

TERMS & CONDITIONS AND IMPORTANT NOTES

Active Care

Master Policy Number: A0677066

Terms and Conditions for the purchase of Active Care via the ActiveSG mobile app

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) (or any subsequent amendments thereof), you are to disclose in this proposal form, fully and faithfully, all the facts you know, or ought to know, which may affect the insurance cover you are applying for. Otherwise, you may receive nothing from the policy.

Please read these terms and conditions carefully before you purchase Active Care, underwritten by Great Eastern General Insurance Limited ("GE").

1. You have not made any claims for bodily injury or had been declined or accepted on special terms, under a similar personal accident insurance in the last 3 years.
2. You are a Singaporean or Permanent Resident ordinarily residing in Singapore.
3. In agreeing to take up Active Care, you expressly agree and consent to ActiveSG's release and disclosure of your personal information contained in the application form including your full name, NRIC number, date of birth, nationality, address, mobile number and electronic mail ("Email") address (collectively "Personal Data") to Great Eastern General Insurance Limited ("GE") for the purposes of:
 - 3.1. GE contacting you via telephone, mail, Email, SMS and/or any other means regarding your policy information, administration, customer service, marketing and other related activities in the future; and
 - 3.2. Active Care policy administration; and
 - 3.3. GE's other Insurance products and services.
4. You are deemed to have given consent and authorisation to GE, its related corporations (collectively the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties collecting, using and/or disclosing Personal Data supplied by you during the purchase of Active Care, including your full name, NRIC number, date of birth, nationality, address, mobile number and electronic mail ("Email") address (collectively "Personal Data") for the purposes reasonably required by the Companies to provide Active Care and any such purposes as described in GE's Privacy Statement, until GE receives your written instruction to the contrary. Upon your written request, GE shall, without charge, cease to use your personal information for purposes other than those directly related to your Active Cover policy. A copy of GE's Personal Data Protection Policy can be found at <https://www.greasternlife.com/sg/en/privacy-and-security-policy.html> and you are deemed to have read the same.
5. Further, in agreeing to take up Active Care, you agree and consent to the Companies to update you on other insurance products offered by the Companies. We will keep in touch with you through post, digital platforms (including social media), email, phone number-based messaging (examples include

SMS/MMS, WhatsApp, WeChat) and voice calls. Your privacy is of utmost importance to us and you can withdraw your consent via GE's website at any time.

6. Any change in your consent, update in personal information affecting an insurance product and policy questions must be made directly to GE. You can write to GE's Data Protection Officer for any request to withdraw your consent to and/or correction of any Personal Data supplied to GE. The contact for GE's Data Protection Officer can be found at <https://www.greasternlife.com/sg/en/privacy-and-security-policy.html>.
7. You accept that ActiveSG is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to:
 - (i) your application for Active Care;
 - (ii) ActiveSG's disclosure of your Personal Data to GE pursuant to your request; and/or
 - (iii) GE's use, collection and disclosure of your Personal Data.

Notwithstanding the foregoing, ActiveSG remains responsible for your Personal Data in its own possession pursuant to its Personal Data Protection Policy and its compliance with applicable data protection laws.

8. ActiveSG does not make any evaluation or decision concerning GE's acceptance of your application to obtain Active Care and you understand that GE retains sole discretion in deciding whether to accept your application and that GE may reject your application hereunder, subject to its own Terms and Conditions, without any notifications.
9. ActiveSG is not in the insurance business and is not acting as an agent or broker for GE. ActiveSG, on behalf of itself and its officers, directors and employees, is not and will not promote, endorse, recommend, procure or advise on any insurance product or matter related thereto.
10. ActiveSG makes no representations or warranties of any kind whatsoever with regard to any insurance product offered by GE including as to your eligibility, the suitability or viability of any GE insurance product, or that the information provided to you by GE is complete, timely, reliable or free from errors or inaccuracies.
11. Active Care is underwritten by GE and not ActiveSG. All matters concerning or affecting any GE insurance product including eligibility, enrolment, enforcement, and claims must be made directly to GE. If you have any questions in this regard, please contact GE's Customer Service Hotline at +65 6248 2888 (9am to 5.30pm, Monday to Friday) or email gicare-sg@greasterngeneral.com.
12. The full terms and conditions of Active Care can be found on the ActiveSG mobile app.
13. The terms and conditions of Active Care shall be governed by the laws of Singapore and you agree to be bound by the exclusive jurisdiction of the courts of Singapore in relation to all disputes arising out of and in relation to the said plan.

Important Notes about Active Care

1. This document provides product information and is not a contract of Insurance. Please refer to the policy documents for the precise terms and conditions of the insurance plan.
2. This policy 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 General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
3. Active Care is underwritten by Great Eastern General Insurance Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.
4. You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. If you decide that the policy is not suitable after buying the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.
5. Information correct as at 30 August 2019.