

GREAT SP Series 5A Complimentary Accidental Cover Booster ("Promotion") Terms and Conditions

1. This Promotion is only applicable to GREAT SP Series 5A ("GSP5A") Policyholders who
 - a. apply for GREAT SP Series 5A from The Great Eastern Life Assurance Company Limited ("GELS") where the plan is incepted between 10 January 2022 and 31 May 2022 (both dates inclusive); and
 - b. are aged between 17 and 70 (age next birthday) at the time of policy issuance; and
 - c. are Singaporean, Permanent Resident or an individual holding a valid Singapore identification document such as Employment Pass, Work Permit, Long Term Visit Pass or Student Pass.
 - d. are a Brunei citizen, Brunei permanent resident or an individual holding a valid long term pass with validity of at least 6 months and who is residing in Brunei.

2. The **Complimentary Accidental Cover Booster** provides the following coverage:

Benefits	Sum Insured
Accidental Death or Accidental Total Permanent Disability	5 times of the total single premium paid on all active GSP5A policies as at the date of accident, subject to a maximum limit of \$1,000,000 per insured person

3. The **Complimentary Accidental Cover Booster** period of coverage is the same period of insurance as per your GSP5A policy or 2 years from the Commencement Date, whichever is shorter.
4. GELS shall cancel the **Complimentary Accidental Cover Booster**, if the GSP5A policy is cancelled within the Free Look Period.
5. The **Complimentary Accidental Cover Booster** will terminate immediately if the GSP5A policy is being surrendered.
6. The **Complimentary Accidental Cover Booster** is underwritten by Great Eastern General Insurance Limited.
7. This Promotion is not valid with any other offers or promotions held by GELS unless otherwise stated.
8. GELS reserves the right to vary the terms and conditions or withdraw this Promotion at any time without prior notice or liability to any person. The decision of GELS on all matters relating to this Promotion shall be final and binding on all customers.

9. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail to the extent of such inconsistency.
10. By participating in the Promotion, you agree and consent to GELS and its related corporations (collectively, the “Companies”), as well as their respective representatives, agents, authorized service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, “Great Eastern Persons”), collecting, using and/or disclosing your personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in GELS’ Privacy Statement which is accessible from Great Eastern’s website, which you confirm you have read and understood.
11. The terms and conditions of this Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

FREQUENTLY ASKED QUESTIONS

GSP5A Complimentary Accidental Cover Booster

Master Policy Number: A0756964

1. What is GSP5A Complimentary Accidental Cover Booster?

This is a complimentary personal accident insurance policy underwritten by Great Eastern General Insurance Limited.

2. What is covered under GSP5A Complimentary Accidental Cover Booster?

This policy provides compensation for accidental death and accidental total permanent disability equivalent to 5 times of the total single premium paid on all active GSP5A policies as at the date of accident, subject to a maximum limit of \$1,000,000 per insured person.

3. What is the period of coverage for this policy?

The period of coverage is the same period of insurance as per your GSP5A policy or 2 years from the Commencement Date, whichever is shorter.

4. Who is eligible for GSP5A Complimentary Accidental Cover Booster?

- (i) The insured person must have been aged between 17 to 70 (age next birthday) when the GSP5A policy was first taken up.
- (ii) The insured person is a Singaporean, Permanent Resident or an individual holding a valid Singapore identification document such as Employment Pass, Work Permit, Long Term Visit Pass or Student Pass.
- (iii) The insured person is a Brunei citizen, Brunei permanent resident or an individual holding a valid long term pass with validity of at least 6 months and who is residing in Brunei.

5. Does GSP5A Complimentary Accidental Cover Booster cover for the death of the insured even though the insured has another existing payable Life and Personal Accident insurance?

This policy will cover death of the insured if the cause of death is due to an accident and this policy will provide compensation on top of any existing owned policies by the insured, which also includes any coverage provided under existing GSP4A Complimentary Accidental Cover Booster plans.

6. In what some common situations where I could be declined for a claim?

- (i) If your death or total permanent disability is due an illness.
- (ii) If your injury occurred outside of Singapore or Brunei.
- (iii) If your claim is due to pre-existing conditions that you have.

7. Will my occupation affect my claims under GSP5A Complimentary Accidental Cover Booster?

Yes, we will decline a claim if an injury arises in the course of certain occupations.

Please refer to the policy wording for details of excluded occupations (General Exclusions item 15).

8. I have purchased multiple GSP5A policies. Can I also have multiple policies of GSP5A Complimentary Accidental Cover Booster?

Yes, you can have multiple policies at different inception dates. However, please note that in the event of a valid claim we will pay 5 times of the total single premium you paid on all active GSP5A policies as at the date of accident, subject to a maximum limit of \$1,000,000 per insured person.

Illustrative examples:

Scenario 1: On 10th January 2022 Mr Tan purchases GSP5A with single premium of \$100,000.

1st GSP5A/ GSP5A Complimentary Accidental Cover Booster Policy Period:
10th January 2022 – 9th January 2024

Sum insured under 1st GSP5A Complimentary Accidental Cover Booster:
5 X \$100,000 = \$500,000

Mr Tan is provided with \$500,000 of coverage for accidental death and accidental total permanent disability under the GSP5A Complimentary Accidental Cover Booster.

Scenario 2: On 1st February 2022 Mr Tan purchases second GSP5A with single premium of \$50,000.

2nd GSP5A/ GSP5A Complimentary Accidental Cover Booster Policy Period:
1st February 2022 – 31st January 2024

Sum insured under 2nd GSP5A Complimentary Accidental Cover Booster:
5 X \$50,000 = \$250,000

On 1st February 2022, Mr Tan is provided with a total of \$750,000 of coverage for accidental death and accidental total permanent disability under both his 1st and 2nd GSP5A Complimentary Accidental Cover Boosters.

Scenario 3: On 1st March 2022 Mr Tan purchases third GSP5A with single premium of \$100,000.

3rd GSP5A/ GSP5A Complimentary Accidental Cover Booster Policy Period:
1st March 2022 – 28th February 2024

Sum insured under 3rd GSP5A Complimentary Accidental Cover Booster:
5 X \$100,000 = \$500,000

On 1st March 2022, Mr Tan has reached his maximum cap total of \$1,000,000 of coverage for accidental death and accidental total permanent disability under all three of his 1st, 2nd, 3rd GSP5A Complimentary Accidental Cover Boosters, instead of the \$1,250,000 based on his three total GSP5A policies.

Claims Scenario 1: Should Mr Tan make a claim under his GSP5A Complimentary Accidental Cover Boosters on 01 March 2022, he will be covered for \$1,000,000.

Claims Scenario 2: Should Mr Tan make a claim under his GSP5A Complimentary Accidental Cover Boosters on 28th February 2024, he will be covered for \$500,000. This is because his 1st and 2nd GSP5A Complimentary Accidental Cover Boosters have expired by this date.

9. Who can I contact if I wish to find out more?

You may contact Great Eastern at +65 6248 2888 (9am to 5pm, Mon to Fri, excluding public holidays) or email us at gicare-sg@greateasterngeneral.com

10. How do I file a claim under GSP5A Complimentary Accidental Cover Booster?

You may download the personal accident claim form from our website at www.greateasterngeneral.com and send the completed claims form together with supporting documents, original bills or receipts to nonmotorclaims-sg@greateasterngeneral.com