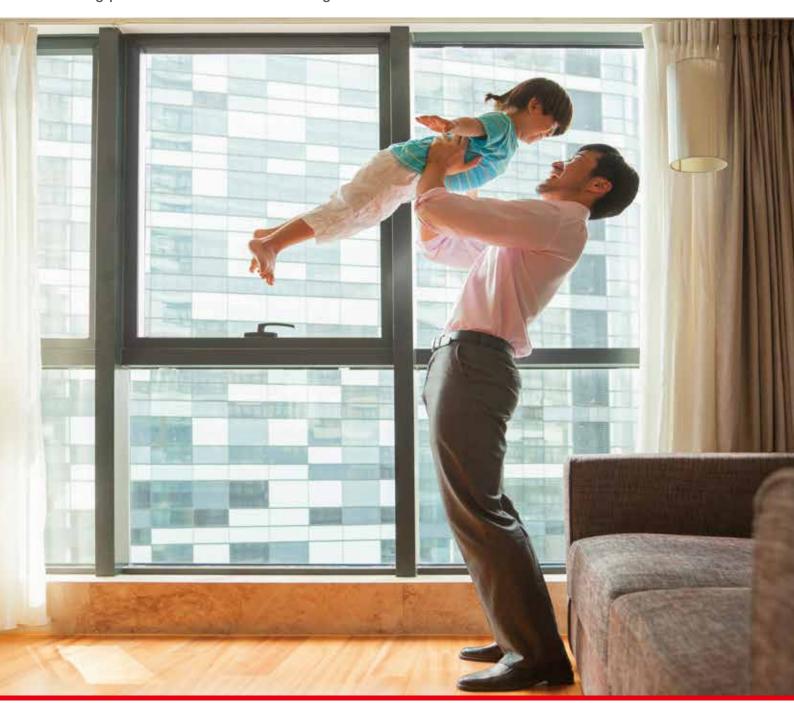
ENHANCED LIFE ACCIDENT PROTECTOR

Ensuring peace of mind for the working individual









Enhanced Life Accident Protector (ELAP) is designed to provide employees and their families with affordable Disability Income and Personal Accident coverage, ensuring peace of mind for the working individual.

Employees are one of the most valuable assets of any organisation. The comprehensive coverage offered by **Enhanced Life Accident Protector** can help them with financial support should they have to deal with high medical expenses or take leave from work for an extended period of time.

We cannot predict when an accident will strike but we can take steps to protect ourselves and our family members against major financial disasters should it happen. **Enhanced Life Accident Protector** provides:

- ✓ Up to \$\$446,676 in Total Disability Income, payable monthly for a maximum period of 15 years with compounding interest of 3% per annum
- ✓ Additional 30% coverage for Accidental Death and 200% for Accidental Death by Air Travel
- ✓ Up to S\$300 daily hospital income, payable up to 730 days per injury
- ✓ Up to S\$5,000 per injury for medical expense reimbursement inclusive of up to S\$300 for TCM and/or Chiropractor services New!
- ✓ Payout upon accident which results in a sudden, unforeseen and involuntary injury, such as a sprained ankle or muscle while exercising

An exclusive and affordable Benefits@Worksite Plan starting from just S\$10.06 a month (GST included)

Enhanced Life Accident Protector is an easy to enrol standalone plan that offers:

- ✓ Guaranteed Issuance Offer with no medical underwriting required New!
- ✓ Choice of all Plan Types for employees of all occupational classes New!
- ✓ Choice of all Plan Types for children age below 17 New!
- ✓ Individual or Group submission New!
- ✓ 10% Family Discount for spouse and children (when 2 family members sign up)
- Choice of 4 Plan Types to cater to individual protection needs and budget
- Option of Portability, allowing Life Assured to enjoy continued coverage when he or she leaves the company and takes over the premium payment

