

# FLEXI MATERNITY COVER

Great is double the assurance for both mother and baby



# **GREAT is doubling the assurance for both mother and baby.**

Flexi Maternity Cover is a comprehensive, standalone maternity insurance plan for you and your Newborn. It offers coverage for Pregnancy Complications and Congenital Illnesses for the insured Newborn from as early as 13 weeks into your pregnancy.

With Flexi Maternity Cover, you can have the complete peace of mind to focus on all the joyous moments this journey will bring.

## **Key Benefits**

### **Early protection for Mother and Newborn**

With a one-time premium, this maternity insurance plan protects you and your Newborn. Your coverage can start as early as the 13<sup>th</sup> week of your pregnancy and continues for 30 days after childbirth. Coverage for your Newborn ends three years from the start of the policy.

### **Comprehensive coverage**

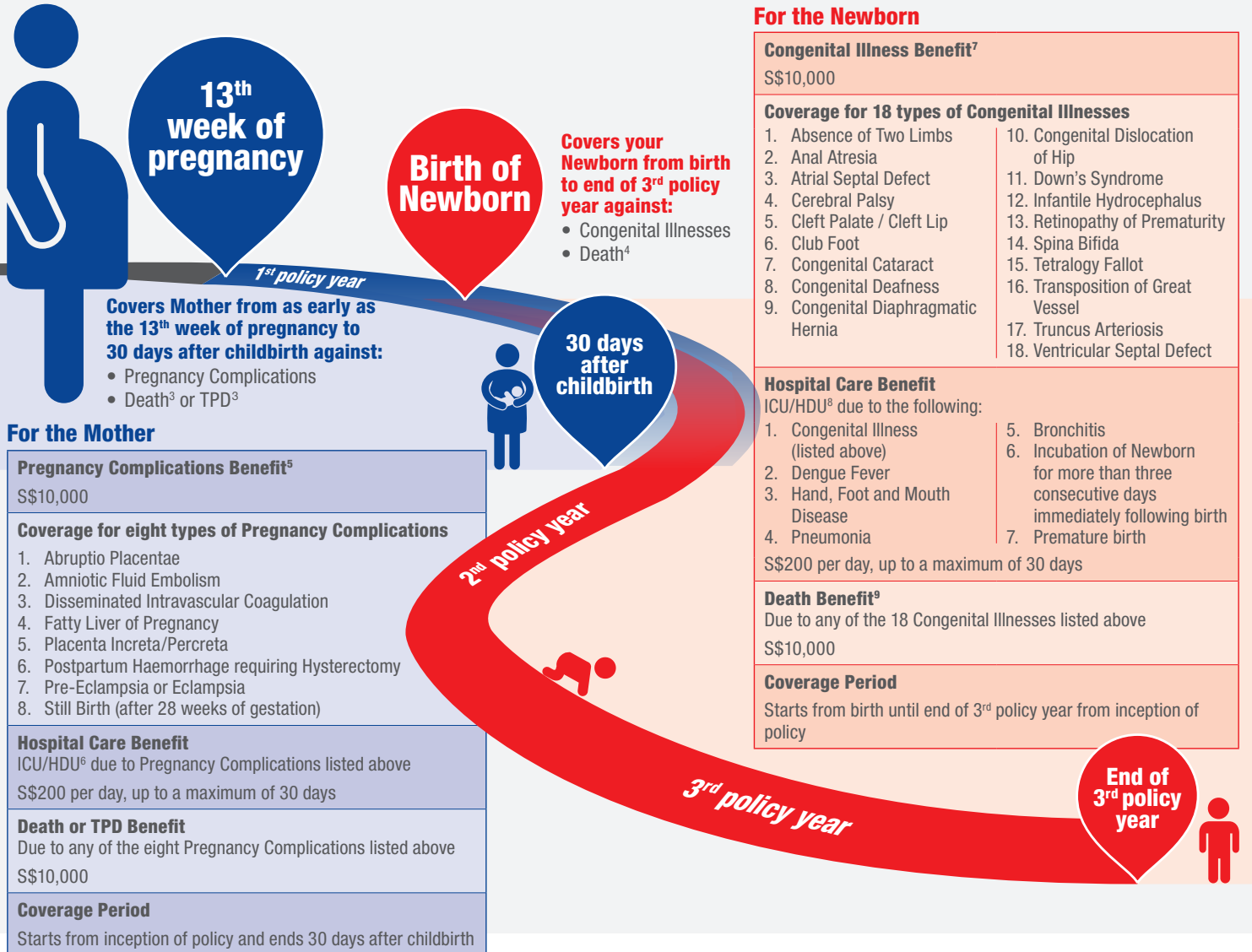
Receive protection against eight Pregnancy Complications, and Death or Total & Permanent Disability (TPD) due to the covered Pregnancy Complications. Your Newborn is also covered for 18 Congenital Illnesses and Death due to the covered Congenital Illnesses. You and your Newborn can each receive up to S\$200 Hospital Care Benefit per day for up to 30 days.

### **Guaranteed Insurability Benefit (GIB) for added assurance**

Enjoy the option<sup>1</sup> to purchase a regular premium whole life plan, endowment plan or investment-linked plan that provides cover for Death, TPD, Terminal Illness or Critical Illness for yourself and/or for your Newborn within 90 days of your Newborn's birth without the need for medical underwriting at the point of exercising the option.

