

PRODUCT SUMMARY: Group Hospital & Surgical Product (GREAT Covid Care Plan)

1. NATURE AND OBJECTIVE OF THE PLAN:

The GREAT Covid Care Plan is a non-participating group insurance plan which provides daily hospital cash benefits for the Life Insured when he/she is Hospitalised in Singapore or overseas due to COVID-19 infection during the Eligible Period, after receiving at least one dose of a COVID-19 Vaccine.

The GREAT Covid Care Plan is provided by The Great Eastern Life Assurance Company Limited (hereinafter called “we” or “our” or “us” or “the Company”), 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 and a member of the OCBC Group.

2. ELIGIBILITY:

- 2.1. “Eligible Customer” shall mean an individual who is: 19 Age Next Birthday and above at the date of registration of the Policy; a Singaporean or Singapore Permanent Resident with a valid National Registration Identification Card, employment pass (EP holders /S Pass holders / Work Permit holder) or Student pass or Dependant’s pass; residing in Singapore; and eligible for registration under Singapore’s COVID-19 Vaccination Programme.
- 2.2. “Eligible Child(ren)” shall mean the biological or step child(ren) from a legal marriage or legally adopted child(ren) of the Eligible Customer; between 1 and 18 Age Next Birthday at the date of registration of the Policy; residing in Singapore; and eligible for registration under Singapore’s COVID-19 Vaccination Programme.

3. BENEFITS AT A GLANCE:

3.1. Group Hospital & Surgical

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.

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.

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.

- 3.1.1. “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.
- 3.1.2. “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.
- 3.1.3. “COVID-19 Vaccine” shall mean any COVID-19 vaccine which is :
- a) Approved for use in Singapore by the Health Sciences Authority and administered by a provider licensed by Ministry of Health (MOH); or
 - b) 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.
- 3.1.4. “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.
- 3.1.5. “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.
- 3.1.6. “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:
- a) 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
 - b) 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.
- 3.1.7. “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.
- 3.1.8. “Life Insured” shall mean Eligible Customer and/or Eligible Child(ren) in respect of whom insurance under this Policy has been effected.
- 3.1.9. “Eligible Period” shall mean a period of 12 consecutive months from the Effective Date.
- 3.1.10. “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.

4. COMPANY CAN AMEND CLAUSES

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 Insured whether insured under this Policy prior to or on or after the effective date of the amendment.

5. UNDERWRITING AND ISSUANCE

5.1. Guaranteed Issuance Limit

The GREAT Covid Care Plan is a guaranteed issuance offer plan.

5.2. Additional Notes

i) 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.

ii) Geographical Limit – Policy covers treatment received in Singapore and overseas due to COVID-19 infection, subject to the terms of the Policy.

6. TERMINATION

6.1. The coverage of any Life Insured shall automatically be terminated on the earliest of the following events:

- 6.1.1. the Certificate of Insurance expires;
- 6.1.2. the Life Insured dies;
- 6.1.3. the Company admits a claim for Daily Hospital Cash Benefit in respect of the Life Insured under this Certificate of Insurance;
- 6.1.4. the Company receives the Eligible Customer's request to terminate this coverage under this Certificate of Insurance;
- 6.1.5. when the Life Insured :
 - 6.1.5.1. is no longer a citizen or permanent resident of the Country of Issue; or
 - 6.1.5.2. 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;
- 6.1.6. 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.

6.2. 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.

6.3. For the avoidance of doubt, in the case of termination of the Policy due to expiry of the Policy, the insurance cover for the Life Insured shall continue until the expiry date of this Certificate of Insurance.

- 6.4. 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 6.1.1, 6.1.3, 6.1.4, 6.1.5 and 6.1.6 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.

You are advised to read the Policy Terms and Conditions for the exact definitions and terms and conditions.

7. MISCELLANEOUS

7.1. Risk of the Plan

Definitions of the insured events must be met before a claim can be approved.

7.2. Free Look Period

There is no free look provision in this Policy.

7.3. Cancellation of Policy

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

7.4. 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.

7.5. Profits / Surrender Value

The Policy will not participate in the profits of the Company and has no surrender value.

7.6. 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 your Policy is automatic and no further action is required from the Life Insured. 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)

7.7. Sanctions Limitation and Exclusions

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.

7.8. 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:

- (i) in any application for the policy; and
- (ii) when making any claim under the policy.

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

This policy is not a MediSave-approved policy and you may not use MediSave to pay the premium for this policy.