KEY BENEFITS AT A GLANCE

Benefit	Coverage					
Benefit	Plan A	Plan B	Plan C	Plan D		
Monthly Disability Income due to Major Permanent Disablement (Payout is increased by 3% year on year & payable for up to 15 years)	S\$500 per month* Up to S\$111,444	S\$1,000 per month* Up to S\$223,332	S\$1,500 per month* Up to S\$334,740	S\$2,000 per month* Up to S\$446,676		
Major Permanent Disablement	S\$50,000	S\$100,000	S\$150,000	S\$200,000		
Other Permanent Disablement	S\$50,000	S\$100,000	S\$150,000	S\$200,000		
Accidental Death	S\$65,000	S\$130,000	S\$195,000	S\$260,000		
Accidental Death by Air Travel	S\$130,000	S\$260,000	S\$390,000	S\$520,000		
Hospitalisation Allowance (up to 730 days per accident)	S\$50 per day	S\$100 per day	S\$200 per day	S\$300 per day		
Medical Expenses Reimbursement (Including Complementary Medicine Practitioner of up to S\$300 per Accident)	S\$1,000 per accident	S\$3,000 per accident	S\$4,000 per accident	S\$5,000 per accident		

^{*} Refers to amount payable for the first year. This monthly payout increases by 3% year on year as illustrated in the 'Payment Schedule for Monthly Disability Income due to Major Permanent Disablement' below.

Payment Schedule for Monthly Disability Income due to Major Permanent Disablement

V	Monthly Benefit Insured (S\$)						
Year	Plan A	Plan B	Plan C	Plan D			
Year 1	500	1,000	1,500	2,000			
Year 2	515	1,030	1,545	2,060			
Year 3	530	1,061	1,591	2,122			
Year 4	546	1,093	1,639	2,186			
Year 5	562	1,126	1,688	2,252			
Year 6	579	1,160	1,739	2,320			
Year 7	596	1,195	1,791	2,390			
Year 8	614	1,231	1,845	2,462			
Year 9	632	1,268	1,900	2,536			
Year 10	651	1,306	1,957	2,612			
Year 11	671	1,345	2,016	2,690			
Year 12	691	1,385	2,076	2,771			
Year 13	712	1,427	2,138	2,854			
Year 14	733	1,470	2,202	2,940			
Year 15	755	1,514	2,268	3,028			
Total Payment Up To:	S\$111,444	S\$223,332	S\$334,740	S\$446,676			



Note

- Policy premium is waived during the period whereby Monthly Disability Income is payable. The Company will not pay any other benefits under this Policy for any Claim Event(s) suffered by the Life Assured during the period in which he/she continues to suffer from the Major Permanent Disablement.
- Major Permanent Disablement applicable in the above payment schedule includes:
- Total and Permanent Disability
- Loss of use or loss of Both Arms or Both Legs or One Arm and One Leg
- Loss of use or loss of One Arm or One Leg
- Loss of Sight in Both Eyes
- Loss of Sight in One Eye
- Loss of use or loss of One Arm or One Leg and Sight in One Eye
- Permanent Total Loss of Speech and Hearing

PREMIUM RATES

		Premium with GST (S\$)							
Occupational		Month	nly (S\$)			Annua	al (S\$)		
Class	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	
Class 1 & 2	10.06	19.69	28.68	37.88	117.17	229.41	334.16	441.38	
Class 3	13.08	25.61	37.29	49.25	152.37	298.32	434.42	573.84	
Class 4	16.09	31.51	45.89	60.62	187.46	367.12	534.68	706.20	

Note: Premiums are not guaranteed and may be adjusted at policy renewal with at least 30 days' notice to the Policyholder before the renewal date.

