

# FREE 30-DAY\* INSURANCE FOR SINGTEL PREPAID CUSTOMERS

## Frequently Asked Questions

### 1. What is the Free 30-Day\* Insurance for Singtel Prepaid Customers?

A free personal accident insurance plan offered to Singtel prepaid customers each time they activate or top up \$30 and more to their hi! SIM card, and successfully opt in to receive the free coverage at the time of transaction.

Coverage is valid for up to 30 days, starting from the day you activate or top up your hi! SIM card, subject to your successful opt in of the insurance coverage ("Period of Insurance"). You will receive a confirmation SMS from Singtel upon successful activation of the coverage.

This policy is underwritten by Great Eastern General Insurance Limited.

Benefit Coverage	Sum Insured Per Person*
<b>1. Accidental Death / Permanent Disability</b>  We will pay the maximum limit as shown in the table of benefits below for coverage A, B or C in the event of death or permanent disability within 30 days from the date of accident.  A) Death B) Permanent Total Disability C) Other Permanent Disability <ul style="list-style-type: none"> <li>• Total and Permanent Loss of one or two limbs at or above the wrist or ankle; or</li> <li>• Total and Permanent Loss of sight in one or both eyes; or</li> <li>• Total and Permanent Loss of one limb and total loss of sight in one eye; or</li> <li>• Total and Permanent Loss of speech and hearing in both ears</li> </ul> We will not pay more than one benefit and the coverage shall cease upon successful claim for that insured person.	S\$10,000
<b>2. Post Hospitalisation Recovery</b>  We will pay a cash benefit of S\$100 if the insured person has to be admitted in the hospital within 7 days from the date of accident as an inpatient, for at least 48 hours consecutively due to an injury as a result of an accident during the period of insurance.  We will only pay one claim under this benefit during the period of insurance.	S\$100
<b>3. Job Loss Emergency Funds</b>  We will pay a cash benefit of S\$1,000 if the insured person is involuntarily unemployed for at least 30 consecutive days because the insured person is no	S\$1,000

longer medically fit to take on any form of employment after being hospitalized of at least 48 hours consecutively due to an accident or illness.	
We will only pay one claim under this benefit during the period of insurance.	

\*One cover at any one time (i.e. no overlapping sum insured for same person)

## 2. Does this cover death and disability due to natural causes or sickness?

With the exception of the Job Loss Emergency Funds benefit which also extends to cover illnesses, benefits under this policy are payable only in the event of an accident.

## 3. Who is eligible for the coverage?

Singtel prepaid customers each time they activate or top up \$30 and more to their hi! SIM card, and successfully opt in to receive the free coverage at the time of transaction.

Cover is only available to:

- Singaporean, Singapore Permanent Resident or an Individual holding a valid Singapore Identification document such as Employment Pass, Work Permit, Long Term Visit Pass or Student Pass; and residing in Singapore during the period of insurance; and
- A Singtel prepaid customer; and
- Age between 16 and 65 on the start date of the period of insurance.

## 4. How long is the period of coverage?

Coverage is valid for up to 30 days, starting from the day you activate or top up your hi! SIM card, subject to your successful opt in of the insurance coverage ("Period of Insurance"). You will receive a confirmation SMS from Singtel upon successful activation of the coverage.

## 5. Do I have to activate my coverage and is there a fee involved?

No further action is required from you once you have opted in for the coverage when prompted to do so. This is a free coverage and no payment is required.

## 6. How do I know if I am covered?

You will receive a confirmation SMS from Singtel upon successful opt-in and activation of the coverage.

## 7. Can I get more than one cover?

No, you are eligible to receive only one Free 30-Day\* Insurance for Singtel Prepaid Customers coverage any at one point in time.

## 8. Can I extend or purchase additional coverage after the expiry of the existing cover?

No, this Free 30-Day\* Insurance for Singtel Prepaid Customers may not be extended. It is also not available for purchase.

**9. Can I transfer this coverage to someone else?**

No, there is no transfer allowed. The Insured person will be the official registered account holder of the Singtel prepaid account, who has performed a qualifying transaction.

**10. Can I nominate someone else to be the insured person of the coverage?**

No, the nomination of another insured person is not allowed. The Insured person will be the official registered account holder of the Singtel prepaid account, who has performed a qualifying transaction.

**11. Can I nominate someone else to be the beneficiary of the coverage?**

No, the nomination of a beneficiary is not allowed. The Insured person will be the official registered account holder of the Singtel prepaid account, who has performed a qualifying transaction.

**12. Does the coverage apply only in Singapore and only when I am at work?**

Yes, coverage applies anywhere in Singapore regardless if you are at work or otherwise.

**13. Can I submit a claim if I already have other insurance policies?**

Yes, your claim submission for Free 30-Day\* Insurance for Singtel Prepaid Customers will be assessed independently of your other insurance policies.

**14. How do I submit a claim?**

You may download the personal accident claim form [here](#) and send the completed claim form together with supporting documents, original bills or receipts to us at [nonmotorclaims-sg@greateasterngeneral.com](mailto:nonmotorclaims-sg@greateasterngeneral.com)

**15. Who can I ask if I have further questions or need assistance?**

For queries related to the coverage, you may contact Great Eastern at 1800 6248 2888 (9am to 5.30pm, Mon to Fri) or email [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)

Information correct as at 22 August 2023.