

# PRESTIGE PA CARE

Enjoy exceptional coverage with an optimal plan



**We understand that you are always on a lookout for ways to secure the needs of your loved ones. Here at Great Eastern Life, we're making it our goal to help fulfill yours.**

**You believe in getting the most out of life.**

**Prestige PACare is a premium plan with maximised benefits.**

Prestige PACare is a premium personal accident plan that enables you to continue living life to the fullest with supreme peace of mind. It provides you with optimum coverage up to S\$3.5 million, so you can focus on more important things in life.

## Benefits at a glance

### Optimum coverage

- Up to S\$3.5 million sum assured for accidental death & permanent disablement
- Reimbursement for medical expenses including Traditional Chinese Medicine (TCM) and Chiropractic treatments
- Emergency Assistance Services for you and your loved ones
- 24/7 year-round coverage, anywhere in the world
- Renewable privileges

### Enjoy optimum protection against life's uncertainties

You haven't gotten to where you are by leaving things to chance. You can be prepared even when it comes to the unexpected. With a sum assured of up to S\$3.5 million to take care of your financial priorities, Prestige PACare provides you with exceptional coverage for Accidental Death and Permanent Disablement, Medical Expense Reimbursement and Emergency Assistance Services.

### Extensive reimbursement of medical expenses, including Traditional Chinese Medicine (TCM) and Chiropractor treatments

With Prestige PACare, you are free to explore alternative treatments to assist in your recovery. It covers medical expenses incurred for treatments by Complementary Medicine Practitioners (registered TCM Practitioner or Chiropractor). This reimbursement is also extended to the rental or purchase of Mobility Aids. With such comprehensive coverage, you have the flexibility to optimise your recuperation.

## Extensive 24-hour protection across the globe

Whether you are going overseas for work or leisure, you never want to be too far from aid. If you are in need of any emergency medical, legal or administrative assistance outside your country of residence, Prestige PACare can help you obtain the necessary services and reimburse the covered expenses. For speedy responsiveness, our 24-hour Alarm Centres are stationed across the globe, ensuring that these services are just a phone call away.

## 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.

## Renewable privileges till age 75\*

As long as you are between the ages of 17\* and 65\* on your next birthday, you can enjoy the optimum coverage provided by Prestige PACare, which is renewable up to the age of 75\*.

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

**Table Of Benefits / Premium Table (\$\$)**

Claim Event	Unit of Benefit	1st 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
<b>Optional Supplement</b>				
Medical Expense Reimbursement up to \$20,000 for each & every Accident Including: Complementary Medicine Practitioner – up to \$500, Mobility Aids – up to \$1,000, for each & every Accident. AND 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

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.

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.

5% renewal discount from 2<sup>nd</sup> year onwards.

Sum Assured should be between \$1m and \$3.5m.

Annual premiums are considered as standard premium quoted.

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

### Class 1:

Persons engaged in professional, managerial, administrative, clerical and non-manual occupations in general.

### Class 2:


Persons engaged in work of a supervisory nature and others not in Class 1 whose duties do not involve use of tools and machinery or exposing themselves to special hazards. Persons engaged in work involving substantial amount of travelling, e.g. salesmen.

### Class 3:

Persons engaged in manual work not of particularly hazardous nature but involving the use of tools and machinery.

Note: This classification is for reference only. The exact occupational class will be determined by the company. Only the above occupational classes are allowed for Prestige PA Care.

**Enjoy optimal protection with Prestige PA Care.  
Speak with your Great Eastern Life distribution representative today.**

 **Call** our Product Enquiry Line at +65 6248 2211

 **Click** on [greateasternlife.com](http://greateasternlife.com)

 **Email** to [wecare-sg@greateasternlife.com](mailto:wecare-sg@greateasternlife.com)

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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 on 22 June 2015.