Eligibility (Individual and Group)

Singaporeans, Singapore Permanent Residents and Foreigners (Employees of all occupational classes are eligible to purchase all plan types)

Individual Policy

Policy Term

Yearly renewable up to 76 age next birthday

Age at Entry (Life Assured): Minimum: 1 age next birthday, Maximum: 65 age next birthday Age at Entry (Policyholder): Minimum: 17 age next birthday, Maximum: 65 age next birthday

Premium Payment Mode

Annual or Monthly

Payment Method

Cheque / Cashier's Order / GIRO / Credit Card

Group Policy

Policy Term

Yearly renewable up to 76 age next birthday

Age at entry (Insured member): Minimum: 1 age next birthday, Maximum: 65 age next birthday

Premium Payment Mode

Annual only

Payment Method

Cheque / Telegraphic transfer

INSURED ENROLMENT LIST

No.			Parti	culars of Insured			Premium (S\$	inclusive of GST)
140.	Full Name as shown in NRIC/ Passport:	NRIC/ FIN No.:	Gender (M/F):	Relation ¹ :	Residential Address ³		Occupational Class (1,2,3,or 4)	Premiums (In S\$)
l	Tuitvaitte as shown in tvi ilo/ i assport.	TVI IIO/ T IIV TVO	derider (IVI/1).	riciation.	Tieslaetitiai Address		00000001101101101035 (1,2,0,014)	Τεπιαπό (πτοφ)
				Employement Date:				
	Designation:	Nationality:	Date of Birth:					
				Franks mant Catagon 2				
				Employment Category ² :				
	In the event that this policy lapses, is voided, terminated or can purposes of marketing this product or any other similar product.	celled for any reason whatsoever , and providing me such informa	r, I consent to Great Eastern Perso tion via: voice calls, text and	ns collecting, using and disclosing my persona fax messages (regardless of my registration(s)	al data in their records (whether contained in this proposal form or from or with the Do Not Call Registry); and/or postal mail and email.	other sources) for the Signatu	re:	
2	Full Name as shown in NRIC/ Passport:	NRIC/ FIN No.:	Gender (M/F):	Relation ¹ :	Residential Address ³		Occupational Class (1,2,3,or 4)	Premiums (In S\$)
_							,	
				Employement Date:				
	Designation:	Nationality:	Date of Birth:					
				Franks mant Catagon 2				
				Employment Category ² :				
	In the event that this policy lapses, is voided, terminated or cand	celled for any reason whatsoever	r, I consent to Great Eastern Perso	ns collecting, using and disclosing my persona	al data in their records (whether contained in this proposal form or from (other sources) for the		
	purposes of marketing this product or any other similar product	, and providing me such informa	tion via: voice calls, text and	fax messages (regardless of my registration(s)	with the Do Not Call Registry); and/or postal mail and email.	Signatu	re:	
3	Full Name as shown in NRIC/ Passport:	NRIC/ FIN No.:	Gender (M/F):	Relation ¹ :	Residential Address ³		Occupational Class (1,2,3,or 4)	Premiums (In S\$)
				Formular control Data				
				Employement Date:				
	Designation:	Nationality:	Date of Birth:					
				Employment Category ² :				
	In the event that this policy lapses, is voided, terminated or can	celled for any reason whatsoever	r, I consent to Great Eastern Perso	ns collecting, using and disclosing my personal	al data in their records (whether contained in this proposal form or from (with the Do Not Call Registry); and/or postal mail and email.	other sources) for the Signatu	ro	
			tion via. D voice cais, text and	Tax Thessages (regardless of thy registration(s)	with the Do Not Call Hegistry), and/or postal mail and email.	Jigi latu	16.	
¹ Pleas	se indicate EE (Employee), or Spouse or Child 2 As per basis of	f coverage ³ If applicable					Total Premium: S\$	
						(Please make cheque p	ayment to	
	RKETING CONSENT				'The Great Eastern Life Assur		neque no.:	Date:
	want to ensure that you fully enjoy our services ar in touch with you through post, digital platforms			promotions and advice. We will				
Pleas	se indicate below if you consent to us* to also cor	ntact you for the above-r	mentioned purposes via th	ne methods below:				
F	Phone number-based messaging (e.g. SMS/MMS	S, WhatsApp, WeChat)	Voice Calls					
Volus	privacy is of utmost importance to us and you so	n with draw your concon	t via Oraat Faatara'a wah	oito at any timo				
	privacy is of utmost importance to us and you ca							
" We/L	is refers to Great Eastern, our related corporations, respective repr	esentatives and agents. For more	e details, please reter to the Privacy	y and Security Policy on Great Eastern's websi	le.			
DF	ECLARATION					FINANCIAL		
Ide	eclare that the information given above is true and o					REPRESENTATIVE N	NAME:	
Lui	nderstand that the insurance shall not be effective u	until it is accepted and co	onfirmed in writing by The C	Great Eastern Life Assurance Comp	any Limited.	Contact No:		
						Signature:		
						NIDIO No.		
	Signature and Designation of Authorised Office	er	Name & NRIC No		Company Stamp & Date	'	ative No.:	

