



## Product Summary

### GREAT Family Care

Please keep this copy for reference.

#### About your plan

GREAT Family Care is a non-participating level term insurance plan which provides financial protection against death, total and permanent disability, terminal illness and 53 critical illnesses until the end of the policy term.

In addition, we will pay an additional payout under the child protect benefit if the life assured's child(ren) is diagnosed as having any one of the 53 critical illnesses or 25 juvenile conditions, when the child is 18 years old next birthday or less.

This plan provides coverage to the life assured till the policy anniversary on which the life assured is 85 years old next birthday.

#### The provider of your plan

GREAT Family Care is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, 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.

#### Benefits

##### Death benefit

If the life assured dies, we will pay the basic sum assured in one lump sum. The policy will then end.

##### Total and permanent disability benefit

We will pay the death benefit in one lump sum, if the life assured suffers from total and permanent disability (TPD) as described below. The policy will then end.

For presumptive TPD, the life assured will be covered for the whole of the policy term. Presumptive TPD refers to a state of incapacity which is total and permanent and takes in the form of:

- (a) total and irrecoverable loss of sight in both eyes; or
- (b) total and irrecoverable loss of the use of two limbs at or above the wrist or ankle; or
- (c) total and irrecoverable loss of the sight in one eye and total and irrecoverable loss of the use of one limb at or above the wrist or ankle.

Presumptive TPD must, in the opinion of a registered medical practitioner, be total and irrecoverable.

For other forms of TPD which are not presumptive TPD, the TPD must happen before the policy anniversary on which life assured is 65 years old next birthday. Such TPD refers to a state of incapacity which is total and permanent and which is such that there is not at that time, nor at any time thereafter, any work, occupation or profession which the life assured can ever perform or follow sufficiently to earn or obtain any wage, remuneration or profit.

The most we will pay in TPD benefit for all policies and riders we have issued for each life assured is S\$5,000,000.

##### Terminal illness benefit

We will pay the death benefit in one lump sum on a definite diagnosis of an illness that is expected to result in the life assured's death within 12 months from diagnosis. The policy will then end.

We require this diagnosis to be supported by a registered medical practitioner and when we require, to be confirmed by a medical practitioner appointed by us.

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### Critical illness benefit

We will pay the basic sum assured in one lump sum if the life assured is diagnosed with any one of the 53 critical illnesses listed below.

| Critical Illnesses   |   |
|--|---|
| (1) Acute Necrohemorrhagic Pancreatitis                            | (28) Major Head Trauma*   |
| (2) Adrenalectomy for Adrenal Adenoma                              | (29) Major Organ / Bone Marrow Transplantation*                           |
| (3) Alzheimer's Disease/ Severe Dementia*                          | (30) Medullary Cystic Disease   |
| (4) Angioplasty and Other Invasive Treatment For Coronary Artery*^ | (31) Motor Neurone Disease*   |
| (5) Benign Brain Tumour*   | (32) Multiple Root Avulsions of Brachial Plexus                           |
| (6) Blindness (Irreversible Loss of Sight)*                        | (33) Multiple Sclerosis*  |
| (7) Chronic Auto-Immune Hepatitis                                  | (34) Muscular Dystrophy*  |
| (8) Chronic Relapsing Pancreatitis                                 | (35) Necrotising Fasciitis  |
| (9) Coma*  | (36) Open Chest Heart Valve Surgery*                                      |
| (10) Coronary Artery By-Pass Surgery*                              | (37) Open Chest Surgery to Aorta*   |
| (11) Creutzfeld-Jacob Disease                                      | (38) Other Serious Coronary Artery Disease*                               |
| (12) Deafness (Irreversible Loss of Hearing)*                      | (39) Paralysis (Irreversible Loss of use of limbs)*                       |
| (13) Ebola   | (40) Persistent Vegetative State (Apallic Syndrome)*                      |
| (14) Elephantiasis   | (41) Poliomyelitis*   |
| (15) End Stage Kidney Failure*                                     | (42) Primary Pulmonary Hypertension*                                      |
| (16) End Stage Liver Failure*                                      | (43) Progressive Scleroderma*   |
| (17) End Stage Lung Disease*                                       | (44) Progressive Supranuclear Palsy                                       |
| (18) Fulminant Hepatitis*  | (45) Resection of the whole small intestine (duodenum, jejunum and ileum) |
| (19) Heart Attack of Specified Severity*                           | (46) Severe Bacterial Meningitis*   |
| (20) HIV due to Blood Transfusion and Occupationally Acquired HIV* | (47) Severe Eisenmenger's Syndrome  |
| (21) Idiopathic Parkinson's Disease*                               | (48) Severe Encephalitis*   |
| (22) Infective Endocarditis  | (49) Severe Myasthenia Gravis   |
| (23) Irreversible Aplastic Anaemia*                                | (50) Severe Ulcerative Colitis  |
| (24) Irreversible Loss of Speech*                                  | (51) Stroke with Permanent Neurological Deficit*                          |
| (25) Loss of Independent Existence*                                | (52) Surgery for Idiopathic Scoliosis                                     |
| (26) Major Burns*  | (53) Systemic Lupus Erythematosus with Lupus Nephritis*                   |
| (27) Major Cancer*   |   |

