

**GREAT CANCER GUARD
POLICY VERSION 08/20**

In this Policy, "the Company" refers to THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED and "the Policyholder" is the Policyholder named in the schedule attached (the "Schedule"). "LIFE ASSURED" refers to any person named as a Life Assured in the Schedule or in an endorsement on this Policy.

The Schedule defines the scope of the insurance under this Policy and all clauses and conditions must be read in conjunction with this Schedule. The Schedule may be varied by endorsements on this Policy. From time to time, the Company may issue a fresh Schedule which consolidates all variations made since the last Schedule was issued and the immediately preceding Schedule will be void from the issuance of the fresh Schedule. On renewal of this Policy, the Company shall issue a fresh Schedule which shall be effective for the Period of Insurance indicated within.

This Policy is made up of:

- (a) this Policy document;
- (b) the Policy Schedule;
- (c) the proposal form;
- (d) declarations by the Policyholder and/or the Life Assured (if any);
- (e) the Certificate of Provisional Cover (where applicable);
- (f) any endorsements and notices made at the issue of this Policy document or subsequent to the issue of this Policy document; and
- (g) all written statements given by the Policyholder to the Company,

all of which form the basis of this contract of insurance between the Company and the Policyholder.

At any time during the stated Period of Insurance, if the Life Assured suffers any illness which results in any claim event(s) as set out in this Policy, the Company will pay to the Policyholder.

This Policy may only be varied if the Company consents in writing. The Company may from time to time determine the manner in which this Policy is varied by way of an endorsement to the Policy document.

This Policy is signed on the date of issue.



Koh Beng Seng
Chairman



Norman Ip
Director

GREAT CANCER GUARD POLICY VERSION 08/20

SECTION A: MAIN BENEFITS

1. DEFINITIONS AND INTERPRETATIONS

- 1.1 **“Cancer(s)”** refers to any stage of cancer, including but not limited to, Early Cancer, Intermediate Cancer and Major Cancer, as the case may be.

“Company” refers to The Great Eastern Life Assurance Company Limited.

“Early Cancer”, “Intermediate Cancer” and “Major Cancer” refer to any medical conditions and/or medical procedures as set out in Annex 1.

“Early Cancer Benefit”, “Intermediate Cancer Benefit” and “Major Cancer Benefit” refer to the benefits as set out in clause 2.

“Date of Commencement” refers to the Commencement Date stated in the Schedule to this Policy.

“Life Assured” refers to the Life Assured stated in the Schedule to this Policy.

“Medical Practitioner” refers to a surgeon or physician qualified by degree in western medicine, who is legally and duly qualified to practice medicine and surgery and authorised in the geographical area of his practice other than the Policyholder, the Life Assured or a family member of either.

“Period of Insurance” refers to such period of coverage under this Policy stated in the Schedule (both dates inclusive).

“Plan Type” refers to the type of plan shown in the Schedule or otherwise varied by endorsement to this Policy in accordance with the terms of this Policy.

“Policy Anniversary” refers to any anniversary of the Date of Commencement.

“Policy Issue Date” refers to the Date of Issue of Policy stated in the Schedule to this Policy.

“Pre-existing Condition” refers to any condition which existed prior to the Policy Issue Date or the date of any reinstatement (if applicable) of this Policy and for which:

- (a) symptoms of the condition existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment; or
- (b) medical advice or treatment was recommended by or received from a Medical Practitioner; or
- (c) the Life Assured has undergone medical tests or investigations.

“Renewal Date” refers to the date immediately following the last day of any Period of Insurance.

“Stage(s)” refers to the Early, Intermediate and/or Major stages of Cancer, as the case may be.

- 1.2 A reference to one gender shall include reference to the other gender. Words in the singular shall include the plural and *vice versa*.
- 1.3 The headings in this Policy are inserted for convenience only and shall not affect the construction and interpretation of this Policy.
- 1.4 References to clauses are to the corresponding numbered provisions set out in Section A of this Policy and references to paragraphs are to the corresponding numbered provisions set out in Section B of this Policy.

2. CANCER BENEFIT

2.1 Early Cancer Benefit

If the Life Assured is diagnosed for the first time in the Life Assured's lifetime as suffering from an Early Cancer, the Company will pay the following Early Cancer Benefit according to the Plan Type, less any debt under this Policy, in one lump sum and this Policy will terminate.