APPLICATION FORMGroup Enhanced Life Accident Protector



Company Worksite Code: _____

Please fill out, sign and submit this form to The Great Eastern Life Assurance Company Limited:

WARNING: PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT (CAP. 142), YOU ARE TO DISCLOSE IN THIS FORM FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE YOU MAY RECEIVE NOTHING FROM THE POLICY.

Name of Proposer:					Company Registration no.:		
Address:	Address: Postal code:):	. Email:		
Nature of Business:	Contact Person:				Telephone no.:		
Total No. of Employees:		No. o	of Employees I	nsured:			
Period of Insurance:(Comme	ncement Date)	ate)	Fax no.:				
	Accounting ar	nd Corporate s authorised t	o sign for Insul	rance accepta	ance (please state names and NRIC nos.)		
		Basi	s of Covera	age			
Employee Category	Please		n Type (A, B, C		Dependant(s) Cover (Yes/No)		
(Management/Executive/ Clerical etc.)	Plan A	Plan B	Plan C	Plan D	(If 'Yes', Dependant shall follow the main Insured Member)		
		•	ser's Decla				
 We hereby declare that, to the best of our knowledge and belief, the information given here is true and complete, and agree that if a contract of insurance is effected, all information submitted in connection with the application shall form the basis of such contract between the Proposer and Great Eastern Life. We agree that any misrepresentation or concealment of facts which are likely to influence the assessment and acceptance of this application may render the Policy, if issued, null and void and benefits may be lost. We hereby acknowledge and agree that until Great Eastern Life has confirmed in writing its acceptance of our application for insurances hereunder in respect of any of our employees who is subject to underwriting, only our full time employees who are Actively at Work as at the commencement of insurance coverage will be eligible for such insurances. The premiums for such insurances in respect of those Restricted Employees shall be paid (on a prorated basis) upon acceptance. 							
Signature of Authorised Officer Designation: Name: NRIC No.:							

LIST OF AUTHORISED SIGNATORIES FOR INSURANCE APPLICATION & ACCEPTANCE

Important note: This form needs to be completed as part of the customer due diligence in compliance with MAS Notice 314 on Prevention of Money Laundering and Countering the Financing of Terrorism.

Policy Number: __

Policyholder Name: _

2) passport or employment pass is submitted

	J	re (a) Singapore Citizen/PR - Note of the control o	., .		
Full name* as in NRIC/ Passport)	Designation	NRIC/Passport No*	Date of Birth (DDMMYYYY)	Gender	Nationality
Residential Address*			Signature		
Full name* as in NRIC/ Passport)	Designation	NRIC/Passport No*	Date of Birth (DDMMYYYY)	Gender	Nationality
Residential Address*			Signature		
Full name* as in NRIC/ Passport)	Designation	NRIC/Passport No*	Date of Birth (DDMMYYYY)	Gender	Nationality
Residential Address*			Signature		
Connected Parties	(Persons with Ex	ecutive Authority²)			
Full name* as in NRIC/ Passport)	Designation	NRIC/Passport No*	Date of Birth (DDMMYYYY)	Gender	Nationality
Declaration by a Co	ompany Board D	irector/Person with Exe	cutive Authority:		
		ed in this form is accurate and nplete information will be furnis			
ame:			_ Signature:		
esignation:			_		

