

## Individual Life Insurance: Complimentary Zika Coverage – Terms and Conditions

- Life Assured who is insured under any of the Eligible Personal Accident Plans and/or Riders (as set out in clause 2 below) underwritten by The Great Eastern Life Assurance Company Limited (“GEL”) which are in-force on or before 31 December 2018 (“Life Assured”) will be covered for illness and/or death due to Zika Virus Infection. The coverage for Zika Virus Infection will terminate on 1 January 2019 (“Termination Date”).
- Eligible Personal Accident Plans and Riders:**

1	Accidental Death Benefit (Payer) Rider	24	ADDD Rider
2	Accidental Death & Dismemberment*	25	CAB (with RCC) Rider
3	Accidental Death Benefit Rider	26	Comprehensive Personal Accident Benefit*
4	Accidental Death Benefits*	27	Double Accident Protector (Walk in) Rider
5	Accidental Permanent Disablement Rider	28	Double Indemnity Rider*
6	AccidentCare (AD&D) Rider	29	Essential Protector
7	AccidentCare (ADB) Rider	30	Essential Protector (Provision)
8	AccidentCare (ADD & Medical) Rider	31	Essential Protector Plus Plan
9	AccidentCare (CAB) Rider	32	Golden Protector
10	AccidentCare II (ADD & Med) Rider	33	Golden Protector Plus
11	AccidentCare II (CAB Plus) Rider	34	Junior Protector
12	AccidentCare II (CAB) Rider	35	Junior Protector Plus
13	AccidentCare Plan	36	Life Accident Protector
14	AccidentCare Plus (AD&D) Rider	37	Mortgage AccidentCare
15	AccidentCare Plus (ADB) Rider	38	Personal Accident*
16	AccidentCare Plus (ADDD) Rider	39	Personal Accident Protector
17	AccidentCare Plus (ADDM) Rider	40	Personal Accident Protector Plus
18	AccidentCare Plus (CAB) Rider	41	Prestige PACare
19	AccidentCare Plus II Plan	42	San Insurance
20	AccidentCare Plus II Rider	43	Smart Accident Protect
21	AccidentCare Plus Plan	44	Triple Accident Protection Plan
22	ADB (with RCC) Rider	45	Triple Accident Protector
23	ADD (with RCC) Rider		

\*: These plans or riders were previously underwritten by The Overseas Assurance Corporation Limited.

### 3. **Benefits Payable for Illness and/or Death due to Zika Virus Infection**

The benefits described below are the maximum amount(s) claimable under each unique policy up to the Termination Date of the coverage.

If the Life Assured is diagnosed with Zika Virus Infection while the Eligible Personal Accident Plan or Rider is in force, GEL will pay the following benefits:

- i. **Medical Expense Reimbursement:** up to S\$300 for expenses incurred due to Zika Virus Infection. This amount will be doubled to S\$600 if the Life Assured is pregnant at the time of diagnosis.

Medical Expenses that are reimbursable are limited to the following:

1. The laboratory test(s) for Zika Virus Infection;
2. Doctor or medical specialist consultation fee(s); and
3. The cost of any prescribed medications to manage the Zika Virus Infection symptom(s).

The laboratory tests, medical consultation and/or cost of any prescribed medication must take place in Singapore. GEL will pay this benefit by way of reimbursement to the policyholder of the Eligible Personal Accident Plans and Rider (“Policyholder”) and will not pay any benefit directly to any hospital, physician or any other medical provider. The benefit payable, together with reimbursement of the medical expense paid or payable from other sources (including but not limited to MediShield Life, other insurance policies and employee benefit provisions), must not be more than the actual expense incurred.

- ii. **Microcephaly Payout:** a lump sum payment of S\$3,000 (per new-born) if the Life Assured gives birth to a living child/ children who is/are diagnosed with microcephaly as a result of Zika Virus Infection, while the policy is in-force. The benefit will be payable as long as the pregnant Life Assured is diagnosed with Zika Virus Infection before the Termination Date of the coverage.
- iii. **Death due to Zika Virus Infection:** if the Life Assured dies due to Zika Virus Infection (and the death must not be due to any other illnesses, diseases or any other causes) before the Termination Date of the coverage, GEL will pay the following amounts:

Conditions	Payout amount
1. If the Eligible Personal Accident Plan or Rider comes <u>with</u> accidental death benefit	The lower of : (i) S\$30,000; or (ii) the accidental death benefit sum assured
2. If the Eligible Personal Accident Plan or Rider <u>does not have</u> accidental death benefit	S\$10,000

#### **4. Claims**

The Policyholder or the Policyholder's legal personal representative must at his/ her own expense, within ninety (90) days from the date of diagnosis, notify GEL and give written proof of such claim. Such proof includes (i) the original doctor's certification or written proof of test result confirming Zika Virus Infection and/ or microcephaly diagnosis; (ii) the original receipt(s) or bill(s) and (iii) death/ birth certification (if applicable).

GEL reserves the right to request for further supporting documents to process the claims.

#### **5. General Exclusions**

GEL will not pay any benefits under these Terms and Conditions:

- (a) If the Eligible Personal Accident Plan or Rider is not in-force at the point of diagnosis.
  - (b) If the Eligible Personal Accident Plan or Rider is not in-force at the point when (i) the medical expense(s) is incurred, (ii) microcephaly of the new-born due to Zika Virus Infection is diagnosed or (iii) the Life Assured died due to Zika Virus Infection.
  - (c) If the diagnosis is after the announcement or notification that Zika Virus Infection is an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore; or pandemic by the World Health Organization (WHO).
  - (d) For any death or sickness not related to Zika Virus Infection.
6. GEL shall at its absolute discretion vary these Terms and Conditions and/or terminate the complimentary Zika coverage at any time without prior notice.
7. These Terms and Conditions shall be governed by and interpreted in accordance with Singapore law. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from these Terms and Conditions, including the validity and enforceability thereof.

Information correct as at 8 January 2018