

# JUNIOR PROTECTOR PLUS

Protect the world of your active little ones



# **We understand that you want to ensure that your active little ones are well protected. Here at Great Eastern, we're making it our goal to help fulfill yours.**

Your children mean the world to you. With Junior Protector Plus, you can protect their world.

Nothing should be left to chance when it comes to your little ones. This is why Great Eastern has designed a comprehensive Personal Accident plan to ensure their safety and protection across the globe. Despite the best precautions, accidents can happen. Especially at an age where being active is an integral part of growth. When they do, you want to be financially prepared to see your child to full recovery.

## **Key Benefits**

### **Renewable protection till the age of 75\***

Guaranteed acceptance<sup>1</sup> is granted to children aged between 1 and 16\* and the plan is renewable annually, ensuring that your little ones receive comprehensive year-round protection up to the age of 75\*, anywhere in the world.

### **Reimbursement of medical expenses (including treatment by Complementary Medicine Practitioner) and Mobility Aids**

The rise in medical expenses is definitely a cause for concern for parents. With Junior Protector Plus, you will be reimbursed for any expenses which may be incurred for follow-up treatments or rehabilitation for your child. This includes treatment by a Complementary Medicine Practitioner (registered Traditional Chinese Medicine Practitioner or Chiropractor), which means that you can now explore more options to speed up your child's recovery. We will also provide reimbursement for items that can assist your child in the recovery process, such as Mobility Aids (including artificial legs).

### **Coverage for dengue haemorrhagic fever, hand, foot and mouth disease and food poisoning**

Here at Great Eastern, we are always on the lookout for threats that may compromise the health of your children. In view of the rise in cases of dengue haemorrhagic fever, hand, foot and mouth disease and food poisoning in recent years, Junior Protector Plus now provides hospital cash and reimbursement of medical expenses arising from these three illnesses.

### **Education assurance fund to secure your child's future**

We understand that education is of utmost importance for your child's future. Upon the accidental death of the policyholder (parent), a fund of up to S\$50,000 will help ensure that your child's aspirations and daily expenses are well taken care of.

### **Daily companion allowance for hospitalisation arising from accidents**

In the event of an accident which results in the hospitalisation of your child, you may need to take an extended leave of absence from work to care for your child. This special feature offers you up to S\$150 a day to cushion the financial drawbacks of you having to take time off work.

## 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.

## Choice of different plan types to suit your needs

Select from our different plan types to best match your coverage for your little ones.

Premium Rates (S\$)						
	PLAN A		PLAN B		PLAN C	
	First Year	Renewal*	First Year	Renewal*	First Year	Renewal*
Monthly	13.90	13.20	20.85	19.82	28.67	27.23
Yearly	162.00	153.90	243.00	230.85	334.00	317.30

\* Renewal premiums are inclusive of 5% discount.

Premium rates include the prevailing GST.

Annual premiums are considered as standard premium quoted.

The premium rates for this policy are not guaranteed and may be adjusted based on future experience.

Monthly premiums are generated by multiplying annual premiums with factor of 0.08583.

## Table of Benefits

The following benefits (except Hospital Cash Cover and Medical Expense Reimbursement arising from dengue haemorrhagic fever, hand, foot and mouth disease and food poisoning) are 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	15,000	30,000	50,000
Major Permanent Disablement	15,000	30,000	50,000
Other Permanent Disablement	15,000	30,000	50,000
Medical Expense Reimbursement arising from Accident (Including treatment by Complementary Medicine Practitioner - up to S\$300 for each & every accident)	2,000	4,000	5,000
Mobility Aids Reimbursement	500	1,000	1,500
Fractures/Dislocations/Burns	3,000	6,000	8,000
Reconstructive Surgery (facial reconstruction due to accident/skin grafting due to accidental burns)	1,500	3,000	5,000
Transport Allowance – max S\$60 per accident	20 per bill	20 per bill	20 per bill
Daily Companion Allowance arising from accidents (daily cash benefit payable upon hospitalisation of life assured) (up to 180 days per accident)	40 per day	80 per day	150 per day
Hospital Cash Cover arising from sickness (dengue haemorrhagic fever/hand, foot and mouth disease/food poisoning) (up to 180 days per sickness)	50 per day	100 per day	150 per day
Medical Expense Reimbursement arising from sickness (dengue haemorrhagic fever/hand, foot and mouth disease/food poisoning)	50	100	200
Education Assurance Fund <sup>2</sup> 50,000 (lump sum payable upon accidental death of the policyholder)	15,000	30,000	50,000

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.

<sup>1</sup> Upon satisfaction of the terms of declaration in the proposal form.

<sup>2</sup> Benefit is payable till Life Assured attains 21 years old. Thereafter, the Sum Assured for death, major and other permanent disablement will double.

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

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All ages stipulated refer to age next birthday.

This brochure applies mainly to Singapore Citizens/PRs. If your child and yourself are not Singapore Citizens/PRs, both your child and yourself 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 27 November 2017.