

PRESTIGE PACARE (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 and Emergency Assistance Services.

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 Permanent Disablement as a result of the same Accident.

Permanent Disablement

Proportion of Sum Assured as stated in the Table of Compensation

The Company will only pay benefits under Section A of the Table of Compensation, taken together, or up to and not more than 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.

2.2. Section B: Medical Expense Reimbursement

The Reimbursement will be up to the Limit Insured as per stated in the Policy.

The Company will only pay this benefit by way of the reimbursement to the Policyholder of the Medical Expenses incurred subject to the limit insured as stated in the Policy. The Company will not pay any benefit directly to any Hospital, Physician or any other provider of medical and surgical attention or treatment.

For Complementary Medicine reimbursement: The Company will reimburse Medical Expenses paid to any Complementary Medicine Practitioner, for the reasonable and necessary medical treatment provided to the Life Assured for any Injury sustained by the Life Assured caused by an Accident. This reimbursement is subject to a limit of not more than S\$500 for each Accident, and forms part of the limit for Medical Expense Reimbursement described in the Policy.

For Mobility Aids reimbursement: The Company will reimburse Medical Expenses incurred for any mobility aids prescribed by a Physician as Medically Necessary for mobility of the Life Assured as a result of any Injury sustained by the Life Assured caused by an Accident. This reimbursement is subject to a limit of not more than S\$1,000 for an Accident, and forms part of the limit for Medical Expense Reimbursement described in the Policy.

Emergency Assistance Services

As stated in the Table of Compensation.

- (a) If the Life Assured suffers serious Injury or sudden Sickness or is in need of emergency medical, legal or administrative assistance outside of the Life Assured's Country of Residence or Home Country arising out of and in the course of the Life Assured's journey, provided that such journey is not undertaken (i) against the advice of physician and/or (ii) for the purpose of obtaining or seeking any medical or surgical treatment abroad.

The following emergency assistance and benefits will be available direct from the Service Provider upon specific verbal notification by the Life Assured or the Life Assured's representative to the Service Provider's 24-hours Alarm Centre, on call collection or reverse charge basis, provided that the Life Assured will not be entitled to the reimbursement of any such expense incurred or paid directly by him/her without prior authorization of the Service Provider, subject to the limitations and conditions as specified below:

Type of Emergency Assistance Service	Description of Coverage	Other Limit	Sub-Limit
1. Emergency Medical Evacuation	The Service Provider will arrange for transportation for moving the Life Assured when in a Serious Medical Condition from the place of Injury or Sickness to the nearest hospital.	N.A	USD 1,000,000
2. Emergency Medical Repatriation	The Service Provider will arrange for the return of the Life Assured to the Country of Residence following an Emergency Medical Evacuation where the Life Assured is evacuated to a place outside Country of Residence for in-hospital treatment. If the Life Assured's original return ticket is not valid, the Life Assured shall surrender any unused portion of the ticket to the Service Provider.	N.A	
3. Repatriation of Mortal Remains	The Service Provider will arrange for transporting the Life Assured's mortal remains from the place of death to Country of Residence.	N.A	
4. Compassionate Visit	The Service Provider will arrange and pay for one economy class return airfare for a relative or friend of the Life Assured to visit the Life Assured who has been hospitalised outside the Country of Residence as a result of a serious Injury or sudden Sickness for a period in excess of 7 consecutive days.	1 economy class return airfare	

5. Return of Minor Children	The Service Provider will arrange and pay for up to three (3) one-way economy class airfares, including any supplementary cost of transportation to and from the airport, for the return of minor children (aged 18 and under) to their Home Country or Country of Residence if they are left unattended as a result of the accompanying Life Assured's Injury or Sickness. If the minor children's original return ticket is not valid, the Life Assured shall surrender any unused portion of the ticket to the Service Provider.	3 economy class one way airfares	USD 10,000
6. Non Medical Escort	In the event that the Life Assured's minor children (less than 10 years old) are left unattended as a result of the Life Assured's hospitalisation outside the Country of Residence or Emergency Medical Evacuation, the Service Provider will arrange and pay for the cost of one economy class return airfare for a relative of the Life Assured to escort the minor children back to the Country of Residence.	1 economy class return airfare	
7. Additional Accommodation Expenses	The Service Provider will arrange and pay for the hotel accommodation expenses necessarily and unavoidably incurred by the relative or friend who is visiting the Life Assured during his/her hospitalisation outside his/her Home Country or Usual Country of Residence.	USD1,000 with sub-limit of USD 250 per day	