\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019). For Critical Illnesses that do not fall under Version 2019, the definitions are determined by the insurance company.



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^For Angioplasty and Other Invasive Treatment For Coronary Artery, we will only pay 10% of the basic sum assured. After a claim is paid, the basic sum assured and the premium will be reduced accordingly and no further benefit for Angioplasty and Other Invasive Treatment For Coronary Artery will be payable for subsequent treatments undergone by the life assured under this policy. The maximum benefits we will pay for Angioplasty and Other Invasive Treatment For Coronary Artery must not be more than S\$25,000 under this policy or any other policies or riders on the same life assured.

The most we will pay in benefit for critical illness for all policies and riders we have issued for each life assured is S\$3,000,000.

**You are advised to read the policy contract for the detailed terms and conditions.**

### Child protect

We will pay 25% of the basic sum assured in one lump sum, up to a maximum of S\$50,000 per child per life assured ("Eligible Payout"), if a child is diagnosed with any one of the 53 critical illnesses or 25 juvenile conditions (collectively referred to as the "Covered Condition") listed below.

If the diagnosis of the Covered Condition is made in policy year 1, no payout will be made.

If the diagnosis of the Covered Condition is made in policy year 2, we will pay 50% of the Eligible Payout.

Child refers to either the biological or adopted (in accordance with the laws of Singapore) child of the life assured. The child need not have been born as at the policy issue date.

| Covered Conditions   |  |
|--|--|
| Critical Illnesses   |  |
| (1) Acute Necrohemorrhagic Pancreatitis                            | (28) Major Head Trauma*                              |
| (2) Adrenalectomy for Adrenal Adenoma                              | (29) Major Organ / Bone Marrow Transplantation*      |
| (3) Alzheimer's Disease/ Severe Dementia*                          | (30) Medullary Cystic Disease                        |
| (4) Angioplasty and Other Invasive Treatment For Coronary Artery*^ | (31) Motor Neurone Disease*                          |
| (5) Benign Brain Tumour*   | (32) Multiple Root Avulsions of Brachial Plexus      |
| (6) Blindness (Irreversible Loss of Sight)*                        | (33) Multiple Sclerosis*                             |
| (7) Chronic Auto-Immune Hepatitis                                  | (34) Muscular Dystrophy*                             |
| (8) Chronic Relapsing Pancreatitis                                 | (35) Necrotising Fasciitis                           |
| (9) Coma*  | (36) Open Chest Heart Valve Surgery*                 |
| (10) Coronary Artery By-Pass Surgery*                              | (37) Open Chest Surgery to Aorta*                    |
| (11) Creutzfeld-Jacob Disease                                      | (38) Other Serious Coronary Artery Disease*          |
| (12) Deafness (Irreversible Loss of Hearing)*                      | (39) Paralysis (Irreversible Loss of use of limbs)*  |
| (13) Ebola   | (40) Persistent Vegetative State (Apallic Syndrome)* |
| (14) Elephantiasis   | (41) Poliomyelitis*                                  |
| (15) End Stage Kidney Failure*                                     | (42) Primary Pulmonary Hypertension*                 |
| (16) End Stage Liver Failure*                                      | (43) Progressive Scleroderma*                        |
| (17) End Stage Lung Disease*                                       | (44) Progressive Supranuclear Palsy                  |

