

ESSENTIAL PROTECTOR (PRODUCT SUMMARY)

1. PLAN DESCRIPTION

This 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 or Permanent Disablement as result of Motor-Cycling, Public Conveyance or Private Motor Car and Air Travel Accidents.

This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy.

2. 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, the Company will pay the following benefits:

2.1. Section A: Death as result of Motor-Cycling Accidents or all other covered Accidents

(Except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents)

Sum Assured less any benefits paid for Permanent Disablement as a result of the same Accident.

Permanent Disablement as result of Motor-Cycling Accidents or all other covered Accidents

(Except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents)

Proportion of Sum Assured as stated in the Table of Compensation.

2.2. Section B: Death as result of Public Conveyance or Private Motor Car Accident

(except from Motor Cycling Accidents)

Double the Sum Assured less any benefits paid for Permanent Disablement as a result of the same Accident.

Permanent Disablement as result of Public Conveyance or Private Motor Car Accident

(except from Motor Cycling Accidents)

Double the proportion of Sum Assured as stated in the Table of Compensation.

2.3. Section C: Death as result of Air Travel Accidents

Triple the Sum Assured less any benefits paid for Permanent Disablement as a result of the same Accident.

Permanent Disablement as result of Air Travel Accidents

Triple the proportion of Sum Assured as stated in the Table of Compensation.

The total amount of benefits payable under Section A, B and C shall not exceed:

- (i) Sum Assured in the case of Motor Cycling Accidents and all other covered Accidents except from Public Conveyance or Private Motor Car Accidents or Air Travel Accidents.
- (ii) Double the Sum Assured in the case of Public Conveyance or Private Motor Car Accidents.
- (iii) Triple the Sum Assured in the case of Air Travel Accidents,
for all Claim Events occurring to the Life Assured due to Accidents during the lifetime of that Life Assured while this Policy is in force.

2.4. Free Child Cover

If a Child of the Life Assured suffers any Injury which is due to an Accident and results in any Permanent Disablement, the Company will pay the proportion of the Child Sum Insured as stated in the Table of Compensation. This benefit will be paid if:

- (i) the Life Assured who is the parent of that Child is insured under the My200 under this Policy; or
- (ii) (ii) the Life Assured who is parent of that Child and the other parent of that Child are both assured under either the Our100 or Our200 under this Policy.

The doubling and tripling of the benefit under Section B and C shall not apply to this benefit.

2.5. Terrorist Activities

If the Life Assured suffers any Claim Event or a Child covered under Free Child Cover benefit suffers any Permanent Disablement 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.

You may visit Great Eastern Life website for information on how to make a claim.

3. PREMIUM RATES

Premium paying frequency	My100 (S\$)		My200 (S\$)		Our100 (S\$)		Our200 (S\$)	
	First year	Renewal year(s)	First year	Renewal year(s)	First year	Renewal year(s)	First year	Renewal year(s)
Yearly	157.90	150.00	315.79	300.00	315.79	300.00	631.58	600.00
Monthly	13.56	12.87	27.10	25.74	27.10	25.74	54.21	51.50

The above premium rates are inclusive of 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 the full discretion of the Company with at least 30 days' notice.

4. KEY PRODUCT PROVISIONS

The following are some key provisions found in the Policy contract of this Plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your Distribution Representative should you require further explanation.

4.1 Termination

This Policy will terminate:

- (a) on any renewal date of this Policy, unless the Policy has been renewed;

- (b) on the Renewal Date following the date of the Accident, when the aggregated claims admitted for Permanent Disablement as a result of that Accident equals to or more than the Sum Assured;
- (c) when the Company receives 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 the Company decides 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 (if the Life Assured is insured under Our100 or Our 200, this Policy will continue for the other Life Assured till the Renewal Date of this Policy);
- (g) when the Life Assured reached the age of 75 on a Renewal Date of this Policy; or
- (h) 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.

4.2. Non-Guaranteed Premium Rates

Please note that the premium rates for this plan are not guaranteed. The Company may at its sole discretion change the premium rates by giving at least 30 days' notice to the Policyholder before the Renewal Date at which these amended rate apply.

4.3. Reduction of Benefits: Fifty Percent (50%)

The Company will reduce all benefits payable under this Policy by 50% if the Life Assured suffers the Claim Event or a Child covered under Free Child Cover benefit suffers any Permanent Disablement while engaging in: (a) Sports Coaching; or (b) 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 or a Child covered under Free Child Cover benefit suffers any Permanent Disablement as a result of an Accident while engaging in any of these activities and in so doing, broke or disregarded the usual precautions and safety guidelines accepted for that activity, the Company may adjust any benefits otherwise payable under this Policy or reject the claim for such benefit.

4.4. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the Policy contract. The following is a list of some of the exclusions for this plan. **The exclusions for this plan include, but are not limited to, the following conditions. You are advised to read the Policy contract for the full list of exclusions.**

