Product Summary
Prestige Multiple Critical Illness

Please keep this copy for reference.

About your plan	Prestige Multiple Critical Illness is a non-participating single premium term insurance plan which provides financial protection against death and 36 Critical Illnesses up to a maximum of 30 times, until 80 age next birthday. In addition, this plan also provides a benefit for Angioplasty and Other Invasive Treatment for Coronary Artery. This plan also provides a maturity benefit at the end of the policy term.
The provider of your policy	Prestige Multiple Critical Illness 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

Critical Illness Benefit

If the life assured is diagnosed with Critical Illness during the term of the policy, we will pay the basic sum assured. We will pay up to a maximum of 30 times provided the following criteria is fulfilled:

a) each subsequent claim is for a different Critical Illness from what was previously admitted and paid; and

b) the diagnosis date of the subsequent Critical Illness is at least 1 year from the diagnosis date of the Critical Illness that was last admitted and paid.

We only cover the conditions of, or medical procedures undergone for the covered Critical Illnesses that we define in the policy. The full definition of the covered Critical Illnesses and the circumstances in which you can make a claim are given in the policy contract.

Conditions for Critical Illness Benefit

Payment of the Critical Illness Benefit is subject to conditions including but not limited to the following:

a) We will only pay for Terminal Illness and Loss of Independent Existence if it is the first claim under this policy.

b) We will only pay the Critical Illness Benefit once for one of the following 5 heart conditions:
   i) Heart Attack of Specified Severity
   ii) Coronary Artery By-pass Surgery
   iii) Open-Heart Heart Valve Surgery
   iv) Surgery to Aorta
   v) Other Serious Coronary Artery Disease

   Once the Critical Illness Benefit is paid for one of the above 5 heart conditions, we will not pay the Critical Illness Benefit for the other 4 heart conditions.

c) The total amount of benefits we will pay for critical illness is limited to S$3,000,000 under the policy and all policies and riders issued by us on the same life assured.

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

Death Benefit

If the life assured dies while the policy is in force, we will pay the single premium paid. The policy will then end.

Maturity Benefit

If the life assured is still alive at the end of the policy term, we will pay the single premium paid. The policy will then end.

Which critical illnesses are you covered for?

Critical Illnesses*			
1	Alzheimer's Disease/ Severe Dementia	19	Major Head Trauma
2	Benign Brain Tumour	20	Major Organ / Bone Marrow Transplantation
3	Blindness (Irreversible Loss of Sight)	21	Motor Neurone Disease
4	Coma	22	Multiple Sclerosis
5	Coronary Artery By-Pass Surgery	23	Muscular Dystrophy
6	Deafness (Irreversible Loss of Hearing)	24	Open-Heart Heart Valve Surgery
7	End Stage Kidney Failure	25	Other Serious Coronary Artery Disease
8	End Stage Liver Failure	26	Paralysis (Irreversible Loss of use of limbs)
9	End Stage Lung Disease	27	Persistent Vegetative State (Apallic Syndrome)
10	Fulminant Hepatitis	28	Poliomyelitis
11	Heart Attack of Specified Severity	29	Primary Pulmonary Hypertension
12	HIV due to Blood Transfusion and Occupationally Acquired HIV	30	Progressive Scleroderma
13	Idiopathic Parkinson’s Disease	31	Severe Bacterial Meningitis
14	Irreversible Aplastic Anaemia	32	Severe Encephalitis
15	Irreversible Loss of Speech	33	Stroke with Permanent Neurological Deficit
16	Loss of Independent Existence	34	Surgery to Aorta
17	Major Burns	35	Systemic Lupus Erythematosus with Lupus Nephritis
18	Major Cancer	36	Terminal Illness

* The Life Insurance Association Singapore (LIA) has standard definitions for 37 late-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to www.lia.org.sg for the standard definitions (Version 2024).

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

Additional Benefit: Angioplasty and Other Invasive Treatment for Coronary Artery*

If the life assured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery* we will pay 20% of the basic sum assured subject to the following:

a) The total payout for Angioplasty and Other Invasive Treatment for Coronary Artery by us on the same life assured must not be more than $25,000 under the policy and all policies and riders issued by us on the same life assured providing benefits payable for Angioplasty and Other Invasive Treatment for Coronary Artery.

b) Once we have paid benefits for Angioplasty and Other Invasive Treatment for Coronary Artery under any policies or riders on the same life assured amounting to $25,000, we will not pay the benefit under the policy for Angioplasty and Other Invasive Treatment for Coronary Artery and we will not pay any benefit under the policy for any future Angioplasty and Other Invasive Treatment for Coronary Artery undergone by the life assured.

