

This Group Policy is issued by THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED (hereinafter called “the Company”).

This insurance is subject to the terms and conditions of the Group Policy issued to the Eligible Customer in the Certificate of Insurance.

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 Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or sdic.org.sg).

The insurance cover commences on the Effective Date stated in the Certificate of Insurance and ceases on the Expiry Date.

**CERTIFICATE OF INSURANCE
(GREAT Covid Care Plan)**

Policyholder : The Great Eastern Life Assurance Company Limited
 Group Policy Number : G0007999
 Effective Date : Registration date of this Certificate of Insurance or the date the Life Insured receives the first dose of a COVID-19 Vaccine on or before 31 December 2021, whichever is later.
 Expiry Date : 12 months from the Effective Date

Benefits Covered, S\$	Life Insured
Daily Hospital Cash Benefit A daily benefit paid for each day the Life Insured is Hospitalised during the Eligible Period, solely due to COVID-19 infection after receiving at least one dose of a COVID-19 Vaccine.	S\$200 per day, up to S\$2,000 per Life Insured per Eligible Period

The Hospitalisation of the Life Insured due to COVID-19 infection after receiving at least one dose of a COVID-19 Vaccine must be considered Medically Necessary by a Registered Medical Practitioner.

Daily Hospital Cash Benefit shall only be payable once for each Life Insured regardless of the number of Hospitalisations due to COVID-19 infection during the Eligible Period.

All endorsements, changes and amendments to the Policy between the Company and the Policyholder shall be binding on the Life Insured. The Life Insured is not party to the Policy and shall have no rights whatsoever under the Policy.

This is a computer generated letter. No signature required.

GREAT Covid Care Plan: Terms & Conditions

1. General Definitions

In this Policy where the context so admits, the masculine gender shall be deemed to include the feminine, and likewise, the singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1. **“Age Next Birthday”** shall mean Life Insured’s age at a particular time with addition of 1 year. In this Policy where the context so admits the age shall be deemed to be Age Next Birthday.
- 1.2. **“Certificate of Insurance”** shall mean a certificate of insurance issued by the Company to an Eligible Customer which provides confirmation of insurance cover for the Life Insured under the Policy.
- 1.3. **“Claim Event(s)”** shall mean the Hospitalisation of the Life Insured due to COVID-19 infection during the Eligible Period, after receiving at least one dose of a COVID-19 Vaccine.
- 1.4. **“Coronavirus Disease 2019 (COVID-19)”** shall mean the unequivocal, final and confirmed diagnosis by a Registered Medical Practitioner in accordance with prevailing clinical guidelines published by Ministry of Health, where available, supported by acceptable clinical, radiological, histological and laboratory evidence.
- 1.5. **“COVID-19 Vaccine”** shall mean any COVID-19 vaccine which is:
 - 1.5.1. approved for use in Singapore by the Health Sciences Authority and administered by a provider licensed by Ministry of Health (MOH); or
 - 1.5.2. supplied under the Special Access Route after approval by the World Health Organisation (WHO) under its Emergency Use Listing (EUL) and administered by a provider licensed by MOH according to the WHO EUL-approved indications and age groups.
- 1.6. **“Country of Issue”** shall mean the country in which this Policy is issued.
- 1.7. **“Effective Date”** shall mean the date from which the insurance coverage of the Life Insured has become effective as specified under the Certificate of Insurance.
- 1.8. **“Eligible Child(ren)”** shall mean an individual who is:-
 - i) the biological or step child(ren) from a legal marriage or legally adopted child(ren) of the Eligible Customer;
 - ii) between 1 and 18 Age Next Birthday at the date of registration of this Certificate of Insurance;
 - iii) residing in Singapore; and
 - iv) eligible for registration under Singapore’s COVID-19 Vaccination Programme.
- 1.9. **“Eligible Child(ren) Registration Date”** shall mean the registration date of any Eligible Child(ren) where the registration of said Eligible Child(ren) occurred after the registration date of this Certificate of Insurance.
- 1.10. **“Eligible Customer”** shall mean an individual who is:-
 - i) 19 Age Next Birthday and above at the date of registration of this Certificate of Insurance;
 - ii) a Singaporean or Singapore Resident with a valid National Registration Identification Card, employment pass (EP holder / S Pass holder / Work Permit holder) or Student pass or dependant’s pass;
 - iii) residing in Singapore; and
 - iv) eligible for registration under Singapore’s COVID-19 Vaccination Programme.