Great Eastern Holdings Limited (Reg. No. 1999 03008M)
The Great Eastern Life Assurance Company Limited (Reg. No. 1908 00011G) - also known as 'GE'



Proposal for Ind	ividual Enhanced Life Accident Protector	A member of the OCBC Group
Policy No.:	Financial Rep. IAC No.:	Introducer Scheme / Worksite:
Financial Rep. Name:	Box No. / Branch code:	☐ Staff ☐ Bank ☐ Company Introducer / Worksite No:
Rep. No.:		
Western Design		E. III I E-MI-E III II AI
warning: Pursuar	nt to section 25(5) of the insurance act (cap. 142), you are to disclose in this fo	rm fully and faithfully, all the

Warning: Pursuant to section 25(5) of the insurance act (cap. 142), you are to disclose in this form fully and faithfully, all the facts which you know or ought to know, otherwise you may receive nothing from the policy.
Particulars of Proposer
Name (as shown in NRIC) Mr/Mrs/Madam/Ms/Dr
Date of Birth: D D M M Y Y Y Y N NRIC/Passport No:
FIN No: Passport Expiry Date: Passport Expiry Date:
Sex: Male Female Nationality: Occupation:
Residential Address (as indicated in the NRIC):
Postal Code: Country of Address:
Mailing Address: Postal Code:
Country of Address:
If the mailing address differs from residential address, please provide the reason(s):
Contact No:
Email address:
Payment Instructions and Authorisation
PAYMENT MODE Monthly Annually
PAYMENT METHOD
CHEQUE / CASHIER'S ORDER
Please write the name of the applicant and the NRIC / FIN / Passport number on the reverse side of the cheque/cashier's order. The cheque/cashier's order should be crossed and made payable to "The Great Eastern Life Assurance Company Limited"
PAYMENT BY CREDIT CARD
For initial and renewal premiums For initial premium only
Name of Cardholder (as on Card):
Please charge my premium to my card with details as follows: (Please indicate your card no. and details)
Credit Card: Mastercard Visa
Card Expiry Date: M M / Y Y Y Y CCV:
a) I hereby authorise my Issuing Bank to process Great Eastern Life's (the Billing Organisation, B.O.) instructions to debit my card.b) My Issuing Bank is entitled to reject Great Eastern Life's debit instructions if my card does not have sufficient limit and charge me a fee for this.

Cardholder's Signature

Date (DD/MM/YYYY)

I,
By providing the information set out above, I agree and consent to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives and agents, collecting, using, disclosing and sharing amongst themselves my personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for the purposes reasonably required by the Companies to effect the payment authorisation herein. These purposes are set out in Great Eastern's Privacy Statement, which is accessible at https://www.greateasternlife.com/sg/en/privacy-and-security-policy.html and which I confirm I/ have read and understood.
Credit cardholder's relationship with applicant (Select only 1 box)
Spouse Child Parent
Siblings Son-in-law/ Daughter-in-law
Credit cardholder's Contact Number: Declaration by Financial Representative
 ✓ I have verified the relationship between the Proposer/ Policyholder and the Cardholder. ✓ I have witnessed and verified that the Cardholder's signature on this form is the same as the signature on the credit card. ✓ I have verified that the NRIC number of the Cardholder is the same as the NRIC number of the Cardholder written on this form. In the event of any damages, expenses or costs incurred by the Company due to incorrect details given above, I agree to bear any such damages, expenses and costs.