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|  |   |
|--|---|
| (18) Fulminant Hepatitis*  | (45) Resection of the whole small intestine (duodenum, jejunum and ileum) |
| (19) Heart Attack of Specified Severity*                           | (46) Severe Bacterial Meningitis*   |
| (20) HIV due to Blood Transfusion and Occupationally Acquired HIV* | (47) Severe Eisenmenger's Syndrome  |
| (21) Idiopathic Parkinson's Disease*                               | (48) Severe Encephalitis*   |
| (22) Infective Endocarditis  | (49) Severe Myasthenia Gravis   |
| (23) Irreversible Aplastic Anaemia*                                | (50) Severe Ulcerative Colitis  |
| (24) Irreversible Loss of Speech*                                  | (51) Stroke with Permanent Neurological Deficit*                          |
| (25) Loss of Independent Existence*                                | (52) Surgery for Idiopathic Scoliosis                                     |
| (26) Major Burns*  | (53) Systemic Lupus Erythematosus with Lupus Nephritis*                   |
| (27) Major Cancer*   |   |
| <b>Juvenile Conditions</b>   |   |
| (1) Acquired Brain Damage  | (14) Pompe Disease  |
| (2) Addison's Disease  | (15) Pyruvate Dehydrogenase Complex Deficiency (PDCD)                     |
| (3) Antley Bixler syndrome   | (16) Rheumatic Fever with Valvular Impairment                             |
| (4) Beta Thalassemia Major   | (17) Sanfillipo syndrome  |
| (5) Bile acid synthesis disorder                                   | (18) Severe Asthma  |
| (6) Brain Surgery  | (19) Severe Epilepsy  |
| (7) Gaucher's Disease  | (20) Severe Haemophilia   |
| (8) Generalised Tetanus  | (21) Still's Disease (including Severe Juvenile Rheumatoid Arthritis)     |
| (9) Glomerulonephritis with Nephrotic Syndrome                     | (22) Trisomy 18 (Edwards Syndrome)  |
| (10) Infantile Spasm (West Syndrome)                               | (23) Tuberculous Meningitis   |
| (11) Insulin Dependent Diabetes Mellitus                           | (24) Type I Spinal Muscular Atrophy                                       |
| (12) Kawasaki Disease  | (25) Wilson's Disease   |
| (13) Osteogenesis Imperfecta                                       |   |

**Conditions for child protect**

- The child must be below 17 years old next birthday at the time of policy issue date.
- The diagnosis of the child's Covered Condition must occur when the child is 18 years old next birthday or less.
- The child must survive for a period of at least 14 days following the diagnosis of any Covered Condition under the child protect or the undergoing of the medical procedure which is regarded as a Covered Condition under the child protect.
- Any payment under child protect will not reduce the basic sum assured and the premiums payable for this policy remain unchanged after each payment.
- We will only pay the benefit under child protect once for each child under this policy, unless the first claim for the child is for Angioplasty and Other Invasive Treatment for Coronary Artery. In such cases, if there is a second claim, which must be for any one of the Covered Condition other than Angioplasty and Other Invasive Treatment for Coronary Artery, we will pay the Eligible Payout minus the amount previously paid for Angioplasty and Other Invasive Treatment for Coronary Artery. Thereafter, no further claim will be payable for the child under

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this policy.

- (f) You do not need to provide the particulars of the child at the time of policy issue date. However, you or the claimant must provide the following documents of the child at the point of a claim:
- (i) the proof of identification of the child;
  - (ii) the proof of relationship of the child with the life assured; and
  - (iii) any other documents, including but not limited to a completed declaration and authorisation form by the life assured for the child's claim.
- (g) The Covered Condition suffered by the child must be diagnosed by a registered medical practitioner in Singapore, Malaysia, Brunei, Hong Kong, Australia, New Zealand, United Kingdom, United States of America or Canada. The diagnosis of the Covered Condition must be supported by clinical, radiological, histological and laboratory evidence acceptable by us.

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^For Angioplasty and Other Invasive Treatment For Coronary Artery, we will only pay 10% of the Eligible Payout. After a claim is paid, no further benefit for Angioplasty and Other Invasive Treatment For Coronary Artery will be payable for subsequent treatments undergone by the child under this policy. The maximum benefits we will pay for Angioplasty and Other Invasive Treatment For Coronary Artery must not be more than S\$25,000 under this policy or any other policies or riders on the same child.

The most we will pay in benefit for all policies and riders we have issued with similar child protect benefit is S\$100,000 for each child.

***You are advised to read the policy contract for the detailed terms and conditions.***

## When will you not receive the benefits of this plan?

There are certain situations when we will not pay the benefits under this policy. These conditions are stated in the policy contract.

- Death benefit

We will not pay the benefit if the life assured commits suicide, while sane or insane, within 1 year from the date we issue the policy or from the date of any reinstatement, whichever is later. The policy will be void.

We will refund all the premiums you have paid to you or your legal personal representative if you are both the life assured and policyholder of the policy, regardless of whether you have transferred the legal right of the policy to someone else.

- Total and permanent disability benefit

We will not pay the benefit for TPD resulting from:

- (a) self-inflicted injury, while sane or insane;
- (b) bodily injury sustained while in or on an aircraft other than:
  - (i) as a fare-paying passenger or a crew member on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
  - (ii) as a member of the armed forces travelling as a passenger in a military transport aircraft; or

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(c) any pre-existing condition.

