

# GOLDEN PROTECTOR PLUS

Secure the lifestyle you desire in your golden years



# **We believe that your mature years should be the time to live life to the fullest, with the least amount of worry. Here at Great Eastern, we're committed to helping you achieve that peace of mind.**

You've worked hard to build a nest egg. Golden Protector Plus can help you ensure that it stays secure.

In your later years, you deserve the freedom to pursue a new interest, go for that dream getaway or simply enjoy a more leisurely pace of life. Unfortunately, this is also the time when you may be more susceptible to accidents with sustained injuries that take longer to heal. This could result in higher medical bills and extended recuperation periods.

Golden Protector Plus is a yearly renewable Personal Accident Plan that is specially designed to help safeguard the savings you've worked so hard to accumulate. Its comprehensive coverage gives you the confidence to continue living your life the way you want to.

## **Key Benefits**

### **Guaranteed acceptance<sup>^</sup> – no medical check-up needed**

We know that it is a hassle to endure medical check-ups and endless health questions. With Golden Protector Plus, acceptance is guaranteed<sup>^</sup> as long as you are between 40 and 75\* years of age. What's more, the policy is renewable up to age 85\*\*.

### **Accidental medical expense reimbursement (including treatment by complementary medicine practitioner)**

Rising medical expenses are worrisome for all ages, particularly for those who are retired. Golden Protector Plus can reduce these concerns by reimbursing accidental medical expenses up to S\$1,800 per accident, including expenses that are incurred at a complementary medicine practitioner (including registered Traditional Chinese Medicine practitioner or chiropractor) of up to S\$600 per accident.

### **Up to S\$55,000 in financial protection**

We understand that your family is your priority. In the event of a fatal accident, your family will receive a lump sum payment of up to S\$55,000 to help them through this difficult period.

### **Lump sum payout of up to S\$45,000 for severe disabilities**

You've worked hard to provide for your family, and if possible, you would never want to become a burden to them. Should you sustain an accidental injury resulting in the loss of the ability to perform three or more activities of daily living<sup>†</sup> for a continuous period of 6 months or more, you will receive a lump sum of up to S\$45,000 to help you and your family cope with the necessary lifestyle adjustments.

### **Up to S\$25,000 for fractures, dislocations and burns**

Golden Protector Plus covers you for accidental injuries such as fractures, dislocations and burns. What's more, you'll be able to receive a cash payout of up to S\$25,000 per accident to seek effective medical treatment.

### **Up to S\$43,800 hospitalisation allowance**

Recovery takes time – even more so in your senior years. With a daily cash benefit of up to S\$120 (for up to a maximum of 365 days), Golden Protector Plus will help ease any financial load in the event of hospitalisation due to an accident.

## Reimbursement of Mobility Aids and post-hospitalisation after care benefit

In our efforts to provide truly comprehensive coverage, Golden Protector Plus will provide reimbursement for mobility aids, as well as a cash benefit if you are hospitalised for four consecutive days and above.

## 24-hour worldwide protection that also covers terrorism

Acts of terror can occur any time, any place. With this plan, you will enjoy round-the-clock worldwide protection, which includes coverage arising from any act of terrorism.

## Comprehensive coverage from just S\$17.08 a month

Different people have different needs. That's why we're offering 3 different variations of Golden Protector Plus, so you can choose one that best suits your needs. Your spouse will also enjoy 25% discount on his/her premium if both of you sign up.

## Ensure that your parents are well protected

With Golden Protector Plus, you'll be able to provide your parents with the protection that they require, and deserve. Better still, if you insure yourself and one other parent, you can enjoy a 25% discount on the premium of the second person.

# Benefits payable will be reduced by 50% for renewals at or above age of 81 years.

† Washing, dressing, feeding, toileting, mobility, transferring.

\* All ages stipulated refer to age next birthday.

^ Life Assured must not be suffering from osteoporosis, any mobility problems and physical disabilities at point of application.

## Table of Benefits

Benefits payable as a result of an accident which occurs during the period of insurance.

| Claim event   | Compensation (S\$) |        |        |
|---|--------------------|--------|--------|
|   | PLAN A             | PLAN B | PLAN C |
| Death (Sum Assured)   | 25,000             | 35,000 | 55,000 |
| Major permanent disablement   | 25,000             | 35,000 | 55,000 |
| Other permanent disablement   | 25,000             | 35,000 | 55,000 |
| Loss of activities of daily living  | 20,000             | 30,000 | 45,000 |
| Fractures/dislocations/burns  | 8,000              | 12,000 | 25,000 |
| Accidental Medical Reimbursement (including Complementary Medicine Practitioner – up to S\$600 for each and every accident) | 1,200              | 1,400  | 1,800  |
| Hospitalisation allowance per day (Up to 365 days per accident)   | 50                 | 75     | 120    |
| Mobility Aids Reimbursement   | 300                | 400    | 600    |
| Post-hospitalisation after care benefit <sup>#</sup>  | 800                | 1,000  | 1,200  |

# For hospitalisation of 4 consecutive days and above.

|  | Premium (S\$)   |                 |                 |
|--|-----------------|-----------------|-----------------|
|  | PLAN A          | PLAN B          | PLAN C          |
| <b>For single insured</b>                |                 |                 |                 |
| Proposer/spouse/proposer's father/mother | 17.08 per month | 22.50 per month | 35.96 per month |
|  | 199.00 per year | 262.15 per year | 419.00 per year |
| <b>For two insured</b>                   |                 |                 |                 |
| Proposer/spouse/proposer's father/mother | 29.89 per month | 39.37 per month | 62.93 per month |
|  | 348.25 per year | 458.76 per year | 733.25 per year |

The above premium rates are not guaranteed and are inclusive of 7% prevailing GST and may be adjusted at policy renewal at the full discretion of the company with at least 30 days notice.

**Start a conversation with your Great Eastern distribution representative today.**

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This brochure applies mainly to Singapore Citizen/PR. If you are not a Singapore Citizen/PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

This brochure is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are specified in the policy contract.

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.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

In case of discrepancy between the English and Chinese versions of the brochure, the English version shall prevail.

Information correct as at 24 November 2017.