



Additional
**20%
coverage**
for ladies.
T&Cs apply.

Essential Protector Plus

Peace of mind with global protection against accidents

Giving you the confidence to live life to the fullest with worldwide protection

Accidents can happen anytime, anywhere — at home or while you are overseas. When it occurs unexpectedly, not only will you require immediate medical care for the injuries sustained, but it will also impact your living expenses during recovery.

Essential Protector Plus, a personal accident plan, gives you the confidence to live life to the fullest no matter where you are. This plan is tailored to provide a double reimbursement limit¹ for medical expenses while you are overseas. Plus, it provides a daily hospital income upon hospitalisation and offers a lump sum payout for accidental permanent disablement or accidental death.

Sign up online from S\$0.64* a day or enhance your coverage as a rider to your existing or new regular premium plans².



Why Essential Protector Plus



Reimbursement of up to S\$15,000 for medical expenses

Receive up to S\$15,000 on medical expenses per accident, including Traditional Chinese Medicine (TCM) or chiropractic treatments³. This reimbursement¹ is doubled for an accident that happened overseas.



Get daily income upon hospitalisation

Get up to S\$200 a day⁴ if you are hospitalised due to an accident, Dengue Haemorrhagic Fever or food poisoning.



Extra payout of up to S\$8,000 for accidental injuries⁵

In the event of a fracture, dislocation or burn due to an accident, you'll receive an extra payout of up to S\$8,000, in addition to your reimbursed medical expenses.



Additional 20% coverage for ladies

As a female, you'll enjoy an additional 20% increase in sum assured for accidental death and permanent disablement and hospital income benefit.

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

* Daily rate is based on the annual premium of Essential Protector Plus 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.

Plans to suit every need



Plan A

First year

S\$19.93/month[†]
S\$232.17/year[†]

Renewal[‡]

S\$18.93/month[†]
S\$220.56/year[†]



Plan B

S\$29.38/month[†]
S\$342.26/year[†]

S\$27.90/month[†]
S\$325.15/year[†]



Plan C

S\$42.66/month[†]
S\$497.04/year[†]

S\$40.53/month[†]
S\$472.19/year[†]

Here's how Essential Protector Plus provides you with global protection against accidents



Sarah

Sarah chooses to sign up for **Essential Protector Plus (Plan C)** for peace of mind as she often needs to travel overseas for work. While on a business trip to Australia, she accidentally dislocates her ankle, requiring immediate surgery under anaesthesia and a four-day hospital stay.

Sarah receives a payout for her dislocation of ankle, which requires surgery under anaesthesia, of up to **S\$600** ($\text{S\$8,000} \times 7.5\%$). She also receives a doubled Medical Expense Reimbursement¹ of up to **S\$30,000** ($\text{S\$15,000} \times 2$) as the accident occurred overseas.

Sarah purchases a wheelchair and receives a Mobility Aids Reimbursement of up to **S\$2,000**.

As a female, Sarah is entitled to an additional 20% coverage in which she receives a Hospital Income Benefit of **S\$960** ($\text{S\$200} \times 4 \times 120\%$) to supplement her four-day hospital stay.

Total Illustrated Benefits Payable:
Up to S\$33,560

[†] The premium rates for this policy are not guaranteed and may be adjusted based on future experience. Monthly premiums are generated by multiplying annual premiums with factor of 0.08583.

[‡] Renewal premiums are inclusive of 5% discount and the prevailing rate of GST.

Table of benefits

	Claim event(s)	Compensation	Amount payable (S\$)		
			 Plan A	 Plan B	 Plan C
A	Accidental Death⁶	Sum Assured	50,000	100,000	200,000
B	Accidental Major Permanent Disablement⁶	Applicable proportion of Sum Assured ⁷	Up to		
			75,000	150,000	300,000
C	Accidental Other Permanent Disablement⁶	Applicable proportion of Sum Assured ⁷	Up to		
			37,500	75,000	150,000
D	Accidental Medical Expenses Reimbursement <i>(includes Complementary Medicine Practitioner – up to 500 for each & every accident [maximum limit applicable per accident])</i>	Reimbursement up to Limit Insured	5,000	10,000	15,000
			Doubled¹ if the accident occurs overseas		
			10,000	20,000	30,000
E	Fractures / Dislocations / Burns <i>(maximum limit applicable per accident)</i>	Applicable proportion of Sum Insured ⁷	Up to		
			4,000	6,000	8,000
F	Hospital Income Benefit⁶ including hospitalisation due to illness <i>(Dengue Haemorrhagic Fever & food poisoning – up to 180 days per illness/accident)</i>	Daily Benefit Insured per day	100/day	150/day	200/day
G	Mobility Aids Reimbursement	Reimbursement up to Limit Insured	500	1,000	2,000

For high risk activities, the company will reduce all benefits payable by 50%. Please refer to the policy contract and the table of compensation for more details.

¹ The limit for Complementary Medicine Practitioner treatments will not be doubled.

² Plans include endowment, whole life, term or investment-linked policy with Great Eastern.

³ Up to S\$500 per accident for treatments sought in Singapore from a Traditional Chinese Medicine (TCM) practitioner registered with the Ministry of Health in Singapore, or a chiropractor who has a degree in chiropractic and is registered with a recognised chiropractic organisation.

⁴ Payable if Life Assured is hospitalised and confined for at least 12 consecutive hours, and up to 180 days of hospitalisation for each accident or illness. For this benefit, a 30-day waiting period applies if hospitalisation is due to Dengue Haemorrhagic Fever or food poisoning.

⁵ The benefit will be payable if the injury is caused by an accident, and such injury which occurs within 90 days of the date of that accident.

⁶ Additional 20% coverage exclusively for ladies.

⁷ Please refer to product summary for more details.

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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