- 1.11. **“Hospital”** shall mean an establishment constituted and registered as a hospital for the care and treatment of sick and injured persons as bed-paying patients and which:
- i) has facilities for diagnosis and major surgery, provides 24 hours a day nursing services by registered nurses and is under the constant supervision of a Registered Medical Practitioner; or
 - ii) is a government/ restructured/ private specialist medical centre.
- However, 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.
- 1.12. **“Hospitalisation”** or **“Hospitalised”** shall mean confinement of the Life Insured in a Hospital for 12 consecutive hours or longer in which a room and board charge is made in connection with such confinement.
- 1.13. **“Life Insured”** shall mean Eligible Customer and/or Eligible Child(ren) in respect of whom insurance under this Policy has been effected.
- 1.14. **“Medically Necessary”** shall mean a treatment which is ordered by a Registered Medical Practitioner which is:
- i) provided for the direct treatment of a medical condition;
 - ii) appropriate and consistent with the symptoms and findings or diagnosis and treatment of that medical condition;
 - iii) provided in accordance with generally accepted medical practice;
 - iv) the most appropriate supply or level of service which can be provided on a cost effective basis; and
 - v) not of an experimental nature, not of an investigative nature and not in the nature of research.
- 1.15. **“Eligible Period”** shall mean a period of 12 consecutive months from the Effective Date.
- 1.16. **“Policy”** shall mean this agreement, any rider or endorsement therein, any amendment signed by the Company, the application of the Policyholder, and any individual proposal form, consent form or any other form signed by the Life Insured or the Policyholder constituting the entire contract.
- 1.17. **“Registered Medical Practitioner”** shall mean a person qualified by degree in western medicine and who is legally licensed and authorised to practise medicine and surgery in the geographical area of his country, other than the Policyholder, the Life Insured or a family member of either.

2. General Provisions

2.1. Participation

The coverage for a Life Insured under this Policy shall become effective on the Effective Date as stated on the Certificate of Insurance.

2.2. Termination

- (a) The coverage of any Life Insured shall automatically be terminated on the earliest of the following events:
 - (i) the Certificate of Insurance expires;
 - (ii) the Life Insured dies;
 - (iii) the Company admits a claim for Daily Hospital Cash Benefit in respect of the Life Insured under this Certificate of Insurance;
 - (iv) the Company receives the Eligible Customer's request to terminate this coverage under this Certificate of Insurance;
 - (v) when the Life Insured:
 - a) is no longer a citizen or permanent resident of the Country of Issue; or
 - b) has resided outside the Country of Issue for more than 180 days, whether continuously or otherwise; and is still residing outside the Country of Issue.
 - (vi) when the Life Insured is working in Singapore under employment pass (EP holders, S Pass, or Work Permit holders) issued by the Ministry of Manpower, and the contract of employment is terminated.

The Eligible Customer shall notify the Company in writing of any changes to the citizenship or residency status as soon as practicable. If the Eligible Customer fails to notify the Company, and there is a claim for any Claim Event(s) occurring on or after the Effective Date following the change of citizenship or residency status, the Company may reject such claim or, at its discretion, adjust the benefits payable.

- (b) This Certificate of Insurance 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.
- (c) For the avoidance of doubt, in the case of termination of this Policy due to expiry of the Policy, the insurance cover for the Life Insured shall continue until the expiration of the Certificate of Insurance.
- (d) All benefits under this Policy shall cease to be payable after termination of Certificate of Insurance. If this Certificate of Insurance has been terminated in accordance with clauses 2.2 (a) (i, iii, iv, v and vi) above, the Company will not pay any benefits under this Certificate of Insurance for any Claim Event(s) occurring on or after the date of such termination.

2.3. Cancellation of Policy

If the Company terminates the Policy, insurance coverage for the Life Insured shall continue.

2.4. Cancellation of Certificate of Insurance

This Certificate of Insurance may be terminated by either the Company or the Life Insured by giving thirty (30) days' notice in writing.

2.5. Geographical Limit

This Certificate of Insurance covers treatment received in Singapore and overseas due to COVID-19 infection, subject to terms of the Policy.

2.6. Assignment

No benefit under this Certificate of Insurance can be assigned.

2.7. Evidence of Age

Documentary evidence of age satisfactory to the Company shall be required before any benefit in respect of any coverage under this Policy shall be payable.

2.8. Duplication of Cover

No Life Insured shall be entitled to make a claim under more than one (1) Certificate of Insurance under this Policy with the Company.

If the Life Insured is covered under more than one (1) such Certificate of Insurance, the Company will regard the Life Insured as covered under the Certificate of Insurance which provides the Life Insured with the highest benefits for a Claim Event for the purposes of a claim. Upon admission of a claim by the Company under this Policy, the Life Insured will cease to be covered under any other Certificate of Insurance under this Policy.

Where the Life Insured is covered under more than one (1) Certificate of Insurance at any given time which pay out identical benefits for a Claim Event, the Company will regard the Life Insured as covered under the Certificate of Insurance that is issued earlier for the purposes of a claim. Upon admission of a claim by the Company under this Policy, the Life Insured will cease to be covered under any other Certificate of Insurance under this Policy.

