

Signature: Proposer _____ Prepared by _____

(Hardcopy submission in Singapore only)



Product Summary Prestige PACare

Please keep this copy for reference.

About your plan

Prestige PACare 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 and Permanent Disablement, Medical Expense Reimbursement and Emergency Assistance Services.

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

Prestige PACare 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

ACCIDENTAL DEATH

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

PERMANENT DISABLEMENT

Proportion of sum assured as stated in the Table of Compensation

We will only pay benefits under Section A of the Table of Compensation, taken together, or up to and not more than 150% of the sum assured under Section A for all claim events occurring to the life assured due to accidents during the lifetime of the life assured.

Section B

Medical Expense Reimbursement

The reimbursement will be up to the limit insured as stated in the policy.

We will only pay this benefit by way of the reimbursement to the policyholder of the medical expenses incurred subject to the limit insured as stated in the policy. We will not pay any benefit directly to any hospital, physician or any other provider of medical and surgical attention or treatment.

The benefit payable under this policy, together with reimbursement of medical expenses paid or payable from other sources including (but not limited to) MediShield, other insurance policies and employee benefit provisions must not be more than the expenses actually incurred for any claim made under this policy.

For Complementary Medicine reimbursement:

We will reimburse medical expenses paid to any Complementary Medicine Practitioner, for the reasonable and necessary medical treatment provided to the life assured for any injury sustained by the life assured caused by an accident. This reimbursement is subject to a limit of not more than S\$500 for each accident, and forms part of the limit for Medical Expense Reimbursement described in the policy.

For Mobility Aids reimbursement:

We will reimburse medical expenses incurred for any mobility aids prescribed by a physician as medically necessary for mobility of the life assured as a result of any injury sustained by the life assured caused by an accident. This reimbursement is subject to a limit of not more than S\$1,000 for an accident, and forms part of the limit for Medical Expense Reimbursement described in the policy.



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Emergency Assistance Services

As stated in the Table of Compensation.

- (a) If the life assured suffers serious injury or sudden sickness or is in need of emergency medical, legal or administrative assistance outside of the life assured's country of residence or home country arising out of and in the course of the life assured's journey, provided that such journey is not undertaken (i) against the advice of physician and/or (ii) for the purpose of obtaining or seeking any medical or surgical treatment abroad.

The following emergency assistance and benefits will be available direct from the Service Provider upon specific verbal notification by the life assured or the life assured's representative to the Service Provider's 24-hours Alarm Centre, on call collect or reverse charge basis, provided that the life assured will not be entitled to the reimbursement of any such expense incurred or paid directly by him/her without prior authorization of the Service Provider, subject to the limitations and conditions as specified below:

Type of Emergency Assistance Service	Description of Coverage	Other Limit	Sub-Limit
1. Emergency Medical Evacuation	The Service Provider will arrange for transportation for moving the life assured when in a serious medical condition from the place of injury or sickness to the nearest hospital.	N.A	USD 1,000,000
2. Emergency Medical Repatriation	The Service Provider will arrange for the return of the life assured to the country of residence following an Emergency Medical Evacuation where the life assured is evacuated to a place outside country of residence for in-hospital treatment. If the life assured's original return ticket is not valid, the life assured shall surrender any unused portion of the ticket to the Service Provider.	N.A	
3. Repatriation of Mortal Remains	The Service Provider will arrange for transporting the life assured's mortal remains from the place of death to country of residence.	N.A	
4. Compassionate Visit	The Service Provider will arrange and pay for one economy class return airfare for a relative or friend of the life assured to visit the life assured who has	1 economy class return airfare	



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	been hospitalised outside the country of residence as a result of a serious injury or sudden sickness for a period in excess of 7 consecutive days.		
5. Return of Minor Children	The Service Provider will arrange and pay for up to three (3) one-way economy class airfares, including any supplementary cost of transportation to and from the airport, for the return of minor children (aged 18 and under) to their home country or country of residence if they are left unattended as a result of the accompanying life assured's injury or sickness. If the minor children's original return ticket is not valid, the life assured shall surrender any unused portion of the ticket to the Service Provider.	3 economy class one way airfares	USD 10,000
6. Non Medical Escort	In the event that the life assured's minor children (less than 10 years old) are left unattended as a result of the life assured's hospitalisation outside the country of residence or Emergency Medical Evacuation, the Service Provider will arrange and pay for the cost of one economy class return airfare for a relative of the life assured to escort the minor children back to the country of residence.	1 economy class return airfare	
7. Additional Accommodation Expenses	The Service Provider will arrange and pay for the hotel accommodation expenses necessarily and unavoidably incurred by the relative or friend who is visiting the life assured during his/her hospitalisation outside his/her home country or usual country of residence.	USD1,000 with sub-limit of USD 250 per day	

