

ESSENTIAL PROTECTOR PLUS (PRODUCT SUMMARY)

1. PLAN DESCRIPTION

This is a yearly renewable personal accident plan which is specially designed to pay 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 covers Accidental Death and Permanent Disablement, Medical Expense Reimbursement, Fractures/ Dislocations/ Burns Benefits, Hospital Income Benefit and Mobility Aids Reimbursement.

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: Accidental Death

Sum Assured less any benefits paid for Major Permanent Disablement and Other Permanent Disablement as a result of the same Accident.

2.2. Section B: Major Permanent Disability

Proportion of Sum Assured as stated in the Table of Compensation less any benefits paid for Other Permanent Disablement under Section C 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 Company will only pay benefits under Sections A, B and C of the Table of Compensation, taken together, of up to and not more than 150% of the Sum Assured for all Claim Events suffered by the Life Assured due to Accidents during the lifetime of the Life Assured.

2.4. Section D: Medical Expense Reimbursement (Including Treatment by Complementary Medicine Practitioner up to S\$500 for each and every Accident)

The Medical Expense Reimbursement is up to the Limit Insured as stated in the Policy.

The Medical Expense Reimbursement will be doubled in the event of an Accident occurring outside Singapore and the Life Assured has sought the first medical treatment in that particular Country.

2.5. Section E: Fractures/ Dislocations/ Burns Benefit

Proportion of Sum Insured for each Injury as listed in the Table of Compensation.

The Company 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.

2.6. Section F: Hospital Income Benefit including Hospitalisation due to Illness (Dengue Haemorrhagic Fever & Food Poisoning)

Daily Benefit for each day of Hospitalisation of the Life Assured.

The Company will only pay the Daily Benefit under Section F of the Table of Compensation for up to and not more than a maximum period of 180 days (i) for any Accident and if the Life Assured undergoes Hospitalisation for 12 consecutive hours or more; or (ii) if the Life Assured Undergoes Hospitalisation as a result of suffering from an Illness provided that no Daily Benefit will be payable during the Waiting Period.

2.7. Section G: Mobility Aids Reimbursement

Reimbursement up to the Limit Insured as 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.

2.8. Female Lives: Automatic Increase in Sum Assured by 20% for Section A, B, C and F

If the Life Assured is female, the Company will increase the Sum Assured and Daily Benefit by 20% when computing the benefits payable under Section A, B, C and F and the limits (if any) on these benefits.

2.9. 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.

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

3. 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	227.91	216.51	335.98	319.18	487.92	463.52
Monthly	19.56	18.59	28.84	27.39	41.88	39.78

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.

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

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 aggregated claims for that Accident equal to or exceed the Sum Assured under Section B and Section C of the Table of Compensation;
- (c) 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) 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) the Life Assured dies;
- (g) the Life Assured reached the age of 75 on a Renewal Date of this Policy;
- (h) 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 of the Country of Issue,
- (i) when the contract of 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 this 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 the 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;
- (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 activities, unless such activities are engaged on a leisure basis with a licensed organisation;
- (p) a Pre-Existing Condition;
- (q) the Life Assured performing his respective normal duties in his occupation:
 - (i) where it involves working from height (of at least 20 metres above the ground or floor level); or in confined spaces such as vessels, tunnels, underground civil works and mines;
 - (ii) where it involves working in railways, ships and shipyards, warehouses, power stations, chemical factories;
 - (iii) where it involves the operation, servicing and/or installation heavy machinery (heavy-duty vehicles, air and water transportation devise included);
 - (iv) where it involves the servicing and/or installation of air-conditioners;
 - (v) in the building trade (including construction workers, cable installers, electricians); or where it involves working with wood, metal, glass or bleach;
 - (vi) as offshore rig personnel or as timber camp personnel; or as plant operators;
 - (vii) where it is related to providing protective services (including bouncers, life guards, wardens and firemen);

- (viii) where it is related to martial arts and the like; or as performing artists (including stuntmen) or escorts; or
- (ix) as animal trainers; or debt collectors; or odd-job labourers.

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 prior to the Commencement Date of Insurance or before the Reinstatement Date, 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 Country of Residence

The Policyholder must give written notice immediately to the Company of any change country of residence of the Life Assured. The Company may impose additional premium or impose additional restrictions for the renewal as a result of the residence changes. If the Policyholder fails to inform the Company, and there is a claim for any Claim Event occurring on or after the Renewal Date following the change of country of residence, the Company may reject such claim or, at its discretion, adjust the benefits payable.