	Lite	Plan A	Plan B	Plan C	Premier
Early Cancer Benefit	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$300,000

2.2 Intermediate Cancer Benefit

If the Life Assured is diagnosed for the first time in the Life Assured's lifetime as suffering from an Intermediate Cancer, the Company will pay the following Intermediate Cancer Benefit according to the Plan Type, less any debt under this Policy, in one lump sum and this Policy will terminate.

	Lite	Plan A	Plan B	Plan C	Premier
Intermediate Cancer Benefit	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$300,000

2.3 Major Cancer Benefit

If the Life Assured is diagnosed for the first time in the Life Assured's lifetime as suffering from a Major Cancer, the Company will pay the following Major Cancer Benefit according to the Plan Type, less any debt under this Policy, in one lump sum and this Policy will terminate.

	Lite	Plan A	Plan B	Plan C	Premier
Major Cancer Benefit	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$300,000

2.4 If there are two or more claims made under different Stages of the same Cancer at the same time, the Company will only pay the more severe stage of Cancer which is admitted by the Company.

2.5 If the Life Assured is diagnosed with two or more Cancers under any Stages in one single event, the Company will only pay the first claim which is admitted by the Company.

3. EXCLUSIONS

3.1 Exclusions for Cancer Benefit

The Company will not pay any benefits for:

- (a) Any Cancer (Early, Intermediate or Major), if the diagnosis of the Cancer (Early, Intermediate or Major), or undergoing of such medical procedure which is regarded as a Cancer (Early, Intermediate or Major), was made within ninety (90) days from any of the following:
 - (i) the Policy Issue Date;
 - (ii) the date of reinstatement of this Policy (if applicable)
- (b) any Cancer (Early, Intermediate or Major), caused directly or indirectly by any of the following:
 - (i) a Pre-existing Condition which is related to the Cancer (Early, Intermediate or Major), that is the subject of a claim under this Policy;
 - (ii) alcohol or drug abuse;
 - (iii) any congenital anomaly or defect.

SECTION B: GENERAL PROVISIONS

1. VARYING OF THIS CONTRACT OF INSURANCE

- 1.1 This Policy may only be varied if the Company consents in writing. The Policyholder's and the Life Assured's statements made when applying for this Policy will be taken to be representations and not warranties, unless there is fraud. Any subsequent endorsement made by the Company will take effect from the date of the endorsement.
- 1.2 The Company may from time to time determine the manner in which this Policy is varied by way of an endorsement to the Policy document.

1.3 Alteration of Plan Type

- 1.3.1 The Policyholder may apply in writing to the Company to alter the Plan Type after the Date of Commencement of this Policy, subject to the following conditions:
 - (a) Upgrade of Plan Type is only permitted within first year from the date of issue upon receipt of evidence of insurability of the Life Assured acceptable to the Company; and
 - (b) Downgrade of Plan Type may be requested anytime throughout the policy term.
- 1.3.2 The Company has the absolute discretion to reject or approve such an application, and will notify the Policyholder in writing as to whether the application is rejected or approved. Where the application is approved:
 - (a) the premium for this Policy shall be revised to correspond with the revised Plan Type ("Revised Premium"); and
 - (b) the Company will issue an endorsement to this Policy to reflect the new Plan Type, the Revised Premium and the effective date of the change.
- 1.3.3 For the avoidance of doubt, no refund will be made for any premiums paid prior to the effective date of a downgrade of the Plan Type.

2. RESIDENCE, OCCUPATION AND TRAVEL

This Policy is free from restrictions as regards to residence, occupation and travel.

3. FREE LOOK

- 3.1 This Policy may be cancelled by written request to the Company within fourteen (14) days after the Policyholder receives this Policy document in which case premiums paid less any costs incurred by the Company in assessing the risks for this Policy, including but not limited to, any medical fees incurred will be refunded.
- 3.2 If this Policy document is sent by post, it is deemed to have been delivered and received in the ordinary course of the post seven (7) days after the date of posting.

4. INDISPUTABILITY

The Company will not dispute the validity of this Policy during the lifetime of the Life Assured after two (2) years from the date of issue, or any date of any reinstatement of this Policy, whichever is later, unless there is fraud, non-payment of premiums or claims which would have been denied if arising from exclusions. For the avoidance of doubt, this paragraph only applies to life and critical illness policies and riders.

5. PREMIUMS

- 5.1 The Policyholder has to pay all premiums on or before the due dates without any need for the Company to inform him that a premium is due.
- 5.2 If there is a claim made on this Policy, the Company will deduct any future instalments needed to complete the full year's premium from the claim proceeds.
- 5.3 In the event that the Company receives the Policyholder's written request for termination of this Policy, no refund of premiums shall be made by the Company to the Policyholder, except for a termination made under paragraph 3.