Signature of Financial Representative

For Authorisation of Payment Using 3rd Party Credit Card (If applicable)
Note: Please submit a copy of the cardholder's NRIC/Passport for verification purposes

Cardholder's Signature / Date

Particulars of Life/Lives Assured (Including the Proposer, if applicable)
Name of Proposer Mr/Mrs/Madam/Ms/Miss/Dr
Date of Birth: DDMMYYYY NRIC/Passport No: Plan Type:
FIN No: SIN Expiry Date: A B C D
Passport Expiry Date:
Sex: Male Female Height: cm Weight: kg Nationality:
Occupation Class: Occupation: Description of Occupation:
Name of Spouse Mr/Mrs/Madam/Ms/Miss/Dr
Date of Birth: DDMMYYYY NRIC/Passport No: Plan Type:
FIN No: A B C D Passport Expiry Date:
Sex: Male Female Height: cm Weight: kg Nationality:
Occupation Class: Occupation: Description of Occupation:
Name of Child 1 Mr/Ms/Miss/Master
Data of Birth, Data W. V. V. V. NDIC/Recognit No.
Date of Birth: D D M M Y Y Y Y NRIC/Passport No: Plan Type: FIN No: A B C D
FIN No: A B C D Passport Expiry Date:
Sex: Male Female Height: cm Weight: kg Nationality:
Occupation Class: Occupation: Description of Occupation:
Name of Child 2 Mr/Ms/Miss/Master
Date of Birth: DDMMYYYY NRIC/Passport No: Plan Type:
FIN No: A B C D Passport Expiry Date:
Sex: Male Female Height: cm Weight: kg Nationality:
Occupation Class: Occupation: Description of Occupation:
Name of Child 3 Mr/Ms/Miss/Master
Data of Births Data Way Vay Vay NDIO/Decens May Data Of Births Dat
Date of Birth: D D M M Y Y Y Y NRIC/Passport No: Plan Type: FIN No: A B C D
FIN No: A B C D Passport Expiry Date:
Sex: Male Female Height: cm Weight: kg Nationality:
Occupation Class: Occupation: Description of Occupation:
Occupation - Description of Occupation.

Declaration

- 1. I/ We declare that the information I/ we have given to The Great Eastern Life Assurance Company Limited ("GE") in this proposal form and any documents are true and complete and I am/ we are fully responsible for the truth of the information given in these documents. If I/ we have withheld any information or given false information in this proposal, and GE issues the policy, I/ we agree GE reserves the right to terminate or void the policy. I/ We agree that all information given in this proposal together with any documents I/ we provide in relation to myself/ ourselves and/or the life assured under this policy will form the basis of the contract of insurance and any temporary insurance (if any), I/ we agree that I/ we will be legally bound by the information given once this proposal form is signed.
- 2. If We agree that (i) acceptance of this proposal shall be at GE's sole discretion at all times; and (ii) GE will have no liability until GE has accepted this proposal through its issuance of a letter of acceptance to me/ us and I/ we have paid the first premium in full.
- 3. I/ We authorise and agree to the following:
 - (a) Any medical source, insurance office, reinsurer or organisation can release my/ our and/or the life assured's relevant information to GE and vice versa, regardless of whether GE accepts this proposal;
 - (b) GE or any of its approved medical examiners or laboratories can carry out the necessary medical assessments and tests to assess my/ our and/or the life assured's health in relation to any claims I/ we make under it; and
 - (c) GE can use or reveal as GE reasonably considers appropriate, any information GE has collected or hold (whether provided in this proposal or otherwise) to allow GE, its related companies or independent third parties, within or outside Singapore, to deal with any matters relating to this proposal or policy or any other policies that I/ we currently have with GE.

A copy of this authorisation shall have the same effect as the original.

- 4. I/ We confirm that I am/ we are not an undischarged bankrupt and that no bankruptcy application (including any statutory demands) or order has been made against me/us within the last 12 months.
- 5. I/ We agree that the policy will be issued as a Singapore policy and that the policy will be entered in the register of Singapore policies.
- 6. I/ We agree that my/ our policy will be mailed directly to me/ us according to the mailing address as provided in the proposal form.
- 7. In the event GE becomes aware that I am/ we are or I/ we have become a prohibited person, meaning a person/entity who is subject to any laws, regulations and/or sanctions administered by any governmental or regulatory authorities or any competent authority or law enforcement in any country, I/ we agree that GE may suspend, terminate or void the policy or my/ our insurance coverage under the policy, whichever applicable, with effect from an appropriate date or from inception at the sole discretion of GE, and shall not be required to transact any business with me/ us in connection with the policy, including but not limited to, making or receiving any payments under the policy or proposal submitted or any cover note issued, whichever applicable.