2.9. Non Participating Policy

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

2.10. Free Look Period

There is no free look provision in this Policy.

2.11. Misstatement

Where a misstatement of age or other relevant facts has caused a Life Insured to be insured hereunder when he would otherwise be ineligible for insurance coverage, or where such statement has caused a Life Insured to remain insured when he would otherwise be disqualified for further insurance coverage in accordance with the terms and limitations of this Policy, his insurance coverage shall be void.

2.12. Contract

All statements made by Policyholder and by any Life Insured shall, in the absence of fraud, be deemed representations and not warranties and no such statement shall void this Policy or be used in defence of a claim, unless it is in writing.

2.13. Alteration of Contract

The terms of this Policy may be amended by the Company from time to time upon the Company giving 30 days prior notice to the Policyholder. Any amendments to this contract shall be binding on all Life Insureds whether insured under this Policy prior to or on or after the effective date of the amendment.

2.14. Arbitration

All differences arising out of this Policy or incidental thereto or to the assurance hereby effected shall be referred to a single arbitrator to be appointed in writing by the Policyholder and the Company, or if they cannot agree upon a single arbitrator, to two arbitrators, one to be appointed in writing by each party and such arbitrators shall before commencing their investigations elect an umpire. In all other respects the arbitration shall be subject to the statutory provisions for the time being in force relating to arbitration. Unless and until an award has been made, no action or other legal proceedings shall be commenced in respect of any claim or by virtue of this Policy. After the expiration of two years from the date of an event giving rise to a claim under this Policy, the Company shall not be liable in respect thereof unless the Company shall have admitted liability in respect of such claim or the claim shall in the meantime have been referred to arbitration.

2.15. Operation of Law

This Policy shall be construed according to and governed by the laws of Republic of Singapore.

2.16. Policy shall be Void

(a) If any written statements made by the Policyholder or the Life Insured, whichever applicable, on proposal for application of insurance is untrue in any respect or if any material fact affecting the risk is incorrectly stated or represented in or is omitted from these documents (“Misrepresentation or Non-disclosure”), the Company may, at its sole discretion:

- (i) declare this Policy or any Certificate of Insurance (as the case may be) void, whichever applicable; or
- (ii) impose such conditions or vary the terms of this Policy or any Certificate of Insurance (as the case may be), whichever applicable, as it would have had the Misrepresentation or Non-disclosure not been made.

(b) If the Company opts to declare this Certificate of Insurance void under Clause 2.16(a) (i) above, this Certificate of Insurance shall be treated as void on the Effective Date.

2.17. Absolute Owner

(a) The Company is entitled to treat the Eligible Customer as the absolute owner of the Certificate of Insurance.

(b) The Company will not recognise any equitable or other claim to or interest in the Certificate of Insurance.

(c) The receipt by the:

- (i) Eligible Customer; or
- (ii) Eligible Customer’s legal personal representative(s).

of any payment made by the Company in respect of a claim made under the Certificate of Insurance for this Policy will be in full and final discharge of the Company in respect of any liability under such a claim.

2.18. Exclusion of Contracts (Rights of Third Parties) Act 2001

A person who is not a party to the Contract of Insurance shall have no rights under the Contracts (Rights of Third Parties) Act 2001 and any subsequent amendments to the Act, to enforce its terms. This Policy, the Certificate of Insurance, schedules, endorsements, proposal forms and declarations by the Life Insureds and all subsequent written notices by the Company to the Policyholder and Life Insureds make up the Contract of Insurance.

2.19. Data Use

By registering for this Policy, the Eligible Customer agrees and consents to GE and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using, disclosing, and/ or sharing amongst themselves his personal data as well as the personal data of the Eligible Child(ren), for purposes reasonably required by the Companies to provide the insurance coverage under this Policy and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website, which the Eligible Customer confirms he has read and understood.

The consents herein provided by the Eligible Customer supplement but do not supersede nor replace any other consents he may have previously provided to Great Eastern Persons, and his consents herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/ or disclose of his personal data, with or without his consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by the Eligible Customer, he further confirms and represents that he has obtained the consent of the individual concerned for the Purposes, unless such consent is not required under applicable laws: (i) to collect such personal data; (ii) for the disclosure of such personal data to the Great Eastern Persons; and (iii) for the Great Eastern Persons' collection, use and/ or disclosure of such personal data.

2.20. Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this Policy is automatic and no further action is required from the Policyholder. 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 the Company or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

3. Sanctions Limitation and Exclusion

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may, in the insurer's opinion, expose that insurer to the risk of or result in any breach or violation of, or non-compliance with, any sanction, prohibition, restriction or regulations imposed by any state or transnational organisation including but not limited to the United States of America, the United Nations, the European Union, the United Kingdom, the Republic of Singapore and any state or country where the insurer or its related entity carries on business ("**Sanctions**").