- (b) The Service Provider will not attend to:
- (i) any minor injury or sickness which can be adequately treated locally and which does not prevent the life assured from continuing the life assured's journey; or
 - (ii) the life assured if the life assured is physically able to return to the life assured's country of residence as a seated passenger and without Medical Escort



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- (c) **24-Hour Alarm Centre**
In the event of the occurrence of an emergency, the life assured or the life assured's personal representative will, as soon as reasonably possible, contact the Service Provider's 24-Hour Alarm Centre in the Republic of Singapore, by call collect or reverse charge basis. The required particulars (as spelled out in the contract of the policy) must be provided.
- (d) **Change of Emergency Assistance Services**
We may from time to time change the emergency assistance services listed above as and when the Service Provider changes such emergency assistance services provided to the life assured under this policy and all lives assured who are insured under similar Prestige PACare policies.
- (e) **The Service Provider has the right to determine whether or not the life assured qualifies for any of the emergency assistance services listed above. The Service Provider and we shall not be responsible for any third party fees, charges, or costs incurred.**

Others

TERRORIST ACTIVITIES

If the life assured suffers any claim event 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 while engaging in: (a) Sports Coaching; (b) Motor Cycling; (c) 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 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.



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Premium Rates

Claim Event	Unit of Benefit (S\$)	First Year Annual Premium Rate (S\$ per unit of coverage)		
		Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement (Sum Assured)	10,000	9.95	13.42	18.01
Optional Supplement				
Medical Expense Reimbursement up to S\$20,000 for each & every accident <ul style="list-style-type: none"> Including: <ul style="list-style-type: none"> Complementary Medicine Practitioner – up to S\$500, Mobility Aids – up to S\$1,000 for each and every accident And <ul style="list-style-type: none"> Emergency Assistance Service Covers for emergency medical evacuation & repatriation, repatriation of mortal remains, compassionate visit, return of minor children, non-medical escort and additional accommodation expenses. 		232.00	274.00	364.00

A 5% renewal discount will be applied to the above premium rates, starting from the second year onwards.

The above premium rates are subjected to 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 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) violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- (i) the life assured being under the influence of alcohol or drugs except drugs prescribed by a physician for the purpose of treatment;
- (j) the life assured being in or on an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger or a crew member on an aircraft on a regular scheduled route operated by a recognised airline;
- (k) racing of all kinds other than on bicycle engaged on a leisure basis with a licensed organization or on foot;
- (l) the life assured 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) the life assured 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) a Pre-Existing Condition;
- (p) 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.



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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 of Insurance or before the reinstatement date; or
- (b) signs and symptoms manifested prior to the commencement date of insurance of the life assured 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 immediately following the accident when the aggregated claims of that accident equals or exceeds the sum assured under Section A of the Table of Compensation;
- (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;
- (g) when the life assured reaches the age of 75 on a renewal date of this policy;
- (h) when the life assured changes to an occupation or takes up a pursuit for which we would have declined a proposal for Prestige PACare insurance;
- (i) 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;
- (j) when the contract of employment is terminated (if the life assured is working in Singapore under a work permit or employment pass issued by the Ministry of Manpower).

Will we change the insurance premium for this plan?

Please note that the premium rates for Prestige PACare 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.



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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 premiums. 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.

The policyholder must give written notice immediately to us of any change in the country of residence of the life assured. We may impose additional premium or impose additional restrictions 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.



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Will this policy be renewed every year?

This policy is renewable yearly up to the renewal date before the life assured turns age 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 74% of premium for the first year and 54% 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

Section	Claim Event	Compensation
A	ACCIDENTAL DEATH	Sum Assured
	PERMANENT DISABLEMENT	Proportion of Sum Assured
	Total and Permanent Disability	150%
	Loss of Both Arms or Both Legs or One Arm and One Leg	150%
	Loss of One Arm or One Leg	125%
	Loss of Sight in Both Eyes	150%
	Loss of Sight in One Eye	100%
	Loss of One Arm or One Leg and sight in One Eye	125%
	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%	
B¹	MEDICAL EXPENSES REIMBURSEMENT Including: <ul style="list-style-type: none"> Complementary Medicine Practitioner – Up to S\$500, Mobility Aids – Up to S\$1,000, for each & every Accident.	Reimbursement up to S\$20,000 for each and every Accident
	AND EMERGENCY ASSISTANCE SERVICES (a) Emergency Medical Evacuation (b) Emergency Medical Repatriation (c) Transportation of Mortal Remains (d) Arrangement and Payment of Compassionate Visit (e) Arrangement and Payment of Return of Minor Children (f) Arrangement and Payment of Non-Medical Escort (g) Additional Accommodation Expenses	Covered

¹: If a Benefit Section listed above is not insured as specified in the Policy, no benefit shall be payable for any Claim Events under that Section.