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About your plan

Junior Protector Plus is a yearly renewable personal accident plan which is specially designed for children. This Policy pays 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 provides coverage to children for Death, Permanent Disablement, Medical Expense Reimbursement (including Traditional Chinese Medicine), Fractures/ Dislocations/ Burns, Reconstructive Surgery, Transport Allowance and various hospitalisation benefits such as Daily Companion Allowance and Hospital Cash Cover arising from Sickness.

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

The provider of your plan

Junior Protector Plus is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #13-01, 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

Section A

ACCIDENTAL DEATH

Sum Assured less any benefits paid under Sections B and C below as a result of the same accident.

Section B

MAJOR PERMANENT DISABLEMENT

Proportion of Sum Assured as stated in the Table of Compensation less any benefits paid under Section C below as a result of the same accident.

Section C

OTHER PERMANENT DISABLEMENT

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

The total amount of benefits payable under Sections A, B and C of the Table of Compensation shall not exceed 150% of the Sum Assured under Section A.

REACHES AGE OF 21

Once the life assured reaches age of 21 next birthday on a renewal date of this policy, the sum assured under Section A, B & C will be doubled.

Section D

MEDICAL EXPENSE REIMBURSEMENT ARISING FROM ACCIDENT

The medical expense reimbursement (including treatment by complementary medicine practitioner up to S\$300 for each and every accident) is up to the limit insured as stated in the policy.

Section E

MOBILITY AIDS REIMBURSEMENT

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

This refers to the cost of rental or purchase of mobility aids prescribed by a physician as medically necessary, as a result of an accident.

Only the expenses incurred for the rental or purchase of one artificial leg per leg will be reimbursed during the lifetime of the life assured under this policy and all other policies issued by us on the life of the life assured, providing similar benefits.

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Section F

FACTURES/ DISLOCATIONS/ BURNS

Proportion of the sum assured for each Injury as listed in the Table of Compensation.

We will only pay the benefit under this section if the claim event is caused by an accident and occurs within 90 days from the date of that accident.

Section G

RECONSTRUCTIVE SURGERY

The reimbursement will be up to the limit insured as per stated in the policy, for facial reconstruction due to accident and/or skin grafting due to accidental burns only.

We will reimburse the reasonable and customary expenses incurred for the relevant Reconstructive Surgery up to the limit insured under this section. We will not pay any benefit for any Reconstructive Surgery which it does not deem as medically necessary.

Section H

TRANSPORT ALLOWANCE

Cash benefit for each bill for medical treatment, limited to one bill per day, up to a maximum amount of S\$60 per accident.

We will only pay this cash benefit for any trip undergone by the life assured for medical treatment which, in the opinion of us, is medically necessary.

Section I

DAILY COMPANION ALLOWANCE ARISING FROM ACCIDENTS

Daily benefit insured for each day of hospitalisation of the life assured, for not more than a maximum period of 180 days for each accident.

Section J

HOSPITAL CASH COVER ARISING FROM SICKNESS

Daily benefit insured for each day of hospitalisation of the life assured, for not more than a maximum period of 180 days for each sickness. A waiting period of 30 days applies.

We will not pay this benefit for hospitalisation during the waiting period or on and after a renewal date of this policy unless insurance for the life assured was renewed due to annual renewal.

Section K

MEDICAL EXPENSE REIMBURSEMENT ARISING FROM SICKNESS

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

We will not pay this benefit if satisfactory medical evidence and reports are not produced to us, or if the life assured undergone hospitalisation (which arises from a sickness) during the 30 days waiting period.

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Section L

EDUCATION ASSURANCE FUND

A lump sum benefit for your death caused by an accident.

This benefit will cease once the life assured reaches the age of 21 next birthday on a renewal date of this policy.

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 Junior Protector Plus and all plans and riders based on the same life assured, giving similar benefits.

Will there be a reduction of benefits for High Risk Activities?

We will reduce all benefits payable under this policy by 50% if a life assured and/or you suffers the claim event while engaging in: (a) sports coaching or (b) motor cycling; or (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 and/or you 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.

Premium Rates

Premium paying frequency	Plan A (S\$)		Plan B (S\$)		Plan C (S\$)	
	First year	Renewal year(s)	First year	Renewal year(s)	First year	Renewal year(s)
Yearly	162.00	153.90	243.00	230.85	334.00	317.30
Monthly	13.90	13.20	20.85	19.82	28.67	27.23

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.

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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 and/or you 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 and/or you being under the influence of alcohol or drugs except drugs prescribed by a physician for the purpose of treatment;
- (j) the life assured and/or you 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 and/or you 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 and/or you 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) a pre-existing condition;
- (p) if the facial disfiguration or skin destruction which is the subject of a claim for reconstructive surgery under this policy was caused by an accident occurring prior to the commencement date of insurance or date of any reinstatement of the policy, whichever is the later date;
- (q) the life assured and/or you performing their respective normal duties in their:
 - (i) occupation involving work in confined spaces in vessels, tunnels, underground civil works, mines, rigs or ships, wood-working, as industrial workers using heavy machinery, working at heights (at least 20 metres above the ground or floor level); or
 - (ii) occupation as welders or as offshore rig personnel or as timber camp

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- personnel; or
- (r) 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 organization.

When will this policy terminate?

If the life assured has attained age of 75, this policy will end.

