

## ACCIDENTCARE PLUS II (PRODUCT SUMMARY)

### 1. PLAN DESCRIPTION

This is a yearly renewable personal accident plan which is designed to pay benefits on any Accident which results in a sudden, unforeseen and involuntary Injury to the Life Assured and 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 comprehensive personal accident plan provides coverage for Death, Permanent Disablement, Total & Partial Disability, Medical Expense Reimbursement, Mobility Aids Reimbursement, Hospitalisation Benefits, and Evacuation and Repatriation.

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**

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

**2.2. 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.

**2.3. 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 for all Claim Events occurring to the Life Assured due to Accidents during the lifetime of the Life Assured while the Policy is in force.

**2.4. Section D: Total Disability**

Weekly Benefit Insured for the period during which the Life Assured is wholly and continuously Totally Disabled calculated from the date the Life Assured was first certified by a qualified Physician as being Totally Disabled.

**2.5. Section E: Partial Disability**

Weekly Benefit Insured for the period during which the Life Assured is Partially Disabled calculated from the date the Life Assured was first certified by a qualified Physician as being Partially Disabled but not Totally Disabled.

The duration of payment of benefits under Sections D and E of the Table of Compensation taken together shall not exceed 104 weeks.

**2.6. Section F: Medical Expense Reimbursement**

Reimbursement of expenses incurred within 365 days of the Accident up to the Amount of Benefits. Inclusive of medical expenses incurred reasonably and necessarily on treatment by a

Complementary Medicine Practitioner arising from bodily injury, up to 50% of Amount of Benefit of this section, subject to a maximum of \$500 for each and every Accident, whichever is the lower limit.

**2.7. Section G: Hospitalisation**

Daily Benefit Insured for each day of Hospital Confinement of the Life Assured.

The benefit will be payable if the Life Assured is confined in a Hospital for 12 consecutive hours or longer, or for which a room and board charge is made in connection with such confinement, or the confinement is required because of a surgical procedure. The Company will pay the Hospitalisation benefit for each day of Hospitalisation for up to and not more than a maximum period of 180 days for each Accident.

**2.8. Section H: Evacuation and Repatriation**

Reimbursement of expenses incurred within 365 days of the Accident for both Evacuation and Repatriation of Mortal Remains up to a combined limit of \$50,000.

**2.8.1 Evacuation**

Reimbursement of all expenses incurred for emergency medical evacuation as a result of injury sustained whilst overseas, where it is judged medically appropriate to move/evacuate the Life Assured to another location for medical treatment, or return to Republic of Singapore.

**2.8.2 Repatriation of Mortal Remains**

Reimbursement of expenses if the Life Assured dies within 30 days from the date of the Injury sustained whilst overseas for the necessary transportation of mortal remains from place of death to Republic of Singapore or the cost of local burial at the place of death.

**2.9. Section I: Mobility Aids Reimbursement**

The reimbursement will be up to the Limit Insured as per stated in the Policy, subject to:

- (a) cost of rental or purchase of mobility aids prescribed by a Physician as medically necessary, as a result of an Accident. These aids would refer to the following equipments which assist the Life Assured suffering from mobility impairment to walk or move from place to place: walking sticks, canes, walking frames, braces, crutches, walkers, rollators, wheelchairs, motorized scooters and artificial legs.
- (b) 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 the Company on the life of the Life Assured, providing similar benefits.

**2.10. 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 this Policy and all personal accident policies and riders based on the same Life Assured.

**2.11. Female Lives: Automatic Increase of Sum Assured by 20% for Section A, B, C and G**

If the Life Assured is female, the Sum Assured and Hospitalisation Daily Benefit will automatically be increased by 20% when computing the benefits payable under Sections A, B, C and G, respectively, and the limit (if any) on these benefits.

