



GREAT Golden Protector

Protect your golden years with financial assurance

The financial assurance you deserve to safeguard and fortify your golden years

As you age gracefully into your golden years, you may explore hobbies and activities that you never had the time for in your thirties. However, growing older increases the likelihood of accidents, leading to higher susceptibility and potentially longer recovery periods.

Designed for individuals aged 40 and above, **GREAT Golden Protector** offers extensive personal accident coverage of up to S\$405,000* for the best possible medical treatment and care you need after an accident. This plan also provides 24/7 worldwide coverage, including a comprehensive range of post-accident benefits by Traditional Chinese Medical practitioners, chiropractors and Allied Health professionals to support your recovery.

Safeguard your golden years from just S\$0.83[†] a day! Apply online with guaranteed acceptance and no medical check-ups needed.



Why GREAT Golden Protector



Up to 300% payout and up to S\$200 daily hospital cash benefit

Receive 3 times the payout upon Accidental Death or Permanent Disablement caused by an accident on public transportation or a private car[‡]. In the event of hospitalisation, you will get a cash benefit of up to S\$200 per day, which also covers hospital stays due to COVID-19, Dengue Fever or other Infectious Diseases.



Comprehensive post-accident benefits

Get covered up to S\$4,000 per accident for treatments in a hospital or clinic and receive additional post-hospitalisation aftercare benefit of up to S\$1,200 to support your recovery.



Payouts of up to S\$25,000 for fractures, dislocations or burns

In the event of an accident, you can get up to S\$25,000 for claims due to fractures, dislocations or burns to support your recovery.






Get 25% off premiums on 2nd life assured

Enjoy an exclusive family discount of 25% on the premiums when you add your spouse as the 2nd life assured to the policy.

Start a conversation with your Great Eastern Financial Representative today and find out more.

Plans to suit every need

Plan A	Plan B	Plan C
 S\$0.83/day^s	 S\$1.19/day^s	 S\$1.42/day^s
S\$26.05/month^l	S\$37.42/month^l	S\$44.42/month^l
S\$303.57/year^l	S\$436.00/year^l	S\$517.50/year^l

Here's how GREAT Golden Protector safeguards your golden years



Oscar

Oscar signs up for **GREAT Golden Protector (Plan C)**, securing a Sum Assured of S\$90,000 with an annual premium of S\$517.50^l. This provides him the assurance he needs to enjoy his bird-watching expeditions outdoors, in his free time.

Policy year

1

2

While on his way to the bird-watching spot, the public bus that Oscar is on gets into a traffic accident, causing him to be flung off his seat and to lose his index finger (comprising 3 phalanges).

He receives:

1. A reimbursement of up to **S\$4,000** for medical expenses incurred during his hospital stay;
2. Hospital cash of **S\$800** for his 4-day stay in the hospital; and
3. A lump sum payout of **S\$27,000** ($S\$90,000 \times 10\% \times 3$) under Accidental Other Permanent Disablement and Triple Indemnity Benefit.

Total Benefits Payable: Up to S\$31,800

Oscar takes part in a bird-watching tour at a wetland park. During the activity, he suffers a fall, resulting in severe fractures in his lower legs and upper arms.




He receives:

1. A reimbursement of up to **S\$4,000** for medical expenses incurred during his hospital stay;
2. Hospital cash of **S\$800** for his 4-day stay in the hospital; and
3. A lump sum payout of **S\$6,000** ($S\$25,000 \times 24\%$) under Fractures/Dislocations/Burns Benefit.

Total Benefits Payable: Up to S\$10,800

**Total Illustrated Benefits Payable:
Up to S\$42,600**

Table of benefits

	Claim event(s)	Compensation	Amount payable (S\$)		
			 Plan A	 Plan B	 Plan C
A	Accidental Death <i>(includes food poisoning)</i>	Sum Assured	30,000	60,000	90,000
B	Accidental Major Permanent Disablement	Applicable proportion of Sum Assured ¹	Up to		
			45,000	90,000	135,000
C	Accidental Other Permanent Disablement	Applicable proportion of Sum Assured ¹	Up to		
			30,000	60,000	90,000
D	Triple Indemnity <i>(applicable only to claims made under Sections A, B or C, where the Life Assured was on Public Conveyance, Personal Mobility Device or Private Motor Car)</i>		3 times the Amount Payable under Sections A, B or C respectively		
E	Accidental Medical Expenses Reimbursement <i>(includes coverage of Sickness² e.g. Food Poisoning, Dengue Fever, Hand, Foot and Mouth Disease, Zika Virus)</i>	Reimbursement up to Limit Insured	Limit Insured per accident		
			2,000	3,000	4,000
			Sub-limit of an aggregate of 1,000 per Accident is applicable for any claims for (a) Complementary Medicine Practitioner; or (b) Allied Health, whether singly or in combination, which will be counted towards the Limit Insured. Sub-limit of an aggregate of 600 per Sickness ² is applicable.		
F	Fractures / Dislocations / Burns	Applicable proportion of Sum Insured ¹	Up to		
			8,000	12,000	25,000
G	Hospital Cash Cover for Hospitalisation <i>(includes coverage of Sickness² and Infectious Disease)</i>	Daily Benefit Insured per day	100	150	200
H	Mobility Aids Reimbursement	Reimbursement up to Limit Insured	300	400	600
I	Transport Allowance <i>(includes coverage of Sickness² and Infectious Disease)</i>	Cash Benefit per bill	20		
J	Loss Of Activities Of Daily Living³ (ADL)	ADL Sum Insured	20,000	30,000	45,000
K	Post-Hospitalisation Aftercare Benefit⁴	Lump Sum Benefit	800	1,000	1,200

- * Payout is based on the amount payable under Plan C for a total and permanent disability claim, which is then tripled if injuries are suffered from accidents while as a passenger during a public conveyance, as a rider/pedestrian in a personal mobility device or as a passenger/driver in a private car.
- † Daily rate is based on the annual premium of GREAT Golden Protector Plan A, divided by 365 days and rounded off to the nearest cent. Premium rate is inclusive of the prevailing rate of GST. The prevailing rate of GST is subject to change. The premium rates for this policy are not guaranteed and may be adjusted based on future experience.
- ‡ This includes driving your own car as a licensed driver or a personal mobility device (PMD) accident where you are injured as a rider or pedestrian.
- § Daily rates are based on the annual premium of GREAT Golden Protector Plan A, B or C, whichever applicable, divided by 365 days and rounded off to the nearest cent.
- ¶ Premium rates include the prevailing rate of GST. The prevailing rate of GST is subject to change. The premium rates for this policy are not guaranteed and may be adjusted based on future experience.
- ¹ Please refer to product summary for more details.
- ² Sickness refers to Dengue Fever, food poisoning, Hand, Food and Mouth Disease, and Zika Virus.
- ³ Where an Accident results in permanent inability to perform 3 or more Activities of Daily Living without continual physical assistance from another person, for at least a continuous period of 6 months.
- ⁴ For hospitalisation due to an accident for 4 or more consecutive days.

Notes and Disclaimers

All ages specified refer to age next birthday.

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

This policy is only for Singapore Citizens and Permanent Residents (PRs). If you are not a Singapore Citizen or PR, you have to meet certain residency requirements before you can apply for a policy or renew it.

The above 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 benefits at the same cost.

Protected up to specified limits by SDIC.

You may wish to seek advice from a qualified adviser before buying the product. If you choose not to seek advice from a qualified adviser, you should consider whether the product is suitable for you. If you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Information correct as at 1 January 2024.

Reach for Great

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