This policy will terminate:

- (a) on any renewal date of this policy, unless the policy has been renewed;
- (b) if you (and you are not the life assured) die, this policy will continue for the life assured until the renewal date;
- (c) if the life assured dies;
- (d) when we receive your request for termination in writing;
- (e) if we decide to terminate this policy any time by giving 30 days' notice in writing to you; sent by ordinary post to the last known address of yours;
- (f) on the renewal date immediately following the accident when the total claims equal to or more than the Section B Sum Assured has been admitted under Section B or C of the Table of Compensation, before taking into account the reduction of benefits due to High Risk Activities;
- (g) on any renewal date of this policy, the life assured:
 - (i) is not a citizen or permanent resident of Singapore;
 - (ii) has resided outside of Singapore for more than 180 days, whether continuously or otherwise; and
 - (iii) is still residing outside of Singapore.

Will we change the insurance premium for this plan?

Please note that the premium rates for Junior Protector Plus are not guaranteed. These rates may be adjusted based on future experience. The premium rates are subject to review by us which we may at our sole discretion change the premium rates by giving at least 30 days' notice to you before the renewal date.

Risks of this plan

What happen 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 premium. The policy shall be deemed to have been received by you 7 days after the date of posting.

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What is the worst case scenario if you cancel your policy early?

If you terminate this policy early, the life assured will lose the coverage that this plan provides. There is also no surrender value for this plan, so you will not receive any cash value.

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 renewal date on which the policy terminated 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 Amount of Benefits (if applicable) may result in your claim being rejected.

You are advised to inform us in writing within 30 days of any change in country of residence of the Life Assured and/or you. There are certain countries of residence this Policy that we do not provide insurance coverage for. Your claim will be rejected if you fail to notify us.

You are advised to read the policy contract for the exact definitions, terms and conditions and full list of exceptions.

CLAIM PROCEDURE

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

Will this policy be renewed every year?

This Policy is renewable yearly up to the renewal date before the life assured attained age of 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.

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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

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.

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 this 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, we will assume it has been delivered and received 7 days after the date of posting.

Total Distribution Cost (TDC)

The Total Distribution Cost of this product is 59.0% of premium for the first year and 33.0% 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).

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 advisor for details on the procedures for termination or making claims under your policy.

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	DEATH	Sum Assured
B	MAJOR 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%
C	OTHER PERMANENT DISABLEMENT	Proportion of Sum Assured
	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%	
D	MEDICAL EXPENSE REIMBURSEMENT ARISING FROM ACCIDENT (Including Treatment by Complementary Medicine Practitioner up to S\$300 for each and every Accident)	Reimbursement up to limit insured

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E	MOBILITY AIDS REIMBURSEMENT	Reimbursement up to limited insured
	FRACTURES/BURNS/DISLOCATION	Proportion of sum insured
	a) Fractures of hip or pelvis (excluding thigh or coccyx)	
	Multiple fractures, at least one compound and at least one complete:	60.0%
	All other compound fractures:	30.0%
	Multiple fractures, at least one complete:	15.0%
	All other fractures:	12.0%
	b) Fractures of thigh or heel	
	Multiple fractures, at least one compound and at least one complete:	50.0%
	All other compound fractures:	24.0%
	Multiple fractures, at least one complete:	15.0%
	All other fractures:	12.0%
	c) Fractures of lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrists but excluding Colles' type fractures)	
	Multiple fractures, at least one compound and at least one complete:	24.0%
	All other compound fractures:	15.0%
	Multiple fractures, at least one complete:	12.0%
	Depressed fracture of the skull needing surgical intervention:	7.2%
	All other fractures:	6.0%
	d) Colles' type fractures of the lower arm	
	Compound fracture:	12.0%
	Other fracture:	6.0%
	e) Fractures of shoulder blade, knee cap, sternum, hand (excluding fingers and wrists), foot (excluding toes or heel)	
	All compound fractures:	12.0%
	All other fractures:	6.0%
	f) Fractures of spinal column (vertebrae but excluding coccyx)	
	All compressions fractures:	12.0%

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	All spinous, transverse process of pedicle fractures:	12.0%
	Fracture leading to permanent neurological damage:	6.0%
	All other vertebrae fractures:	6.0 %
	g) Fractures of lower jaw	
	Multiple fractures, at least one compound and at least one complete:	15.0%
	All other compound fractures:	12.0%
	Multiple fractures, at least one complete:	12.0%
	All other fractures:	4.8%
	h) Fractures of rib or ribs, cheek bone, coccyx, upper jaw, nose, toe or toes, finger or fingers	
	Multiple fractures, at least one compound and at least one complete:	9.5%
	All other compound fractures:	7.2%
	Multiple fractures, at least one complete:	4.8%
	All other fractures:	2.4%
	i) Burns: 2 nd or 3 rd degree burns on	
	- at least 27% of body surface:	30.0%
	- at least 18% of body surface:	24.0%
	- at least 9% of body surface:	12.0%
	- at least 4.5% of body surface:	6.0%
	j) Dislocations requiring surgery under anaesthesia	
	(1) Spine or back, diagnosed by X-ray (excluding slipped disc):	60.0%
	(2) Hip:	37.5%
	(3) Knee:	18.8%
	(4) Wrist or elbow:	15.0%
	(5) Ankle, shoulder blade or collarbone:	7.5%
	(6) Fingers, toes or jaw:	3.0%
G	RECONSTRUCTIVE SURGERY	Reimbursement up to limit insured

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H	TRANSPORT ALLOWANCE	Cash Benefit per bill
I	DAILY COMPANION ALLOWANCE ARISING FROM ACCIDENTS	Daily Benefit insured
J	HOSPITAL CASH COVER ARISING FROM SICKNESS	Daily Benefit insured
K	MEDICAL EXPENSE REIMBURSEMENT ARISING FROM SICKNESS	Reimbursement up to limit insured
L	EDUCATION ASSURANCE FUND	Lump Sum Benefit