

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

This Certificate of Insurance issued to a Life Insured is subject to the terms and conditions of the Group Policy.

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 as stated in this Certificate of Insurance and ceases upon expiry of 12 months from the Effective Date.

This Certificate of Insurance covers diagnosis and treatment received in Singapore for Dengue Fever infection subject to the terms and conditions of this Policy.

**CERTIFICATE OF INSURANCE
(GREAT Dengue Cover)**

Policyholder	:	The Great Eastern Life Assurance Company Limited
Group Policy Number	:	RA0000006
Effective Date	:	Registration date of this Certificate of Insurance
Eligible Period	:	12 months from the Effective Date

Schedule of Compensation

Benefits Covered, S\$	
<p>Hospitalisation Benefit</p> <p>A lump sum benefit will be paid out if the Life Insured is diagnosed and Hospitalised in a Singapore Hospital, for minimum 5 consecutive days, solely due to Dengue Fever</p>	<p>S\$1,000 per Life Insured per Eligible Period</p>
<p>Death Benefit</p> <p>A lump sum benefit will be paid if the Life Insured dies during the Eligible Period, solely due to Dengue Fever, within 14 days of such diagnosis</p>	<p>S\$10,000 per Life Insured per Eligible Period</p>

The Hospitalisation of the Life Insured due to Dengue Fever must be considered Medically Necessary by a Registered Medical Practitioner.

Each benefit shall only be payable once for each Life Insured regardless of the number of Dengue Fever infection contracted 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 Dengue Cover : Terms & Conditions

1. General Definitions

In this Certificate of Insurance 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 Certificate of Insurance 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 diagnosis of Dengue Fever or Hospitalisation of the Life Insured due solely to Dengue Fever.
- 1.4. **“Country of Issue”** shall mean the country in which this Policy is issued.
- 1.5. **“Dengue Fever”** shall mean the unequivocal, final and confirmed diagnosis by a Registered Medical Practitioner with either a dengue antigen (NS1 Antigen) test or a dengue serology test. The diagnosis of Dengue Fever must be the first diagnosis in Singapore within the Eligible Period.
- 1.6. **“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.
- 1.7. **“Eligible Customer ”** shall mean an individual who is:-
 - i) between 16 and 65 Age Next Birthday at the date of registration of this Certificate of Insurance (not applicable for Children);
 - 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’s Pass or dependant’s pass; and
 - iii) residing in Singapore.
- 1.8. **“Eligible Period”** shall mean 12 months from the Effective Date of the Certificate of Insurance..
- 1.9. **“Hospital”** shall mean an establishment constituted and registered in Singapore 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.
- 1.10. **“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.
- 1.11. **“Life Insured”** shall mean the Eligible Customer in respect of whom insurance under this Policy has been affected.
- 1.12. **“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.
- 1.13. "**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.
- 1.14. "**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 has admitted to pay claim for Hospitalisation Benefit and Death Benefit under GREAT Dengue Cover, in respect of the Life Insured under his Certificate of Insurance
 - (iv) when the Life Insured is/becomes a Restricted Party;
 - (v) the Company receives the Eligible Customer's request to terminate this coverage under his Certificate of Insurance;
 - (vi) 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.
 - (vii) 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, or when the Life Insured's Student's Pass or dependant's pass 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 Certificate of Insurance 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.

2.3. Cancellation of Policy

This Policy may be terminated by either the Company or the Policyholder by giving thirty (30) days' notice in writing. Termination of this Policy by the Policyholder or by the Company shall be without prejudice to any claim arising prior to such termination. If the Campaign is terminated by the Company or Policyholder, insurance coverage for the Life Insured shall continue in accordance with the terms of the Certificate of Insurance.

2.4. Cancellation of Certificate of Insurance

The Certificate of Insurance may be terminated by either the Company or the Life Insured by giving thirty (30) days' notice in writing. Termination of the Certificate of Insurance by the Life Insured or by the Company shall be without prejudice to any claim arising prior to such termination.

2.5. Geographical Limit

This Policy only covers diagnosis and/or treatment received in Singapore for Dengue Fever infection subject to the terms and conditions of this 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.

Where the Life Insured is covered under more than one (1) Certificate of Insurance at any given time which pays 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 Certificate of Insurance.

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. Operation of Law

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

2.15. 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.

2.16. 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.

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

This Policy is a contract of insurance between the Company and the Policyholder. A person who is not a party to this Policy 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, and declarations by the Lives Insured and all subsequent written notices by the Company to the Policyholder and Life Insureds, where applicable, make up the whole of the contract of insurance. Life Insureds are not parties to this Policy and shall have no rights whatsoever under this Policy..

2.18. Data Use

The Policyholder hereby confirms and represents to the Company and its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives"), that each Life Insured has agreed and consented to the disclosure of his personal data to the Companies and their Representatives, the Companies' authorised service providers and relevant third parties (collectively, "Great Eastern Persons") for their collection, use and/or disclosure of the personal data for purposes reasonably required by the Companies to provide the insurance coverage under this Policy. In respect of the Life Insureds who are subsequently enrolled into this Policy, the Policyholder further undertakes that it shall ensure and procure that each of such Life Insureds has provided such agreement and consent in relation to his/her personal data for such purposes.