- Terminal illness benefit

We will not pay the benefit for:

- (a) terminal illness in the presence of HIV infection; or
- (b) any pre-existing condition.

- Critical illness benefit

We will not pay the benefit for:

- (a) any critical illness caused directly or indirectly by any of the following:
  - (i) a pre-existing condition which is the same critical illness that is the subject of a claim under this policy;
  - (ii) a self-inflicted Injury, while sane or insane;
  - (iii) alcohol or drug abuse;
  - (iv) a provoked assault;
  - (v) any congenital anomaly or defect; or
  - (vi) donation of any of the life assured's organs.
- (b) Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-Pass Surgery, Angioplasty and Other Invasive Treatment For Coronary Artery or Other Serious Coronary Artery Disease, if the diagnosis of any such critical illness or undergoing of such medical procedure which is regarded as a critical illness was made within 90 days from any of the following:
  - (i) the policy issue date;
  - (ii) the date of reinstatement of this policy (if applicable).

- Child protect

We will not pay the benefit for:

- (a) any Covered Condition caused directly or indirectly by any of the following:
  - (i) a pre-existing condition which is the same Covered Condition that is the subject of a claim under this policy;
  - (ii) a condition that is:
    - a. diagnosed;
    - b. treated;
    - c. for which a medical practitioner was consulted; or
    - d. for which the existence or onset of signs or symptoms of any illness or disease were present;within 12 months from the policy issue date or the date of reinstatement of this policy (if applicable);
  - (iii) a self-inflicted injury, while sane or insane;
  - (iv) alcohol or drug abuse;
  - (v) a provoked assault;
  - (vi) any congenital anomaly or defect, except for a child not yet born on the policy issue date; or
  - (vii) donation of any of the child's organs.
- (b) Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-Pass Surgery, Angioplasty and Other Invasive Treatment For Coronary Artery or Other Serious Coronary



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Artery Disease, if the diagnosis of any such critical illness or undergoing of such medical procedure which is regarded as a critical illness was made within 90 days from any of the following:

- (i) the policy issue date;
- (ii) the date of reinstatement of this policy (if applicable).

***You are advised to read the policy contract for the detailed terms and conditions.***

#### Will we change your premium rates for this plan?

Please note that premium rates for the policy are not guaranteed. These rates may be adjusted based on future experience.

We may amend the premium rates at any time with at least 45 days' notice before the premium due date at which the amended rates will apply. The amended rates will apply according to the age next birthday of the life assured at the date of commencement of assurance under the policy.

#### Risks of this plan

##### What happens if you surrender the policy early?

If you surrender your policy after the free-look period, you may lose part or all of the premiums paid. This is because the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

Buying a new policy may mean we need to reassess the life assured's health and circumstances and may result in higher premiums and/or benefit exclusions due to the age and health status.

##### What is the worst case scenario if you surrender your policy early?

There will be no protection under the policy if you surrender your policy early.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

##### What happens if you do not pay your premiums on time?

If you do not pay your premiums on time, your policy will lapse (after 30 days grace period). However, reinstatement of the policy is allowed within 6 months from the lapse date and the usual reinstatement conditions apply.





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#### What happens if your policy lapses?

There will be no protection under the policy if your policy lapses.

#### What are the risks that we will refuse your claim?

The claim must meet the terms as shown in the policy contract before we can approve a claim.

We may reject your claim if the life assured has a pre-existing condition and:

- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable); or
- has not declared it in the application form as required for an increase in the sum assured (if applicable).

***You are advised to read the policy contract for the exact definitions, terms and conditions and full list of exclusions.***

#### When will your policy be terminated?

The policy will terminate on the earliest of the following dates:

- (a) when the death benefit, TPD benefit, terminal illness benefit or critical illness benefit (other than Angioplasty and Other Invasive Treatment For Coronary Artery) claim is admitted;
- (b) when we receive your request to terminate this policy in writing;
- (c) the expiry date of this policy; or
- (d) when this policy lapses, is surrendered or is otherwise terminated.

***You are advised to read the policy contract for the detailed terms and conditions.***

#### What is the free-look period?

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If your policy document is sent by post, we will assume it has been delivered and received 7 days after the date of posting.

#### 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 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



Signature: Proposer \_\_\_\_\_ Prepared by \_\_\_\_\_

(Hardcopy submission in Singapore only)



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### 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 shown in the policy contract.

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 contact your financial representative for details on the procedures for withdrawing, surrendering or making claims under your policy. You may also visit Great Eastern's website for information on how to make a claim.

This document may be translated into Chinese. If there is any difference between the English and Chinese versions, the English version will apply.