Further, in the event GE becomes aware that any of the Life Assured, trustee, assignee, beneficiary, beneficial owner and/or nominee and/or mortgagee/ financier named in or connected with the policy is or has become a prohibited person, I/ we agree that GE may suspend, terminate, or void the policy or my/ our insurance coverage under the policy, whichever applicable, with effect from an appropriate date or from inception, as determined at the sole discretion of GE, and shall not be required to transact any business in connection with the policy, including but not limited to, making or receiving any payments under the policy or proposal submitted or any cover note issued, whichever applicable.

Under any of the above circumstances, GE shall not be deemed to provide cover and/or be liable to pay any claim or benefits under the policy or proposal submitted or any cover note issued, whichever applicable.

- 8. I/ We declare that I am/ We are aware that the benefits of the policy will only be payable as a result of an accident.
- 9. I/We hereby agree that the benefits of this policy will not be payable if the claim event in the policy arose as a result of any pre-existing condition* or disease.
 - * Pre-existing condition is defined in the policy contract.
- 10. I/ We agree that any interim insurance coverage** given shall only be applicable to the Life Assured ("interim insurance coverage") and only begins when GE receive this proposal ("the Proposal") fully completed and signed by me.

The interim insurance coverage will cease:

- (1) immediately upon the issue of GE's notice accepting conditionally or declining the Proposal; or
- (2) after 72 hours from GE's receipt of the Proposal; or
- (3) upon the Commencement Date of the insurance coverage under the issued policy, whichever is earlier.
- ** For accidental death due to a sudden, unforeseen and involuntary injury, resulted from an event occurring independently of an illness, disease or any other causes. The sum payable is the proposed sum assured for accidental death or \$\$500,000 whichever is lower provided that the liability of GE under this and all other insurances, including accidental death benefit and all other interim insurance coverage shall not exceed \$\$1,000,000.
- 11. I /We have specifically taken note of the following information:
 - (a) Benefits, limitations and risks of the policy;
 - (b) Conditions under which benefits will be payable;
 - (c) Conditions under which the policy will terminate;
 - (d) Exclusions where benefits will not be payable;
 - (e) Free-look provision; and
 - (f) Fees and charges to be borne by me/us, including but not limited to cash payments in the form of commission, costs of benefits and services paid to the distribution channel (where applicable).

12 For credit card payment

I, the Proposer and also the cardholder authorise GE to charge to my credit card account the premium amount due for the proposal. I further agree to the following terms and conditions:

- (i) This credit card authorisation will remain in force until terminated by the Proposer by giving at least one month's notice in writing to GE;
- (ii) The cardholder and/or Proposer accepts full responsibility for all transactions arising from the use of this credit card in payment of premium;
- (iii) GE shall not be held responsible for any claims, losses, damages, costs and expenses arising from the successful processing of the debit or the unsuccessful processing of the debit due to exceeding credit limit, malfunction of system, electricity failure and any other factors beyond the control of GE.
- (iv) GE may at its absolute discretion at any time terminate this credit card debit arrangement without assigning any reason by giving the Proposer one month notice in writing.
- (v) GE reserves the right to amend the terms and conditions set out herein at any time when circumstances warrant without prior written notice to the Proposer.
- (vi) The cardholder and/or Proposer hereby agree to indemnify and keep GE indemnified against any claims, losses, damages, costs and expenses which GE may suffer or incur arising from the cardholder's and/or Proposer's authorisation to debit the credit card account as aforesaid.
- (vii) Premium payments that are due will be considered as paid only upon successful processing of the debit by the Bank.
- (viii) If the cardholder is not the policyholder of the policy, he/ she has no right under the Contracts (Rights of the Third Parties) Act to enforce any of the terms and conditions of the policy. GE shall not be obligated to take any instructions from the cardholder in respect of the payment of any amount due to GE by charging the same to the relevant credit cards of the cardholder which is authorised herein. Any refundable premium will be paid to the policyholder of the relevant policy only. The cardholder shall seek recovery from the aforesaid policyholder only in the case of refund, and it will not contest the refunded premium. In the event of any proven fraud, GE shall have the sole discretion to determine the manner in which the payment shall be terminated and the person to whom the refund of relevant charges shall be made.