# Enhanced Plan Benefits

Protecting you and your Newborn from the start of your journey together



<sup>1</sup> The GIB option can be exercised once per Life Assured (Mother and/or Newborn). In the event where the Mother has more than one Newborn, the GIB option can be exercised once for each Insured Child. The eligible plans and maximum sum assured limits per Life Assured per plan purchased under the GIB option will be determined by the Company and are subject to change at the Company's discretion. For full terms and conditions, refer to the GIB endorsement.

<sup>2</sup> For full terms and conditions, refer to the details printed on the actual premium voucher issued with the Flexi Maternity Cover plan.

<sup>3</sup> Due to the covered Pregnancy Complications.

<sup>4</sup> Due to the covered Congenital Illnesses.

<sup>5</sup> The Pregnancy Complications Benefit for the Mother will be payable only once regardless of the number of Pregnancy Complications, and the benefit amount is capped at S\$10,000.

<sup>6</sup> Intensive Care Unit or High Dependency Unit of a hospital in Singapore.

<sup>7</sup> The Congenital Illness Benefit will be payable once on one Newborn only regardless of the number of Congenital Illnesses, and the benefit amount is capped at S\$10,000.

<sup>8</sup> Intensive Care Unit or High Dependency Unit of a hospital in Singapore. This includes Neonatal Wards level two or three.

<sup>9</sup> The Death Benefit will be payable once on one Newborn only, and the benefit amount is capped at S\$10,000.

<sup>10</sup> Additional premiums are applicable.

<sup>11</sup> Age next birthday.

<sup>12</sup> All premium rates are inclusive of 7% GST for single foetus pregnancy only.

## Enjoy great benefits with a one-time premium

Entry Age of Mother <sup>11</sup>	Premium <sup>12</sup> for Essential Plan	Premium <sup>12</sup> for Enhanced Plan
18-30	S\$542	S\$869
31-39	S\$660	S\$1,104
40-45	S\$866	S\$1,516

## Choose the level of coverage for you and your Newborn

		Essential Plan	Enhanced Plan
Mother	Death or TPD due to Pregnancy Complications	S\$5,000	S\$10,000
	Pregnancy Complications	S\$5,000	S\$10,000
	Hospital Care Benefit	S\$100 per day up to a maximum of 30 days	S\$200 per day up to a maximum of 30 days
Newborn(s)	Death due to Congenital Illness	S\$5,000	S\$10,000
	Congenital Illness	S\$5,000	S\$10,000
	Hospital Care Benefit	S\$100 per day up to a maximum of 30 days	S\$200 per day up to a maximum of 30 days

## Exclusive premium voucher for added protection

The premium voucher<sup>2</sup> can be used to offset the initial premium of **ONE** of the following options:

- 1) An eligible plan purchased with the GIB for the Flexi Maternity Cover's policyholder or her Newborn; or
- 2) A regular premium whole life plan, endowment plan or investment-linked plan for the Flexi Maternity Cover's policyholder, spouse, child or Newborn; or
- 3) GREAT TotalCare for the Newborn.

## Frequently Asked Questions

### 1. What is unique about Flexi Maternity Cover?

Flexi Maternity Cover protects the Mother financially if there are complications during her pregnancy; and her Newborn from Congenital Illnesses immediately from birth.

### 2. Who is eligible for Flexi Maternity Cover?

Expecting Mothers can purchase Flexi Maternity Cover if she is between the ages of 18 and 45 (based on age next birthday) and are currently in her 13<sup>th</sup> to 40<sup>th</sup> week of pregnancy.

### 3. If I am carrying twins or triplets, can my Newborns be protected by Flexi Maternity Cover?

Mothers expecting twins are eligible for Flexi Maternity Cover, subject to underwriting<sup>10</sup>. Mothers expecting more than two foetuses, such as triplets or quadruplets, are not eligible.

### 4. Does Flexi Maternity Cover insure pregnancy as a result of In-Vitro Fertilisation (IVF)?

No, pregnancy as a result of IVF is not covered.

### 5. Upon a claim by the Mother for pregnancy complications, will Flexi Maternity Cover benefits continue for the Newborn?

Yes, the plan will continue to cover the Newborn for Congenital Illnesses, Death due to Congenital Illness and Hospital Care Benefit up to the end of the three-year policy term.

## 6. What is GIB and how does it benefit me or my Newborn?

You have the option<sup>1</sup> to purchase a regular premium whole life plan, endowment plan or investment-linked plan that provides for Death, TPD, Terminal Illness or Critical Illness for yourself and/or for your Newborn, without medical underwriting. Contact your Great Eastern Financial Representative to find out the eligible plans.

## 7. How can I use the premium voucher?

The premium voucher<sup>2</sup> can be used to offset S\$108 from the initial premium of a new eligible plan and is valid for one time use only. Contact your Great Eastern Financial Representative to find out the eligible plans.

**Start a conversation with your Great Eastern Financial Representative today.**

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This advertisement has not been reviewed by the Monetary Authority of Singapore.

The above 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 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.

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, the English version shall prevail.

Information is correct as at 29 March 2019.