The total amount of benefits payable by us for Angioplasty and Other Invasive Treatment for Coronary Artery is limited to $25,000 (based on absolute dollar value, regardless of currency) under this policy and all policies and riders issued by us on the same life assured. Claims submitted for multiple policies will be paid on a first bought first paid basis.

Any payment made for the Additional Benefit will not reduce the basic sum assured.

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

Surrender value

We will pay the surrender value when you surrender your policy after you have paid the single premium.

What is the effect of early surrender?

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

When will you not receive the benefits of this plan?

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

- **Critical illness Benefit**

  We will not pay the Critical Illness Benefit if your claim arises directly or indirectly from:

  (a) self-inflicted injury, while sane or insane;
  (b) deliberate misuse of alcohol or drugs;
  (c) a provoked assault;
  (d) donation of any of the life assured's organs;
  (e) the same Critical Illness where a claim has been admitted and paid before under this policy;
  (f) a covered Critical Illness where the life assured did not survive for 7 days after its diagnosis or after undergoing a covered medical procedure;
  (g) a Major Cancer, Heart Attack of Specified Severity, Coronary Artery By-Pass Surgery or Other Serious Coronary Artery Disease where the diagnosis is made, or the covered medical procedure takes place within, 90 days from the cover start date† ;
  (h) a covered Critical Illness where the diagnosis date is less than 1 year from the diagnosis date of the Critical Illness that was last admitted and paid under this policy;

(i) Heart Attack of Specified Severity, Coronary Artery By-Pass Surgery, Open-heart Heart Valve Surgery, Surgery to Aorta or Other Serious Coronary Artery Disease where a claim for one of these 5 conditions had been admitted and paid under this policy;

(j) a Terminal Illness or Loss of Independent Existence after a claim under Critical Illness Benefit or Additional Benefit had been admitted and paid under this policy; and

(k) a Pre-existing condition# unless a declaration was made in the application for this policy and such application was specifically accepted by us.

- **Death Benefit**

  We will not pay the Death Benefit if death is due to suicide, while sane or insane, within 12 months from the cover start date† of the policy.

- **Additional Benefit: Angioplasty and Other Invasive Treatment for Coronary Artery**

  We will not pay the Additional Benefit under this policy for Angioplasty and Other Invasive Treatment for Coronary Artery if your claim arises directly or indirectly from:

  (a) self-inflicted injury, while sane or insane;

  (b) deliberate misuse of alcohol or drugs;

  (c) a provoked assault;

  (d) donation of any of the life assured's organs; and

  (e) a Pre-existing condition# unless a declaration was made in the application for this policy and such application was specifically accepted by us.

  We will not pay the Additional Benefit under this policy for Angioplasty and Other Invasive Treatment for Coronary Artery if your claim arises directly or indirectly from:

  (a) if the diagnosis or procedure was within 90 days from the cover start date†;

  (b) where the life assured did not survive for at least 7 days following the diagnosis or treatment;

  (c) if a prior claim has been paid under this policy for Angioplasty and Other Invasive Treatment for Coronary Artery; and

  (d) if we have paid benefits for Angioplasty and Other Invasive Treatment for Coronary Artery under any policies or riders on the same life assured amounting to $25,000.

†Cover start date refers to the date of issuance of the policy.

#Pre-existing condition refers to any condition that existed before the cover start date† of this policy for which:

- the life assured had symptoms of that would cause an ordinarily prudent person to seek diagnosis, care or treatment; or
- medical advice or treatment was recommended by or received from a medical practitioner.

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

Risks of this policy

Will we change your premium rates for this plan?

Change of premium rates is not applicable to this plan as this is a single premium policy.

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 this may result in higher premiums and/or benefit exclusions due to changes in the life assured's the age and health status.
What is the worst-case scenario if you surrender your policy early?	There will be no protection if you surrender your policy early and you will also lose part or all of your premiums. The illustrated amount you will receive is reflected in the surrender value column in the policy illustration.
What happens if your policy lapses?	There will be no protection 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. **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 be terminated at the earliest of the following: (a) when the life assured dies; (b) when we have paid the Critical Illness Benefit for 30 eligible critical illness claims which are admitted under this policy; (c) when the policy has reached the end of its coverage on the date of expiry shown in the Schedule to this policy; or (d) when we receive your written request to surrender this policy. **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 (or 14 days if overseas) 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 or www.sdic.org.sg).

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.