

GREAT Value Protect Frequently Asked Questions (FAQs)

Q1: What is GREAT Value Protect?

A: GREAT Value Protect (“Policy”) is a specially designed to provide you with financial protection against Death & Total and Permanent Disability as a result of an accident. It also provides daily hospital cash benefit if you are hospitalised for Coronavirus Disease (COVID-19) infection, Accident or Covered Sickness. This Policy is underwritten by The Great Eastern Life Assurance Co Ltd (the “Company”) and is available to customers for purchase..

“Covered Sickness” 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) Food Poisoning;
- ii) Dengue Fever;
- iii) Zika;
- iv) Yellow Fever

Q2: Who is eligible to purchase this Policy?

A: Customers who fulfil the following eligibility conditions may apply for this Policy:

- a. aged between 16 to 65 years old (next birthday);
- b. is a Singaporean, Permanent Resident or possess a valid employment Pass (EP holders or S Pass holders) / Dependant pass;
- c. residing in Singapore;
- d. does not have any “Pre-Existing Conditions”.

Customers may also apply on behalf of their family members (spouse, children, parents and/or parents-in-law) who are aged between 2 to 65 years old (next birthday) and will have to be physically in Singapore for any policy application.

Q3: What does this Policy cover?

A: This Policy provides coverage of:

- ✓ S\$20,000 for Accidental Death or Accidental Total & Permanent Disability
- ✓ S\$10,000 for death due to Coronavirus Disease (COVID-19) infection. The death must have happened in Singapore
- ✓ Hospital Allowance of S\$100 per day, up to a maximum of 14 days, if you are hospitalised in a Singapore Hospital due to any one Accident, Covered Sickness or Coronavirus Disease (COVID-19) infection.

Q4: When is the insurance effective date?

A: The insurance coverage is effective on the date of your successful purchase.

Q5: How long will this Policy last?

A: 12 consecutive months starting from the Effective Date. Thereafter, the Policy will be terminated automatically.

Q6: How much do I pay for this policy?

A: Annual premium is S\$19.06 (inclusive of 7% GST) per person.

Q7: How do I apply for this Policy?

A: Application and payment of this policy can be done concurrently when you check-out at your shopping cart.

Q8: How will I know if I have successfully purchased this Policy?

A: Upon successful application and payment of premiums, you will receive an email or e-ticket from purchase site with a link to your Certificate of Insurance and Policy's Terms and Conditions.

Q9: How do I file a claim?

A: Please submit all completed claim forms directly to the Company. You may download a copy of the claim form [here](#).

Q10: Must I be hospitalised in a Singapore hospital to be eligible for the Hospital Allowance benefit?

A: Yes, the hospital confinement due to Coronavirus Disease (COVID-19), Accident or Covered Sickness must take place in a Singapore Hospital.

Q11: Will I be notified of the claim status?

A: Yes, you will be notified of the claim outcome in a timely manner. All successful claim amounts (including claims on family members) will be paid to your bank account and a settlement letter will be sent to you.

Q12: Can I claim more than once for Hospital Allowance benefit on this Policy?

A: Yes, you may submit a claim for each hospitalisation (for a minimum of 12 hours) due to Coronavirus Disease (COVID-19) infection, Accident or Covered Sickness.

Q13: What is not covered under this Policy?

A: Please refer to the product summary for more information on the exclusions.

Q14: What is the definition of pre-existing conditions?

A: Pre-existing conditions refers to any condition, illness, disease, disability or defect for which you are already:

- i. seeking medical advice, been investigated, diagnosed, hospitalised, received medical treatment, undergone surgical operation, or been prescribed drugs at any time prior to the Effective Date; or
- ii. showing signs and symptoms manifested prior to the Effective Date, which would have caused a prudent person to seek medical advice or counselling, undergo investigation or diagnostic tests, receive medical treatment, undergo surgery, be hospitalised, or be prescribed drugs.

Q15: I have other personal accident insurance policies with another insurer. Will I still be able to claim on this policy?

A: We will assess claims on this policy separately from other personal accident policies you may have.

Q16: Who can I contact if I have any policy, product or claim queries?

A: You may contact Great Eastern Customer Service Hotline at +65 6248 2112 or email us at groupcso-sg@greasternlife.com and we will be glad to assist you.

Important Notes

This is a FAQ which provides brief description of the policy and is not a contract of insurance. Please refer to the policy document for the precise terms and conditions of the insurance plan.

Information correct as of 18 February 2020