(b) The Service Provider will not attend to:

- (i) any minor Injury or Sickness which can be adequately treated locally and which does not prevent the Life Assured from continuing the Life Assured's Journey; or
- (ii) the Life Assured if the Life Assured is physically able to return to the Life Assured's Country of Residence as a seated passenger and without Medical Escort

(c) 24-Hour Alarm Centre

In the event of the occurrence of an emergency, the Life Assured or the Life Assured's personal representative will, as soon as reasonably possible, contact the Service Provider's 24-Hour Alarm Centre in the Republic of Singapore, by call collect or reverse charge basis. The required particulars (as spelled out in the contract of the Policy) must be provided.

(d) Change of Emergency Assistance Services

The Company may from time to time change the emergency assistance services listed above as and when the Service Provider changes such emergency assistance services provided to the Life Assured under this Policy and all Lives Assured who are insured under similar Prestige PACare policies.

- (e) The Service Provider has the right to determine whether or not the Life Assured qualifies for any of the emergency assistance services listed above. The Service Provider and the Company shall not be responsible for any third party fees, charges, or costs incurred.

2.3. 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

Claim Event	Unit of Benefit (\$\$)	First Year Annual Premium Rate (\$\$ per unit of coverage)		
		Class 1	Class 2	Class 3
Accidental Death & Permanent Disablement (Sum Assured)	10,000	9.95	13.42	18.01
Optional Supplement				
Medical Expense Reimbursement up to S\$20,000 for each & every Accident <ul style="list-style-type: none"> • Including: Complementary Medicine Practitioner – up to S\$500, • Mobility Aids – up to S\$1,000 for each and every accident And <ul style="list-style-type: none"> • Emergency Assistance Service Covers for emergency medical evacuation & repatriation, repatriation of mortal remains, compassionate visit, return of minor children, non medical escort and additional accommodation expenses. 		232.00	274.00	364.00

A 5% renewal discount will be applied to the above premium rates, starting from the second year onwards.

The above premium rates are subject to 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 immediately following the Accident when the aggregated claims of that Accident equals or exceeds the Sum Assured under Section A 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) when 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) when the Life Assured 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 Prestige PACare 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 of the Country of Issue;
- (j) 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) a Pre-Existing Condition;
- (p) 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.

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 Occupation, Pursuits or Country of Residence

The Policyholder must give written notice immediately to the Company of any change of (i) occupation; (ii) pursuits or (iii) country of residence of the Life Assured. The Company may charge additional premium or impose additional restrictions as a result of the occupation, pursuits or 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 the occupation, pursuits or 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 nonpayment 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

<u>Section</u>	<u>Claim Event</u>	<u>Compensation</u>
A	ACCIDENTAL DEATH	Sum Assured
	PERMANENT DISABLEMENT	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 One Arm or One Leg and sight in One Eye	125%
	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%	
B¹	<p>MEDICAL EXPENSES REIMBURSEMENT</p> <p>Including:</p> <ul style="list-style-type: none"> • Complementary Medicine Practitioner – Up to S\$500, • Mobility Aids – Up to S\$1,000, <p>for each & every Accident.</p> <p>AND</p> <p>EMERGENCY ASSISTANCE SERVICES</p> <p>(a) Emergency Medical Evacuation</p> <p>(b) Emergency Medical Repatriation</p>	Reimbursement up to S\$20,000 for each and every Accident

	(c) Transportation of Mortal Remains (d) Arrangement and Payment of Compassionate Visit (e) Arrangement and Payment of Return of Minor Children (f) Arrangement and Payment of Non-Medical Escort (g) Additional Accommodation Expenses	Covered
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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 Loss under that Section.