These abovementioned purposes are set out in the Company's Privacy Statement, which is accessible from Great Eastern Singapore's website and which the Policyholder hereby confirms that both the Policyholder and the Life Insureds have read and understood.

The consents referred to herein are cumulative and additional to any rights which any of the Great Eastern Persons may have to collect, use, and/or disclose the Life Insureds' personal data, with or without consent, to the extent permitted under applicable law.

2.19. 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 now and from time to time 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 (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. Hospitalisation Benefit

Subject to the terms and conditions of this Policy, the Company will pay a lump sum benefit if the Life Insured is diagnosed with Dengue Fever and Hospitalised in a Singapore Hospital during the Eligible Period for a minimum 5 consecutive days, solely due to Dengue Fever.

4.2. Death Benefit

Subject to the terms and conditions of this Policy, the Company will pay a lump sum benefit if the Life Insured dies during the Eligible Period, solely due to Dengue Fever, within 14 days of diagnosis.

4.3. The Company will only process a claim for the benefit(s) upon receipt of the following documents/information:

- (a) Claim form.
 - The claim form can be downloaded from our corporate website.
- (b) Proof of the date of birth of the Life Insured must be furnished to the Company before any claim will be admitted or payable. If the date of birth and/or age of any Life Insured notified to the Company is incorrect, the Company shall not be liable to pay more than the amount which would be payable under this Policy if the date of birth and/or age had been correctly stated
- (c) All certificates, medical reports, information and evidence required by the Company shall be furnished at the expense of the Life Insured and shall be in such form and of such nature as the Company may prescribe. The Company shall have the right and opportunity to examine the Insured Member as and when as often as it may reasonably be required pending any claim or the payment of any claims made under this Policy
- (d) Proof of residency; a copy of National Registration Identification Card or Birth Certificate or employment pass or Student's Pass or dependant's pass (whichever is applicable);
- (e) A copy of the Certificate of Insurance.

4.4. The Hospitalisation of the Life Insured due to Dengue Fever must be considered Medically Necessary by a Registered Medical Practitioner.

4.5. Hospitalization Benefit shall only be payable once for each Life Insured even if the Life Insured is diagnosed with Dengue Fever and/or Hospitalised multiple times due to Dengue Fever within the Eligible Period.

5. Exclusions:

The Company will not pay for any benefits under this Policy where:

- 5.1. The diagnosis or Hospitalisation due to Dengue Fever occurs before or after the Eligible Period;
- 5.2. the Hospitalisation solely due to Dengue Fever is less than 5 days;
- 5.3. the death occurred due to Dengue Fever after 14 days of such diagnosis.

6. Claims:

6.1 Notice and Proof of Claim

- (a) The Life Insured or his legal representative must notify the Company in writing within 30 days after the happening of any event likely to give rise to a claim under this Policy. However, the claim will not be invalidated if it can be shown that it was not reasonably possible for him to notify the Company within this period.
- (b) Written notice of death of any Life Insured must be given within 30 days after the death of the Life Insured. Satisfactory proof of death must be given to the Company within 90 days after the death of the Life Insured. If an extension is required, written request must be given before the end of the above period and any such extension is subject to the Company's approval in writing.
- (c) Written notice given by or on behalf of the Life Insured to the Company with particulars sufficient to identify the Life Insured, shall be deemed to be notice to the Company. Failure to furnish notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that such notice was given as soon as was reasonably possible.
- (d) All certificates, medical reports, information and evidence required by the Company shall be furnished at the expense of the Life Insured or the Life Insured's legal representative and shall be in such form and of such nature as the Company may prescribe. The Company shall have the right and opportunity to examine the Life Insured as and when and as often as it may reasonably be required pending any claim or the payment of any claims made under this Policy.
- (e) Proof of the date of birth of the Life Insured must be furnished to the Company before any claim will be admitted or payable. If the date of birth and/or age of any Life Insured notified to the Company is incorrect, the Company shall not be liable to pay more than the amount which would be payable under this Policy if the date of birth and/or age had been correctly stated.
- (f) In case of death, the Company has the right to investigate the circumstances of death, to have a post-mortem examination either before or after burial. In the event of an accidental death, a police report and post-mortem report must be submitted to the Company.

6.2 Submission and Documentation

The Life Insured 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 the Customer or his legal representative.

6.3 Compensation

No compensation stated in the schedule of compensation shall be payable until the total amount of compensation shall have been ascertained and agreed.

6.4 Payment of Benefit

- 6.4.1 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.
- 6.4.2 Upon receipt and approval of due proof of claim for Life Insured from the claimant (i.e. the Life Insured or his legal representative), the Company shall make payment of such claim to Life

Insured or his legal representative, and such payment made shall release the Company from all liabilities under this Policy for that Life Insured.

6.5 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 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.