If the Life Insured, Policyholder, beneficial owner of the policy (if applicable), beneficiary, payee or affiliate of any of the foregoing (collectively the "**Insured**") is designated or listed as a person subject to Sanctions ("**Restricted Party**") or has any involvement whatsoever with any Restricted Party, whether directly or indirectly, or has been charged, or convicted or has had judgment taken against them under any local or foreign law or regulations implementing any Sanctions, the insurer shall be entitled, in its sole discretion and without incurring any liability whatsoever, to exercise any one or more of the following rights and/or remedies against the Insured, namely (i) cancel, terminate, void and/or nullify any policy contract, transaction or business; (ii) withhold and/or suspend any payment, transfer and/or receipt of any money, refund or benefit; (iii) decline and/or refuse any transaction or request; and/or (iv) take or refrain

from taking any step or action necessary to eliminate, reduce or minimise the risk of any breach or violation of any Sanctions or exposure to any Sanctions.

The Insured shall indemnify the insurer and hold the insurer harmless from and against any and all losses, damages, costs and/or expenses suffered and/or incurred by the insurer, including but not limited to legal costs and attorney's fees.

4. Benefit Provisions

The benefits of this Policy are set out in the Certificate of Insurance.

4.1. Daily Hospital Cash Benefit

Subject to the terms and conditions of this Policy, the Company will pay the Daily Hospital Cash Benefit if the Life Insured is Hospitalised during the Eligible Period solely due to COVID-19 infection after receiving at least one dose of a COVID-19 Vaccine, up to the benefit limit set out in the Certificate of Insurance.

4.2. The Company will only process a claim for the benefit(s) upon receipt of:

- (a) GREAT Covid Care Plan claim form.
 - The claim form can be downloaded from our corporate website.
 - In the event that a Life Insured is below 19 Age Next Birthday, the claim form is to be completed and signed by the legal parent or guardian of the Life Insured.
- (b) A copy of the Life Insured's vaccination card;
- (c) A copy of discharge summary;
- (d) A copy of the hospital bill which states the number of days of hospitalisation;
- (e) Proof of residency; a copy of National Registration Identification Card or Birth Certificate or Employment Pass or Student Pass or Dependant's Pass (whichever is applicable); and
- (f) A copy of Certificate of Insurance.

4.3. The Hospitalisation of the Life Insured due to COVID-19 infection after receiving at least one dose of a COVID-19 Vaccine must be considered Medically Necessary by a Registered Medical Practitioner.

4.4. The Company will only pay for any Daily Hospital Cash Benefit if the Claim Event occurs after the Effective Date. In the event that the registration of any Eligible Child(ren) occurs after the registration date of this Certificate of Insurance, the Company will only pay for any Daily Hospital Cash Benefit if the Claim Event occurs after the Eligible Child(ren) Registration Date or the Effective Date, whichever is later.

4.5. Daily Hospital Cash Benefit shall only be payable once for each Life Insured regardless of the number of Hospitalisations during the Eligible Period.

5. Claims

5.1. Notification

The Eligible Customer or his legal representative must, within 31 days after the occurrence of any event likely to give rise to a claim under this Policy, notify the Company of the claim and give written proof of the claim.

5.2. Submission and Documentation

The Eligible Customer or his legal representative will be required to submit documentary proof which is satisfactory to the Company for consideration of eligibility of claims. Any cost incurred in acquiring documentary proof will be borne by Eligible Customer or his legal representative.

5.3. Compensation

No compensation stated in this Certificate of Insurance shall be payable until the total amount of compensation has been ascertained and agreed.

5.4. Payment of Benefit

5.4.1. All benefits shall be paid only when the claim has been proven to the satisfaction of the Company and the total amount of compensation has been ascertained and agreed upon by the Company and Policyholder.

5.4.2. Upon receipt and approval of due proof of claim for any Life Insured from the claimant (i.e. the Eligible Customer or his legal representative), the Company shall make payment of such claim to the Eligible Customer or his legal representative, and such payment made shall release the Company from all liabilities under this Policy for that Life Insured.

5.5. Fraudulent Claims

If any claim under this Policy is in any respect, fraudulent or if any fraudulent means or devices shall be used by the Policyholder or a Life Insured or any one acting on behalf of the said parties to obtain a benefit under this Policy, the Company shall be under no liability in respect of such claims and shall be entitled to recover any payment made prior to the discovery of fraud.

No wording or wordings below this line will be construed as being part of this Certificate of Insurance unless approved by a duly authorised personnel of the Company.