

Product Summary – Great MozzieSafe (Basic Plan)

Product Information

1. Nature and Objective of the Plan:

Great MozzieSafe (Basic Plan) is a voluntary insurance offered to Eligible Person. It is a medical plan with an insurance coverage term of 180 days from the Effective Date. It provides daily hospital cash benefit, for the Insured Person when he/she is hospitalised due to a Covered Disease.

2. Definitions

- a) Doctor Anywhere Operations Pte Ltd is the policyholder (“Policyholder”) for Great MozzieSafe (Basic Plan) policy contract.
- b) “Covered Disease” refers to the any of the following diseases diagnosed by a Medical Practitioner in accordance with prevailing clinical guidelines published by the Ministry of Health, where available:
 - i. Dengue Fever;
 - ii. Zika;
 - iii. Malaria;
 - iv. Yellow Fever; and
 - v. Chikungunya Fever.
- c) “Medical Practitioner” refers to a person qualified by degree in western medicine, who is legally licensed and authorized to practise medicine and surgery in the geographical area of his practice, other than the Insured Person or a family member of Insured Person.

3. Eligibility

Registered member of Doctor Anywhere who has not yet attained the age of 99 years at the Effective Date is eligible to participate in the insurance plan under this Policy as agreed in writing between the Policyholder and the Company.

4. Benefits at a Glance

Benefit	Admitted into Singapore Hospital (Standard Room & Board)	Admitted into Singapore Hospital (Intensive Care Unit)
Daily Hospital Cash Benefit Cash benefit for each 24-hour day of confinement in a Singapore Hospital due to Covered Disease, up to a maximum of 10 days per Hospitalisation	S\$50 per 24-hour day	S\$150 per 24-hour day

a) Daily Hospital Cash Benefit

- The Company will only pay the Daily Benefit for each day of Hospitalisation of the diagnosed Insured Person up to and not more than a maximum period of 10 days for Covered Disease, and if an Insured Person is confined in a Hospital for 24 consecutive hours or more.
- The Company will not reimburse any Medical Expenses directly to any Hospital, Medical Practitioner or any other provider of medical or surgical attention or treatment.

b) Commencement of coverage for the Insured Person begins from the date of the insurance coverage activation on the designated Great Eastern Life's website for 180 days.

c) Coverage of any Insured Person shall automatically be terminated on the earliest of the following dates:

- 180 days from the Policy Effective Date of the Insured Persons' insurance;
- The date the Insured Person dies.
- When the Insured Person and/or the Policyholder is/becomes a Prohibited Person.

d) Terminate by virtue of war

- This Policy shall be terminated on the date notified to the Policyholder by the Company to terminate the Policy by virtue of war (declared or undeclared) or act of war (whether or not there has been a declaration of war) where such date shall be at the discretion of the Company.

e) Cancellation of Policy

- This Policy may be terminated by either the Company or the Policyholder by giving thirty-one (31) days' notice in writing. Termination of this Policy by the Policyholder or by the Company shall be without prejudice to any claim arising prior to such termination. If the Company or the Policyholder terminates the Policy, insurance coverage for Insured Person shall continue with no premium refund.

f) Cancellation of insurance coverage

- The Certificate of Insurance may be terminated by either the Company or the Insured Person by giving thirty-one (31) days' notice in writing. Termination of the Certificate of Insurance by the Insured Person or by the Company shall be without prejudice to any claim arising prior to such termination. If the Certificate of Insurance is terminated by the Company, no premium will be refunded and coverage will be terminated on the last day of such notice. If the Certificate of Insurance is terminated by the Insured Person, no premium will be refunded but insurance coverage shall continue.

5. Details of Plan Provider

Great MozzieSafe (Basic Plan) is underwritten by The Great Eastern Life Assurance Company Limited, located at 1 Pickering Street, #16-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

6. Non-Participating Policy

This is a non-participating Policy with no surrender or cash values.

7. Exclusions

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the Policy. The following is a list of exclusions for this plan:

Hospitalisation resulting from Covered Disease which:

- a) The Insured Person has sought medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergo surgical operation, or been prescribed drugs prior to or at the Effective Date; or
- b) Signs and symptoms manifested at the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergoing surgery, be hospitalised, or prescribed drug prior to or on the Effective Date.

You are advised to read the Policy Terms and Conditions for the exact definitions, terms and conditions and full list of exclusions.

8. Risks of the Plan

Definitions of the insured events must be met before a claim can be approved and these events must not fall under the list of exclusions.

9. Plan Switching

It is usually detrimental to replace an existing 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 benefits at the same cost.

10. 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 the 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).

11. General Information

This product summary 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 Terms & Conditions.

You are responsible for the accuracy and completeness of the information given to us:

- a) in any application for the policy; and
- b) when making any claim under the policy.

You can download a copy of "Your Guide to Health Insurance" on www.greateasternlife.com or www.lia.org.sg.

You may visit Great Eastern's website for information on how to make a claim.

<p>This Policy is not a Medisave-approved Policy and you may not use Medisave to pay the premium for this Policy.</p>
