

**GREAT EASTERN LIFE**  
**Great Eastern COVID-19 Customer Care Fund**

**Table of Benefits**

<b>Benefits</b>	<b>Description</b>	<b>Coverage Amount</b>
Daily Hospital Income Benefit (Up to 60 days)	If the Eligible Customer or Immediate Family Member undergoes Hospitalisation in Singapore due to the diagnosis of Coronavirus Disease 2019 ("COVID-19"), the Company will pay a Daily Hospital Income Benefit for each day of Hospitalisation for up to and not more than a maximum period of sixty (60) days.	<b>S\$ 200 per day</b>
Death Benefit	If the Eligible Customer or Immediate Family Member dies due to Coronavirus Disease 2019 ("COVID-19") in Singapore, the Company will pay the Death Benefit in one lump sum.	<b>S\$20,000</b>

**Terms & Conditions:**

1. The Great Eastern COVID-19 Customer Care Fund is offered by The Great Eastern Life Assurance Company Limited ("GELS") to every Eligible Customer (as defined below) and Immediate Family Member (as defined below) and is valid from 14 February 2020 to
  - 31 December 2020; or
  - the date when an aggregate of S\$1 million has been paid out from the Great Eastern COVID-19 Customer Care Fund,
 whichever is earlier.
2. "Eligible Customer" refers to:
  - a life assured covered under any GELS Life or Accident and Health ("A&H") policy, including Dependants' Protection Scheme ("DPS") and ElderShield scheme issued by GELS; or
  - the policyholder of all in-forced Personal Lines insurance policies under Great Eastern General Insurance Limited, except for single or one-way travel policies.
3. "Immediate Family Member" refers to:
  - for an Eligible Customer attained age 18 and below - the parents (including parents who legally adopted the Eligible Customer); or
  - for an Eligible Customer above attained age 18 - the legal spouse and children that are of attained age 18 and below (including legally adopted children).
4. The Eligible Customer and Immediate Family Member will receive the benefits as shown in the table above ("Benefits") at no cost.
5. "Coronavirus Disease 2019" refers to the new strain of coronavirus currently named by the World Health Organization as "COVID-19".
6. Each Eligible Customer or Immediate Family Member covered by the Benefits will only be entitled to each of the Benefits once irrespective of the number of policies held by the Eligible Customer. The diagnosis of COVID-19 must be made in Singapore by a Medical Practitioner.
7. To be entitled to the Death Benefit:
  - a) death of Eligible Customer and/or Immediate Family Member must be due to COVID-19 and must occur in Singapore; and
  - b) the Eligible Customer must hold an in-forced policy **at** the date of death.

8. To be entitled to the Hospital Income Benefit:
  - a) the Eligible Customer and/or Immediate Family Member must undergo Hospitalisation in Singapore due to the diagnosis of COVID-19; and
  - b) the Eligible Customer must hold an in-forced policy **before**:
    - i. the date a Quarantine Order (QO) is issued by Ministry of Health due to a suspected diagnosis of COVID-19; or
    - ii. the date of Hospitalisation due to a confirmed diagnosis of COVID-19, whichever is earlier.
9. "Hospitalisation" refers to the confinement of the Eligible Customer or Immediate Family Member in a Hospital.
10. "Hospital" refers to an establishment, which is legally licensed as a medical or surgical hospital in Singapore. It must have 24-hour nursing services by registered nurses under the full-time supervision of Medical Practitioners (as defined below). For the avoidance of doubt, the term "Hospital" does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a Community Hospital or similar establishment.
11. "Medical Practitioner" refers to any person qualified by degree in western medicine and legally licensed and authorised to practice medicine and surgery in the geographical area of his practice, other than the Eligible Customer or the Immediate Family Member or a family member of either.
12. The Benefits are underwritten by The Great Eastern Life Assurance Company Limited. The Benefits offered are in addition to the existing benefits under the types of policies set out in clause 2.
13. The Benefits shall not apply to:
  - a) a person who has been confirmed by a Medical Practitioner, or is reasonably suspected by a Medical Practitioner, to have contracted COVID-19 before 14 February 2020; and
  - b) a person who leaves Singapore from 27 March 2020 (date inclusive), in disregard of the prevailing travel advisories, and subsequently confirmed by a Medical Practitioner, or is reasonably suspected by a Medical Practitioner, to have contracted COVID-19 and/or have the onset of COVID-19 symptoms within 14 days of returning to Singapore
14. GELS reserves the right to change any or all of the terms and conditions of this Fund and/or the Benefits in its absolute discretion without any prior notice.