the sum assured in the case of Public Conveyance or Private Motor Car Accidents.
- (iii) Triple the sum assured in the case of Air Travel Accidents, for all claim events occurring to the life assured due to accidents during the lifetime of that life assured while this policy is in force.



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Others

FREE CHILD COVER

If a child of the life assured suffers any injury which is due to an accident and results in any Permanent Disablement, we will pay the proportion of the child sum insured as stated in the Table of Compensation. This benefit will be paid if:

- (i) the life assured who is the parent of that child is insured under the My200 under this policy; or
- (ii) the life assured who is parent of that child and the other parent of that child are both assured under either the Our100 or Our200 under this policy.

The doubling and tripling of the benefit under Section B and C shall not apply to this benefit.

TERRORIST ACTIVITIES

If the life assured suffers any claim event, or a child covered under the Free Child Cover benefit suffers any Permanent Disablement 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 the life assured suffers the claim event or a child covered under Free Child Cover benefit suffers any Permanent Disablement while engaging in: (a) Sports Coaching; or (b) 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 or a child covered under Free Child Cover benefit suffered any Permanent Disablement as a result of an accident 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

Premium paying frequency	My100 (S\$)		My200 (S\$)		Our100 (S\$)		Our200 (S\$)	
	First year	Renewal year(s)	First year	Renewal year(s)	First year	Renewal year(s)	First year	Renewal year(s)
Yearly	159.38	151.41	318.74	302.80	318.74	302.80	637.48	605.61
Monthly	13.68	12.99	27.36	25.98	27.36	25.98	54.71	51.98

The above premium rates are inclusive of 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.



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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 or for Permanent Disablement suffered by a child covered under Free Child Cover benefit 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) any violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- (i) a life assured or a child referred under the Free Child Cover benefit being under the influence of alcohol or drugs except drugs prescribed by a physician for the purpose of treatment;
- (j) a life assured or a child referred under Free Child Cover benefit being in or on an aircraft or helicopter, or boarding or descending from any aircraft, except as a fare-paying passenger or a ticket-holding passenger or a crew member on an aircraft on a regular scheduled route operated by a licensed, recognised airline or air charter company;
- (k) racing of all kinds other than on bicycle engaged on a leisure basis with a licensed organization or on foot;
- (l) a life assured or a child referred under the Free Child Cover benefit 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) a life assured or a child referred under the Free Child Cover benefit 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 activities, unless such activities are engaged on a leisure basis with a licensed organisation;
- (p) a Pre-Existing Condition;
- (q) a life assured or a child referred under the Free Child Cover, performing his respective normal duties in his occupation:
 - (i) Where it involves working from height (of at least 20 metres above the ground or floor level); or in confined spaces such as vessels, tunnels, underground civil works and mines;

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- (ii) Where it involves working in railways, ships and shipyards, warehouses, power stations, chemical factories;
- (iii) Where it involves the operation, servicing and/or installation heavy machinery (heavy-duty vehicles, air and water transportation device included);
- (iv) where it involves the servicing and/or installation of air-conditioners;
- (v) in the building trade (including construction workers, cable installers, electricians); or where it involves working with wood, metal, glass or bleach;
- (vi) as offshore rig personnel or as timber camp personnel; or as plant operators;
- (vii) where it is related to providing protective services (including bouncers, life guards, wardens and firemen);
- (viii) where it is related to martial arts and the like; or as performing artists (including stuntmen) or escorts; or
- (ix) as animal trainers; or debt collectors; or odd-job labourers.

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 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?

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 aggregated claims admitted for Permanent Disablement as a result of that accident equals to or more than the sum assured;
- (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) when 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 (if the life assured is insured under Our100 or Our 200, this policy will continue for the other life assured till the renewal date of this policy);
- (g) when the life assured reaches the age of 75 on a renewal date of this policy; or
- (h) 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 of the country of issue.



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Will we change the insurance premium for this plan?

Please note that the premium rates for Essential Protector 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

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.



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The policyholder must give written notice immediately to us of any change in the country of residence of the life assured or a child. We may charge additional premium or impose additional restriction for the renewal as a result of the residence 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.

Will this policy be renewed every year?

This policy is renewable yearly up to the renewal date before the life assured attains the age of 75. 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 also 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 accept 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 48% of premium for the first year and 32% 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).



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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

Claim Event	Proportion of Sum Assured / Child Sum Insured
Total and Permanent Disablement	100%
Loss of Both Arms or Both Legs or One Arm and One Leg	100%
Loss of One Arm or One Leg	90%
Loss of Sight in Both Eyes	100%
Loss of Sight in One Eye	80%
Loss of One Arm or One Leg and Sight in One Eye	90%
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%



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Table of Benefits

BENEFITS		COVERAGE S(\$)					
SECTION	PLAN TYPE	INDIVIDUAL PLANS		FAMILY PLANS			
	PLAN	My100	My200	Our100		Our200	
				1 st Insured	2 nd Insured	1 st Insured	2 nd Insured
A	Accidental Death & Permanent Disablement (Sum Assured)	100,000	200,000	100,000	100,000	200,000	200,000
B	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
C	Triple Indemnity for Accidental Death & Permanent Disablement on Air Travel Accidents	300,000	600,000	300,000	300,000	600,000	600,000
Sum Insured for Each Child (for any number of Children in a household)							
FREE Accidental Permanent Disablement		N.A.	30,000	30,000		60,000	