5.4 In the event that the Government changes the GST rates, the renewal premium to be paid will be adjusted based on the new GST rate.

6. REVISION OF PREMIUM RATES

6.1 The Company may revise the rates of premium at any time provided that the revised rates apply to all policies of this class of insurance and the Policyholder has been notified of the revision at least forty-five (45) days before the premium due date at which time the revised rates will apply.

6.2 The revised rates will apply according to the age next birthday of the Life Assured at the Date of Commencement.

7. TERMINATION

7.1 This Policy will terminate on the earliest of the following dates:

- (a) when the Cancer Benefit claim is admitted;
- (b) when the Company receives the Policyholder's request to terminate this Policy in writing;
- (c) the premium has not been paid at the end of the grace period as defined in paragraph 10;
- (d) the Policy Anniversary on which the Life Assured's age next birthday is eighty-five (85) years;
- (e) the Life Assured dies; or
- (f) when this Policy lapses or is otherwise terminated.

7.2 If premiums are paid for this Policy after it has been terminated, the fact that the Company has received the premiums does not mean that this Policy continues to be in force. The Company's only obligation is to refund such premiums.

8. RENEWAL

8.1 When No Renewal is allowed

The Company will not renew this Policy if:

- (a) This Policy has been terminated in accordance with any of paragraph 7 above.

For the avoidance of doubt, the Company shall not be required to give the Policyholder notice of termination where termination is in accordance with any of paragraph 7 above.

8.2 Renewal upon Payment of Premium

8.2.1 Subject to paragraph 8.1 above, this Policy will be renewed for a further Period of Insurance from a Renewal Date of this Policy upon payment of the required premium for renewal on or before the Renewal Date.

8.2.2 If the premium for this Policy is payable on a monthly basis (as stated in the Schedule), any reference to the Renewal Date is deemed to be a reference to the due date of the monthly instalment.

8.2.3 The Company will renew this Policy for the same Plan Type subject to the same conditions which applied prior to that Renewal Date (including as set out in all endorsements and variations to this Policy which had been authorised by the Company) and any premium loading imposed will also apply to this Policy unless varied in accordance with the terms of this Policy by the Company, for a further Period of Insurance.

9. CONFIRMATION OF AGE

- 9.1 The Policyholder must prove the date of birth of the Life Assured to the Company before the Company is required to pay any benefit under this Policy.
- 9.2 If the Life Assured's age is understated, the Company will pay the benefits under this Policy that the premium paid would have bought according to the rate at the actual age. If the Life Assured's age is overstated, the Company will refund any excess of premium paid.

10. DAYS OF GRACE

- 10.1 The Policyholder has thirty (30) days ("the grace period") from the due date of the premium to pay the renewal premium.
- 10.2 If the Life Assured is diagnosed with Cancer during the grace period before the premium is paid, this Policy will be as valid and effective as though the premium has been paid. However, the Company will deduct all unpaid premiums needed to complete one full year's premium, from the claim proceeds.
- 10.3 This Policy will lapse and be null and void if there are still unpaid premiums at the end of the grace period and the Company will forfeit any premiums paid.

11. REINSTATEMENT

If this Policy lapses under the Days of Grace paragraph, the Policyholder may reinstate it within six (6) months from the date of lapsing, at the option of the Company, subject to the following conditions:

- (a) the Policyholder gives evidence of insurability satisfactory to the Company and if any medical reports or tests are required by the Company, the Policyholder will have to pay for these medical reports and tests;
- (b) the Policyholder has to inform the Company of any change in the health of the Life Assured or any circumstances that may affect the health of the Life Assured up to the date of reinstatement of this Policy; and
- (c) the Policyholder pays all unpaid premiums and any interest charged by the Company which have accumulated up to the date of reinstatement.

12. NON-ASSIGNMENT OF POLICY

This Policy is not assignable by the Policyholder and the Company will not be bound by any assignment or mortgage of, or charge on this Policy.

