

# ACCIDENTCARE PLUS II

Personalised protection designed for your needs



# **We understand that while life may throw challenges at you, you have every intention of ensuring that the needs of your loved ones are met. At Great Eastern, we're making it our commitment to fulfil yours.**

Everyone has different requirements when it comes to insurance coverage. AccidentCare Plus II is a flexible policy that can be customised to yours.

Everyone possesses individual commitments, preferences and needs. That is why protection against the consequences of an accident should not only be complete, but relevant. AccidentCare Plus II is customisable and flexible so you won't pay for what you don't need.

## **Key Benefits**

### **Customisable protection that goes the extra mile**

- Comprehensive and flexible accident coverage in Singapore and abroad
- Disability benefit for up to 104 weeks
- Reimbursement of Medical Expense (including treatment by a Complementary Medicine Practitioner) and Mobility Aids (including artificial legs) to assist in recovery
- 24/7 year-round coverage, anywhere in the world
- Additional 20% coverage for ladies
- Full benefits option for motorcyclists

### **Tailored to your needs**

Unlike other policies that offer preselected benefits and coverage, AccidentCare Plus II gives you the freedom to tailor your coverage according to your budget and coverage needs. This means you'll be able to mix and match to get the benefits you want and the coverage you need.

### **Weekly disability benefit**

While an unexpected accident may result in you being unfit for work and cause a sudden halt in income, it needn't mean that you can't provide. In the event of temporary disability due to an accident, AccidentCare Plus II supplies a weekly benefit for a period of up to 104 weeks. Regardless of whether your disability is partial or total, your weekly benefit kicks in on the day your disability is certified by a qualified physician.

### **Medical expense reimbursement, including Traditional Chinese Medicine (TCM) and Chiropractor treatment**

Getting proper care while abroad is one big worry. With AccidentCare Plus II, you can be assured of medical expenses coverage no matter where you are. What's more, medical expense reimbursement also includes expenses incurred for treatment by a Complementary Medicine Practitioner (registered TCM practitioner or chiropractor) up to the limit insured. This means you are free to explore alternative treatments to assist in your recovery.

## Reimbursement of Mobility Aids

In our efforts to provide truly comprehensive coverage, AccidentCare Plus II will also provide reimbursement for Mobility Aids (including artificial legs) to assist you in your recovery process.

## 24-hour worldwide protection that includes acts of terrorism

Acts of terror can occur any time, any place. With this plan, you will be covered against claim events resulting from terrorism.

## Evacuation and repatriation cover

Whether you are going overseas for work or leisure, you never want to be too far from timely medical attention from home. AccidentCare Plus II will help you arrange the necessary medical treatment and transport you need if you are seriously injured in an accident overseas. The plan also covers repatriation expenses in the event of death due to an accident abroad.

## Additional 20% coverage for ladies

Ladies will receive an additional 20% coverage for death, permanent disablement and hospital income benefits.

## Full benefits option for motorcyclists

Accident coverage is of vital importance, especially if you are always on the road. At an additional premium of 15% on the standard premium of each occupational class, the coverage for full benefits can be extended to motorcyclists.

## An ideal rider to complement your existing plan

The benefits of this plan are also available as a rider to complement your existing or new regular premium whole life, endowment or investment-linked policy with Great Eastern.

## Easy eligibility

Almost anyone can enjoy the comprehensive protection of AccidentCare Plus II.

- Anyone between the ages of 17 and 65\* can apply
- As a parent, you can apply for your child who is between the ages of 1 and 16\*
- Coverage for weekly disability benefit (whether total or partial) is restricted to Life Assured between 17 and 60\*
- Renewable up to the age of 75\* (Weekly Disability Benefit is renewable up to age of 65\*)
- If Life Assured is not a Singaporean Citizen or Permanent Resident, he/she must have a bona fide address in Singapore and must furnish us with a copy of a work permit or employment pass/dependant pass/student pass/business registration, with a validity period of at least 1 year from the date of proposal

\* All ages stipulated above refer to age at next birthday.

## Table of Benefits

Claim event	Unit of coverage class (S\$)	Annual Premium* (S\$ per unit of coverage)			
		Occupational class			
		1	2	3	4
A. Death (Sum Assured)	10,000	7.00	9.42	12.65	16.68
B. Major permanent disablement (Sum Assured)	10,000	1.75	2.37	3.18	4.17
C. Other permanent disablement (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 insured) (Including Complementary Medicine Practitioner - up to 50% of Medical Expense Reimbursement limit insured, subject to a maximum of S\$500 for 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)	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 premium you pay depends on the occupational class you fall under:

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

For high risk activities, the Company will reduce all benefits payable by 50%. Please refer to the policy contract and the table of compensation for more details. Premiums quoted are only applicable to standalone policy.

Class 1: Professional, managerial, administrative, clerical and non-manual occupations.

Class 2: Work of a supervisory nature and others not in Class 1 whose duties do not involve the use of tools and machinery or being exposed to special hazards; and work involving a substantial amount of travel, e.g. sales.

Class 3: Manual work not of particularly hazardous nature but involving the use of tools and machinery.

Class 4: Manual work involving the use of tools or machinery of a hazardous nature, e.g. welding.

Note: This classification is for reference only. The exact occupational class type will be determined by the Company.

**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.

The product investment risk of this plan is classified as not applicable.

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)).

You may wish to seek advice from a qualified adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a qualified adviser, you should consider whether the product in question is suitable for you.

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

Information correct as at 22 June 2015.

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