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

### 3. PREMIUM RATES

Benefit Section	Claim Event	Unit of Coverage (S\$)	Annual Premium (S\$) for the respective Occupation Classes			
			Class I	Class II	Class III	Class IV
A	Death (Sum Assured)	10,000	7.00	9.42	12.65	16.68
B	Major Permanent Disability (Sum Assured)	10,000	1.75	2.37	3.18	4.17
C	Other Permanent Disability (Sum Assured)	10,000	1.75	2.37	3.18	4.17
D	Total Disability (Weekly Benefit Insured)	10	4.55	5.35	7.10	8.70
E	Partial Disability (Weekly Benefit Insured)	5	2.08	2.37	3.26	4.12
F	Medical Expenses (Reimbursement up to Limit Assured, including Complementary Medicine Practitioner, up to 50% of the Medical Expense Reimbursement Limit Insured, subject to a maximum of S\$500 each and every Accident	200	19.28	26.93	38.48	49.95
		400	25.05	32.63	46.13	61.50
		600	32.88	40.96	57.12	77.76
		800	39.04	47.12	65.44	89.92
		1,000	45.20	53.28	73.60	102.16
		2,000	55.88	66.53	91.80	122.93
		3,000	61.13	72.75	100.05	133.35
		4,000	65.40	77.93	107.33	142.65
	5,000	69.23	83.10	114.53	152.03	
	Each Additional	1,000	3.92	4.90	6.79	8.75
G	Hospitalisation (Daily Benefit Insured)	10	1.32	1.67	2.16	2.83
H	Evacuation and repatriation (reimbursement up to S\$50,000 per period of insurance	-	28.90	37.00	53.10	69.20

I	Mobility aids Reimbursement (reimbursement up to Limit Insured, up to 50% of Medical Expense Reimbursement limit for each and every Accident	100	6.67	8.15	9.67	11.19
		200	8.74	10.67	12.56	14.48
		300	9.67	11.74	13.81	15.89
		400	10.59	12.81	15.07	17.30
		500	11.52	13.89	16.33	18.70
		1,000	16.15	19.26	22.63	25.74
		1,500	20.78	24.63	28.93	32.78
		2,000	25.41	30.00	35.22	39.81

The above premium rates are subject to the prevailing rate of GST and are 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

4.1.1 If the Life Assured Insured has reached the age of 65, insurances under Section D and Section E (if any) will end on the Renewal Date and will not be renewed.

4.1.2 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 total claims for that Accident equal to or exceed the Sum Assured under Section B and C of the Table of Compensation;
- (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) if 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;
- (g) if the Life Assured has reached the age of 75 on a Renewal Date of this Policy;
- (h) when the Life Assured changes to an occupation or takes up a pursuit for which the Company would have declined a proposal for AccidentCare Plus II insurance;
- (i) 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 the Country of Issue.

(j) when the contract for employment is terminated (if the Life Assured is working in Singapore under a work permit or employment pass issued by the Ministry of Manpower).

#### 4.2. Non-Guaranteed Premium Rates

Please note that the premium rates for AccidentCare Plus II 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 Claim Event while engaging in: (a) Sports Coaching; (b) Motor Cycling; (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 suffered the Claim Event 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 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 being under the influence of alcohol or drugs except drugs prescribed by a Physician for the purpose of treatment;
- (j) the Life Assured 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 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 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, notwithstanding 4.3(c);
- (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 activity, unless such activities are engaged on a leisure basis with a licensed organization; or
- (p) Pre-Existing Condition.

#### **4.5. Definition of Pre-Existing Condition**

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

- (a) the 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 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 Occupation, Pursuits or Country of Residence**

The Policyholder must give written notice immediately to the Company of any change of country of residence, occupation or pursuits of the Life Assured. The Company may impose additional premium as a result of the changes.

#### **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 (except for Total Disability and Partial Disability coverage which terminates when the Life Assured turns age of 65). 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 note that this renewability is not guaranteed and the Company reserves the right not to renew the Policy.

### **5. TOTAL DISTRIBUTION COST**

The Total Distribution Cost of this product is 71.0% of premium for the first year and 40.0% 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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**

<b><u>Section</u></b>	<b><u>Claim Event</u></b>	<b><u>Compensation</u></b>
<b>A</b>	<b>DEATH</b>	Sum Assured
<b>B</b>	<b>MAJOR PERMANENT DISABLEMENT</b>	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 Sight in One Eye and of One Arm or One Leg and Sight in One Eye	125%
<b>C</b>	<b>OTHER PERMANENT DISABLEMENT</b>	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%
<b>D</b>	<b>TOTAL DISABILITY</b>	Weekly Benefit Insured*
<b>E</b>	<b>PARTIAL DISABILITY</b>	Weekly Benefit Insured*
<b>F</b>	<b>MEDICAL EXPENSE REIMBURSEMENT</b> (including Treatment by Complementary Medicine Practitioner up to S\$500 for each and every Accident)	Reimbursement up to Limit Insured*
<b>G</b>	<b>HOSPITALISATION</b>	Daily Benefit Insured*
<b>H</b>	<b>EVACUATION AND REPATRIATION</b>	Reimbursement up to S\$50,000*



<b>I</b>	<b>MOBILITY AIDS REIMBURSEMENT</b>	Reimbursement Up to Limit Insured*
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\* If a Benefit Section listed above is not insured as specified in the Policy, no benefit shall be payable for any Claim Events under that Section.