13. CLAIMS PROCEDURE

- 13.1 The Policyholder must notify the Company of any claim in writing and produce satisfactory proof of the Cancer on forms furnished by the Company within six (6) months from the date of diagnosis of the Cancer.
- 13.2 The Cancer must be diagnosed by a registered Medical Practitioner and must be supported by clinical, radiological, histological and laboratory evidence acceptable to the Company.
- 13.3 All medical reports and any other evidence required by the Company for any claim must be furnished at the Policyholder's expense.
- 13.4 In the event of any dispute or disagreement regarding the appropriateness or correctness of the diagnosis, the Company shall have the right to call for an examination of the Life Assured and the evidence used in arriving at such opinion. An independent medical specialist in the relevant field concerned shall conduct this examination and the Company shall select this medical specialist.
- 13.5 The Company shall have the right to require the Life Assured to undergo a blood test including a test for the detection of any Human Immunodeficiency Virus as a condition precedent to the admission of a claim for Early, Intermediate or Major Cancers.
- 13.6 The Company will not be liable if there is a failure to comply with any of the above conditions.
- 13.7 The benefits paid out under clause 2 of this Policy shall not be aggregated with any amounts paid by the Company on any other policies and/or riders on the same Life Assured which provide benefits for critical illnesses, and shall not be subject to the aggregate payout limits imposed by the Company for critical illness cover on the same Life Assured.

14. NOTICES AND CORRESPONDENCE

14.1 Any request, notice, instruction or correspondence required under this Policy whether to the Company or the Policyholder has to be in writing and will be delivered personally or sent by courier, or by post, or facsimile transmission or electronic mail addressed to the addressee or by any other means as approved or adopted or accepted by the Company. For the Policyholder, the mailing address is that stated in the proposal or any other address that the Policyholder has informed the Company in writing.

14.2 The Company's notice, request, instruction or correspondence is presumed to be received:

- (a) in the case of a letter, on the 7th day after posting if posted locally, and on the 14th day after posting, if posted overseas;
- (b) in the case of personal delivery or delivery by courier, on the day of delivery;
- (c) in the case of a facsimile transmission or electronic mail, on the business day immediately following the day of despatch; or
- (d) in the case of other means as approved, adopted or accepted by the Company, on the day that the Company decides is reasonable to receive the notice, request, instruction or correspondence.

15. GOVERNING LAW

This Policy will be governed by the laws of Singapore and the Courts of Singapore have exclusive jurisdiction for any disputes arising out of this Policy.

16. EXCLUSION OF THE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT CAP. 53B

A person who is not a party to this Policy shall have no right under the Contracts (Rights of Third Parties) Act Cap. 53B to enforce any of its terms.

Annex 1: Cancer Definitions

Early Cancer: Carcinoma in situ	Intermediate Cancer: Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer
<p>Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histo-pathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result.</p> <p>Early Prostate Cancer Prostate cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification.</p> <p>Early Thyroid Cancer Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter.</p> <p>Early Bladder Cancer Bladder cancer that is histologically described using the TNM Classification as Tis or T1N0M0. Noninvasive papillary urothelial carcinoma of the bladder (stage Ta) is excluded.</p> <p>Early Chronic Lymphocytic Leukemia Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI Stage 0 or lower is excluded.</p> <p>Neuroendocrine tumours All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification)</p> <p>Gastro-Intestinal Stromal tumours</p>	<p>The actual undergoing of a Radical Surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. “Radical Surgery” is defined in this policy as the total and complete removal of one (1) of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (at least partial colectomy with end to end anastomosis) or stomach (at least partial gastrectomy with end to end anastomosis). Apart from the colon and stomach, partial removal of an organ will not be covered.</p> <p>With the exception of prostatectomy, the Radical Surgery must be performed as a result of Carcinoma-in-situ which has been positively established by microscopic examination of fixed tissues and additionally supported by a biopsy of the removed organ.</p> <p>Prostatectomy must be carried out as a result of early prostate cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification.</p> <p>The diagnosis of the Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ.</p>	<p>A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histologically classified as any of the following: <ul style="list-style-type: none"> - Pre-malignant; - Non-invasive; - Carcinoma-in-situ (Tis) or Ta; - Having borderline malignancy; - Having any degree of malignant potential; - Having suspicious malignancy; - Neoplasm of uncertain or unknown behaviour; or - All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia; • Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond; • Malignant melanoma that has not caused invasion beyond the epidermis; • All Prostate cancers histologically described as T1N0M0 (TNM Classification)

Early Cancer: Carcinoma in situ	Intermediate Cancer: Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer
<p>All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual which are treated with surgery or chemotherapy as recommended by an oncologist.</p> <p>Bone Marrow Malignancies</p> <p>All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; The diagnosis of the above minor cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.</p>		<p>or below; or Prostate cancers of another equivalent or lesser classification;</p> <ul style="list-style-type: none"> • All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; • All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below; • All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below; • All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below; • Chronic Lymphocytic Leukaemia less than RAI Stage 3; • All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and • All tumours in the presence of HIV infection.

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