

# GREAT GOLDEN PROTECTOR

Protect your golden years with financial assurance



# Great is looking forward to the retirement you've earned and the protection you deserve

With one of the longest life expectancies in the world at 84.8 years<sup>1</sup>, Singaporeans can look forward to retirements filled with enjoyable experiences. Whether you're pursuing a new hobby, travelling the world, or spending precious time with your family, you want to lead an active and fulfilling life. However, with increased age comes a greater risk of injuries and longer recovery time. This is why it's vital to take care of yourself so you can enjoy your golden years with your loved ones.

Designed for people above age 40, **GREAT Golden Protector** offers you high coverage up to S\$405,000\* against personal accidents, including a comprehensive range of post-accident benefits, from Traditional Chinese Medicine and chiropractors to Allied Health professionals, to support your recovery. Starting at just S\$0.82<sup>†</sup> a day, this affordable personal accident plan not only extends guaranteed acceptance up to age 75 but also protects you worldwide, ensuring the best medical treatment and care you need after an accident.

Staying active and ageing gracefully does not have to cost you much. Embrace your golden years with the financial assurance to LIVE GREAT.

## Key Benefits

### Up to 300% payout against Accidental Death and Permanent Disablement

Receive one of the highest payouts in the market and enjoy triple protection in the unfortunate event of Accidental Death or Permanent Disablement caused by an accident on public transportation or private car (including driving your own car as a licensed driver), or a personal mobility device (PMD) accident where you are injured as a rider or pedestrian.

### Comprehensive post-accident benefits for greater financial peace of mind

If an accident happens, you can give yourself time to recover and get the medical care you need, without worrying about sacrificing your retirement savings or causing financial strain to your family. You will be covered for up to S\$4,000 per accident for treatments in a hospital or an outpatient clinic, including up to S\$1,000 for treatments by a Complementary Medicine Practitioner or Allied Health professional.

Enjoy additional benefits such as the post-hospitalisation aftercare benefit of up to S\$1,200 and a cash allowance for your transport to medical appointments during your recovery journey.

### Multiple claims for fractures, dislocations and burns up to full sum insured

When you're young and able-bodied, you often don't think much about a fall. However, the risk of falls increases as you age, which usually results in adverse outcomes including injuries and fractures, and may even prove fatal. Falls are also associated with higher healthcare cost.

With GREAT Golden Protector, you can be covered for fractures, dislocations or burns that you suffer from an accident, up to the sum of S\$25,000.



Receive hospital cash benefit of up to S\$200 per day in the event of hospitalisation due to COVID-19, Dengue or other Infectious Diseases.

## Table of Benefits

Section	Claim Event(s)	Compensation	Amount Payable (S\$)		
			Plan A	Plan B	Plan C
A	Accidental Death (includes food poisoning)	Sum Assured	30,000	60,000	90,000
B	Accidental Major Permanent Disablement (up to)	Proportion of Sum Assured	45,000	90,000	135,000
C	Accidental Other Permanent Disablement (up to)	Proportion of Sum Assured	30,000	60,000	90,000
D	<b>Triple Indemnity</b> 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		3 times the Amount Payable under Sections A, B or C respectively		
E	<b>Accidental Medical Expenses Reimbursement</b> (Includes coverage of Sickness e.g. Food Poisoning, Dengue Fever, Hand, Foot & Mouth Disease, Zika Virus)	Reimbursement up to Limit Insured per accident	Limit Insured		
			2,000	3,000	4,000
			Sub-limit of an aggregate of 1,000 per Accident is applicable for any claims for: • Complementary Medicine Practitioner; or • Allied Health, whether singly or in combination, which will be counted towards the Limit Insured. Sub-limit of an aggregate of 600 per Sickness is applicable		
F	Fractures / Dislocations / Burns (up to)	Proportion of Sum Insured	Sum Insured		
			8,000	12,000	25,000
G	Hospital Cash Cover for Hospitalisation (includes coverage of Sickness and Infectious Disease)	Daily Benefit Insured per day	100	150	200
H	Mobility Aids Reimbursement	Reimbursement up to Limit Insured	300	400	600
I	Transport Allowance (includes coverage of Sickness and Infectious Disease)	Cash Benefit per bill	20		
J	Loss Of Activities Of Daily Living (ADL)	ADL Sum Insured	20,000	30,000	45,000
K	Post-Hospitalisation Aftercare Benefit	Lump Sum Benefit	800	1,000	1,200

## Protection plans to suit every need

Enjoy high coverage with 3 affordable plans

Plan A	Plan B	Plan C
<b>S\$0.82<sup>†</sup></b> /day	<b>S\$1.18<sup>†</sup></b> /day	<b>S\$1.40<sup>†</sup></b> /day
<b>S\$25.81/month<sup>‡</sup></b> <b>S\$300.78/year<sup>‡</sup></b>	<b>S\$37.08/month<sup>‡</sup></b> <b>S\$432.00/year<sup>‡</sup></b>	<b>S\$44.01/month<sup>‡</sup></b> <b>S\$512.75/year<sup>‡</sup></b>

### Get covered together and save more

Enjoy an **exclusive family discount of 25%** on the premium when you add a family member to your policy.

<sup>1</sup> Source: "Singapore tops in life expectancy at 84.8 years", The Straits Times, June 20, 2019

\* Payout amount is based on 3 times the maximum amount claimable under Plan C of Section D of the Table of Benefits: Triple Indemnity benefit.

<sup>†</sup> Daily rates are based on the annual premium of GREAT Golden Protector Plan A, B and C, divided by 365 days and rounded off to the nearest cent.

<sup>‡</sup> 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.

**Start a conversation with your Great Eastern Financial Representative today.**

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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.

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 benefits at the same cost.

Protected up to specified limits by SDIC.

You may wish to seek advice from a qualified adviser before buying 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 22 December 2022.

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