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 benefit 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. 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 also note that this renewability is not guaranteed and the Company reserves the right not to renew the Policy.

5. TOTAL DISTRIBUTION COST (TDC)

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 or 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

Section	Claim Event	Compensation
A	DEATH	Sum Assured
B	MAJOR PERMANENT DISABLEMENT Total and Permanent Disability Loss of Both Arms or Both Legs or One Arm and One Leg Loss of One Arm or One Leg Loss of Sight in Both Eyes Loss of Sight in One Eye Loss of Sight in One Eye and of One Arm or One Leg and Sight in One Eye	Proportion of Sum Assured 150% 150% 125% 150% 100% 125%
C	OTHER PERMANENT DISABLEMENT Loss of Lens in One Eye Loss of Hearing in Both Ears Loss of Hearing in One Ear Loss of Speech Loss of Thumb and Four Fingers of One Hand Loss of Four Fingers of One Hand Loss of Thumb (Both Phalanges) Loss of Thumb (One Phalanx) Loss of Index Finger (Three Phalanges) Loss of Index Finger (Two Phalanges) Loss of Index Finger (One Phalanx) Loss of Any Other Finger Loss of All Toes on One Foot Loss of Big Toe Loss of Any Other Toe	Proportion of Sum Assured 50% 75% 25% 50% 75% 40% 30% 15% 10% 8% 6% 5% 15% 5% 1%
D	Medical Expense Reimbursement (Including Treatment by Complementary Medicine Practitioner up to S\$500 for each and every Accident)	Reimbursement up to the Limit Insured
E	Fractures / Dislocations / Burns a) Fractures of hip or pelvis (excluding thigh or coccyx) Multiple fractures, at least one compound and at least one complete: All other compound fractures: Multiple fractures, at least one complete: All other fractures: b) Fractures of thigh or heel Multiple fractures, at least one compound and at least one complete: All other compound fractures: Multiple fractures, at least one complete: All other fractures: c) Fractures of lower leg, skull, clavicle, ankle elbows, upper or lower arm (including wrists but excluding Colles' type fractures)	Proportion of Sum Insured 60.0% 30.0% 15.0% 12.0% 50.0% 24.0% 15.0% 12.0%

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 fracture 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%
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: 2nd or 3rd 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%
(2) Hip:	37.5%
(3) Knee:	18.8%

	(4) Wrist or elbow: (5) Ankle, shoulder blade or collarbone: (6) Fingers, toes or jaw:	15.0% 7.5% 3.0%
F	Hospital Income Benefit	Daily Benefit insured per day of Hospitalisation
G	Mobility Aids Reimbursement	Reimbursement Up to Limit Insured

TABLE OF BENEFITS

SECTION	CLAIM EVENT	COVERAGE		
		Plan A	Plan B	Plan C
A	Death (Sum Assured)	S\$50,000	S\$100,000	S\$200,000
B	Major Permanent Disablement (Sum Assured)	S\$50,000	S\$100,000	S\$200,000
C	Other Permanent Disablement (Sum Assured)	S\$50,000	S\$100,000	S\$200,000
D	Medical Expense Reimbursement* (Including Treatment by Complementary Medicine Practitioner Up to S\$500 for each & every Accident) (Limit Insured)	S\$5,000	S\$10,000	S\$15,000
E	Fractures / Dislocations / Burns Benefit (Sum Insured) (Maximum Limit applicable per Accident)	S\$4,000	S\$6,000	S\$ 8,000
F	Hospital Income Benefit including Hospitalisation due to Illness (Dengue Haemorrhagic Fever & Food Poisoning) (up to 180 days per Illness / Accident) (Daily Benefit)	S\$100 / day	S\$150 / day	S\$200 / day
G	Mobility Aids Reimbursement (Limit Insured)	S\$500	S\$1,000	S\$2,000

*: Limit Insured for Section D will be doubled in the event of an Accident occurring outside Singapore and the Life Assured has sought the first medical treatment in that particular Country. The increase in the Limit Insured will continue to apply for subsequent medical treatments provided to the Life Assured arising from the same Accident. Please note that this is not applicable to Complementary Medicine Practitioner. (Please refer to the contract for the specific details of how this double limit works.)