The Company will not pay any benefit under this Policy for any Claim Event occurring to the Life Assured or for Permanent Disablement suffered by a Child covered under Free Child Cover benefit 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) any violation or attempted violation of the law or resistance to lawful arrest or any resultant imprisonment;
- (i) a Life Assured or a Child referred under the Free Child Cover benefit being under the influence of alcohol or drugs except drugs prescribed by a Physician for the purpose of treatment;
- (j) a Life Assured or a Child referred under Free Child Cover benefit being in or on an aircraft or helicopter, or boarding or descending from any aircraft, except as a fare-paying passenger or a ticket-holding passenger or a crew member on an aircraft on a regular scheduled route operated by a licensed, recognised airline or air charter company;
- (k) racing of all kinds other than on bicycle engaged on a leisure basis with a licensed organization or on foot;
- (l) a Life Assured or a Child referred under the Free Child Cover benefit 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) a Life Assured or a Child referred under the Free Child Cover benefit 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;
- (o) 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;
- (p) a Pre-Existing Condition;
- (q) a Life Assured or a Child referred to under clause 2.5, performing his respective normal duties in his occupation:
 - (i) Where it involves working from height (of at least 20 metres above the ground or floor level); or in confined spaces such as vessels, tunnels, underground civil works and mines;
 - (ii) Where it involves working in railways, ships and shipyards, warehouses, power stations, chemical factories;
 - (iii) Where it involves the operation, servicing and/or installation heavy machinery (heavy-duty vehicles, air and water transportation devise included);
 - (iv) where it involves the servicing and/or installation of air-conditioners;
 - (v) in the building trade (including construction workers, cable installers, electricians); or where it involves working with wood, metal, glass or bleach;
 - (vi) as offshore rig personnel or as timber camp personnel; or as plant operators;
 - (vii) where it is related to providing protective services (including bouncers, life guards, wardens and firemen);

- (viii) where it is related to martial arts and the like; or as performing artists (including stuntmen) or escorts; or
- (ix) as animal trainers; or debt collectors; or odd-job labourers.

4.5. Definition of Pre-Existing Condition

Any condition, illness, disease, disability or defect for which:

- (a) a 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 or before the Reinstatement Date; or
- (b) signs and symptoms manifested prior to the Commencement Date of Insurance 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.

4.6. Change of Country of Residence

The Policyholder must give written notice immediately to the Company of any change country of residence of the Life Assured or a Child. The Company may charge additional premium or impose additional restriction for the renewal as a result of the residence changes. If the Policyholder fails to inform the Company, and there is a claim for any Claim Event occurring on or after the Renewal Date following the change of country of residence, the Company may reject such claim or, at its discretion, adjust the benefits payable.

4.7. 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 benefits at the same cost.

4.8. Grace Period

- (a) A Grace Period of 30 days is allowed for payment of the required renewal premium. If the renewal premium is not paid on or before the last day of the Grace Period, insurance under this Policy will be treated as terminated on the Renewal Date and may only be reinstated with the consent of the Company.
- (b) If an Accident occurs during the Grace Period and a claim is submitted, and if the amount payable is:
 - (i) More than premium required for the renewal insurance, the Company will renew the insurance and the benefit payable will be reduced by the amount of the premium required for the renewal; or
 - (ii) Less than the premium required for renewal insurance, the insurance will not be renewed unless Policyholder pays the excess of the required renewal premium, over the claim benefit payable, to the Company before the expiry date of the Grace Period.

This clause will be voided if during the Grace Period, insurance of the Life Assured begins under any other policy of insurance with the Company which provides benefits payable of any Claim Events as defined in this Policy.

4.9. Reinstatement of Policy

If the Policy was lapsed due to non payment of premium required for renewal on or before the Renewal Date, the policyholder may apply for the insurance to be reinstated within 90 days of the Renewal Date on which the Policy terminated. The Company has the right to refuse such an application.

If the Company has accepted the reinstatement application, the insurance will only be reinstated if the required premium for reinstatement has been paid to the Company, within 15 days of the date of acceptance of the application for reinstatement.

All endorsement on and variation in the Policy authorized by the Company and any premium loading imposed previously will also apply to the insurance granted upon its reinstatement, unless otherwise agreed in writing by the Company.

4.10. Renewal of Policy

This Policy is renewable yearly up to the Renewal Date before the Life Assured turns age of 75. All endorsements on and variations in this Policy authorised by the Company and any premium loading imposed will also apply to the insurance granted upon renewal unless otherwise agreed in writing by the Company. Please also note that this renewability is not guaranteed and the Company reserves the right not to renew the Policy.

5. TOTAL DISTRIBUTION COST (TDC)

The Total Distribution Cost of this product is 47.0% of premium for the first year and 27.0% of premiums for renewal years. The Total Distribution Cost is not an extra cost to the Policyholder. The Company has already included it when calculating the premium.

6. FREE LOOK

This Policy may be cancelled by written request to the Company within 14 days after the Policyholder has received the Policy document in which case premiums paid less medical fees (if applicable) incurred in assessing the risk under this policy will be refunded.

If this Policy document is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

7. 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).

Note: This summary is meant for general information only. It does not serve as an insurance contract. The precise terms and conditions of this Policy are specified in the Policy contract.

TABLE OF COMPENSATION

Claim Event	Proportion of Sum Assured-/Child Sum Insured
Total and Permanent Disablement	100%
Loss of Both Arms or Both Legs or One Arm and One Leg	100%
Loss of One Arm or One Leg	90%
Loss of Sight in Both Eyes	100%
Loss of Sight in One Eye	80%
Loss of One Arm or One Leg and Sight in One Eye	90%
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%

TABLE OF BENEFITS

BENEFITS		COVERAGE S(\$)					
SECTION	PLAN TYPE	INDIVIDUAL PLANS		FAMILY PLANS			
	PLAN	My100	My200	Our100		Our200	
A	Accidental Death & Permanent Disablement (Sum Assured)	100,000	200,000	1 st Insured	2 nd Insured	1 st Insured	2 nd Insured
				100,000	100,000	200,000	200,000
B	Double Indemnity for Accidental Death & Permanent Disablement on Public Conveyance and Private Motor Car Accidents	200,000	400,000	200,000	200,000	400,000	400,000
C	Triple Indemnity for Accidental Death & Permanent Disablement on Air Travel Accidents	300,000	600,000	300,000	300,000	600,000	600,000
Sum Insured for Each Child (for any number of Children in a household)							
FREE Accidental Permanent Disablement		N.A.	30,000	30,000		60,000	