13. Policy Application, Service and Administration

By providing the information set out above, I/we agree and consent to Great Eastern, its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, the Companies' authorised service providers and relevant third parties (collectively, "Great Eastern Persons"), collecting, using and/or disclosing my/our personal data for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/ we are applying for (including any policy renewals and policy upgrades, substitutions or replacements) and such other purposes as described in Great Eastern's Privacy Statement (collectively, the "Purposes") which is accessible from Great Eastern Singapore's website and which I/we confirm I/we have read and understood.

Where personal data of any person is disclosed by me/ us, I/ we confirm and represent that I/ we have obtained the consent of the individual concerned, unless such consent is not required under relevant laws:

- (i) to collect such personal data;
- (ii) to 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; for the Purposes.

14. Marketing Consent

We* want to ensure that you fully enjoy our services and products as we update you on relevant news, promotions and advice. We will keep in touch with you through post, digital platforms (including social media), and email.

Please indicate below if you consent to us* to also contact you for the above-mentioned purposes via the methods below:
Phone number-based messaging (e.g. SMS/MMS, WhatsApp, WeChat)
Voice Calls
Your privacy is of utmost importance to us and you can withdraw your consent via Great Eastern's website at any time.
* We/us refers to Great Eastern, our related corporations, respective representatives and agents. For more details, please refer to the Privacy and Security Policy on Great Eastern's website.

Warning:

It is usually detrimental to replace an existing accident and health insurance plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

Signature of Proposer	 Date
Name of Proposer	

For Financial Representative's Completion (If applicable)

DECLARATION BY FINANCIAL REPRESENTATIVE:

- 1 I confirm that all the answers provided to me by the Proposer and Life Assured are declared in the proposal. I have not withheld any other information which may affect GE's decision to accept this proposal.
- 2 If the Proposer is an individual:
 - I have personally seen the Proposer and Life Assured and explained the terms of the policy to the Proposer. I have also sighted the original proof of identity of the Proposer, Life Assured and any Beneficial Owner(s) and certify that the particulars are the same as stated in the proposal.
- 3 If the Proposer is not a trust company and has its place of business in Singapore or any other permissible jurisdiction (country, state or region) as determined by GE ("Permissible Jurisdiction"):
 - (a) I have solicited the Proposer and the Life Assured for the policy in Singapore;
 - (b) I have personally seen the Proposer and Life Assured and explained the terms of the policy to the Proposer; and
 - (c) I have also sighted the original proof of identity of the Proposer and Life Assured and certify that the particulars are the same as stated in the proposal.
- 4 If the Proposer is a trust company and has its place of business in Singapore or any other Permissible Jurisdiction:
 - (a) I have solicited the Settlor and the Life Assured for the policy in Singapore;
 - (b) I have personally seen the Settlor and Life Assured and explained the terms of the policy to the Settlor; and
 - (c) I have also sighted the original proof of identity of the Trustee(s), Settlor, Life Assured and any Beneficial Owner(s) and certify that the particulars are the same as stated in the proposal.

For credit card payment

- i) I have witnessed and verified that the cardholder's signature on this form is the same as the signature on the credit card.
- ii) In the event of any damages, expenses or costs incurred by GE due to incorrect details given, I agree to bear any such damages, expenses and costs.

Signature of Financial Representative	Date

For more information or to apply for an Enhanced Life Accident Protector Plan, simply contact your Designated B@W Consultant or the B@W Team.

Benefits_Worksite@greateasternlife.com

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Important Notes:

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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This brochure 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 contract. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost.

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Information correct as at 11 December 2019.