

THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED
Great Eastern Life Brunei GREAT Vaccine Fund

Table of Benefits:

Benefits	Description	Coverage Amount
Daily Hospital Cash Benefit	A daily benefit paid for each day the Eligible Customer is Hospitalised during the Eligible Period, solely due to allergic reaction due to receiving a COVID-19 Vaccine, for a maximum of seven (7) consecutive days.	B\$ 100 per day

Terms & Conditions:

1. The Great Eastern Life Brunei GREAT Vaccine Fund is offered by The Great Eastern Life Assurance Company Limited (“GEL”) Brunei to an Eligible Customer (as defined below) for the Eligible Period (as defined below), and is valid from 16 April 2021 to
 - (a) 31 March 2022; or
 - (b) the date when an aggregate total of B\$50,000 has been incurred by the Great Eastern Life Brunei GREAT Vaccine Fund, whichever is earlier.

2. **“Eligible Customer”** refers to an individual who is:
 - (a) a Citizen or Permanent Resident of Brunei Darussalam with a valid National Registration Identification Card or holds a valid employment pass or dependant’s pass;
 - (b) residing in Brunei;
 - (c) medically eligible for vaccination, in line with the recommendations set out by the Ministry of Health Brunei Darussalam (“MOH Brunei”) for vaccine suitability; and
 - (d) one of the following:-
 - i. an Existing Great Eastern Customer* under an active policy as at the first day of his/her Hospitalisation; or
 - ii. an Immediate Family Member#

*Existing Great Eastern Customer shall refer to a life assured covered under any Life or Accident and Health policy issued by GEL or GEL Brunei.

#Immediate Family Member shall refer to:

- a parent of an Existing Great Eastern Customer (aged 18 and below) who has an active policy as of the first day of the parent’s Hospitalisation (including a parent who has legally adopted him/her); and
- a legal spouse or child (including a legally adopted child) of an Existing Great Eastern Customer (aged 18 and above) who has an active policy as of the first day of his/her spouse’s or child’s Hospitalisation.

3. **“Eligible Period”** refers to a period of three (3) months from the date the Eligible Customer receives the first dose of a COVID-19 Vaccine.

4. **"Hospitalisation"** or **"Hospitalised"** refers to the confinement of the Eligible Customer in a Hospital for twelve (12) consecutive hours or longer in which a room and board charge is made in connection with such confinement.
5. **"Hospital"** refers to an establishment legally licensed as a medical or surgical hospital in Brunei for the care and treatment of sick and injured persons as bed-paying patients and which:
 - (a) has facilities for diagnosis and major surgery, provides 24 hours a day nursing services by registered nurses and is under the constant supervision of a Medical Practitioner; or
 - (b) is a Government/ restructured/ private specialist medical centre.

For the avoidance of doubt, the term "Hospital" does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a Community Hospital or similar establishment.

6. **"Medical Practitioner"** refers to any person qualified by degree in western medicine and legally licensed and authorised to practice medicine and surgery in Brunei, other than the Eligible Customer.
7. **"COVID-19 Vaccine"** refers to any COVID-19 vaccine which is approved for use in Brunei by the Ministry of Health Brunei Darussalam ("MOH Brunei") and administered by an authorised healthcare professional in Brunei.
8. The Eligible Customer will receive the Daily Hospital Cash Benefit as shown in the table above ("**Benefits**") at no cost.
9. Notwithstanding the terms and conditions set out herein, no Benefits shall be paid out if the submission date of the claim by the Eligible Customer falls outside the validity period of the Great Eastern Life Brunei GREAT Vaccine Fund as set out in Clause 1. For the avoidance of doubt, the claims submission date shall be taken to be the date the Eligible Customer submits the documents required in Clause 15 below and the receipt of the said documents is acknowledged by GEL Brunei.
10. Each Eligible Customer will only be entitled to receive the Benefits **once** regardless of the number of Hospitalisations during the Eligible Period.
11. To be entitled to the Benefits, the Eligible Customer must be:
 - (a) Certified by a Medical Practitioner to have suffered from an allergic reaction during the Eligible Period, solely as a result of a COVID-19 Vaccine; and
 - (b) Hospitalised as a result of the allergic reaction, where the Hospitalisation must be considered Medically Necessary.
12. **"Medically Necessary"** shall mean a treatment which is ordered by a Medical Practitioner which is:
 - (a) provided for the direct treatment of a medical condition;
 - (b) appropriate and consistent with the symptoms and findings or diagnosis and treatment of that medical condition;
 - (c) provided in accordance with generally accepted medical practice;

- (d) the most appropriate supply or level of service which can be provided on a cost effective basis; and
 - (e) not of an experimental nature, not of an investigative nature and not in the nature of research.
13. The Eligible Customer will **not** be entitled to the Benefits where the Hospitalisation was caused directly or indirectly by Pre-Existing Condition.
14. "**Pre-Existing Condition**" refers to any condition, illness, disease, disability or defect, including but not limited to history of a severe allergic reaction (e.g. anaphylaxis) to any component of a COVID-19 Vaccine, for which:
- a) the Eligible Customer has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to receiving the COVID-19 Vaccine; or
 - b) signs and symptoms manifested prior to the Eligible Customer receiving the COVID-19 Vaccine, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalized, or be prescribed drugs.
15. To be entitled to the Benefits, an Eligible Customer will have to submit the following documents to wecare-bn@greasternlife.com:
- a) Hospitalisation claim form, including Doctor's Statement;
 - The claim form and Doctor's Statement can be obtained from the Great Eastern Life Brunei office. Under the field of entry for policy number, please indicate "Great Eastern Brunei GREAT Vaccine Fund" and application number or policy number for an Existing Great Eastern Customer* or an Immediate Family Member#.
 - In the event that an Eligible Customer is less than 18 years old, the claim form is to be completed and signed by the legal parent or guardian of the Eligible Customer.
 - b) A copy of your international certificate of vaccination or prophylaxis;
 - c) A copy of the hospital bill which states the number of days you were hospitalised;
 - d) A copy of Discharge Summary that indicates the admission is due to allergic reaction due to receiving a COVID-19 Vaccine;
 - e) A copy of your National Registration Identification Card; and
 - f) For a claim by an Immediate Family Member#, proof of relationship to the Existing Great Eastern Customer such as marriage certificate or birth/adoption certificate, whichever applicable.
16. The Benefits are underwritten by GEL.
17. GEL Brunei reserves the right to change any or all of the terms and conditions of this Fund and/or the Benefits in its sole and absolute discretion without any prior notice. Further, GEL Brunei has the sole and absolute discretion and final say in the interpretation and/or application of any of the terms of this Fund and/or the Benefits (including any assessment of claims eligibility).

Information correct as of 16 April 2021