

GREAT EASTERN LIFE

GOGREAT TERM LIFE

SECTION A: MAIN BENEFITS

1. DEFINITIONS AND INTERPRETATIONS

- 1.1 “**Date of Commencement**” refers to the date of commencement as set out in the Schedule to the Policy.
- “**Date of Expiry**” refers to the date of expiry as set out in the Schedule to the Policy.
- “**Death Benefit**” refers to the benefit as set out in clause 2.1.
- “**Life Assured**” refers to the Life Assured stated in the Schedule to this Policy.
- “**Medical Practitioner**” refers to a surgeon or physician registered under the Medical Registration Act.
- “**Policy Anniversary**” refers to any anniversary of the Date of Commencement.
- “**Policy Year**” refers to a period which starts on the Date of Commencement or any Policy Anniversary, and ends on the day immediately before the following Policy Anniversary.
- “**Premium**” refers to the premium amount the Policyholder pays at each premium due date; this amount shall include premium loading (if any) but exclude premium discount (if any).
- “**Sum Assured**” or “**Basic Sum Assured**” refers to the basic sum assured as set out in the Schedule to the Policy.
- “**Terminal Illness**” refers to an illness that a registered medical practitioner under the Medical Registration Act certifies is expected to result in death within 12 months.
- “**Terminal Illness Benefit**” refers to the benefit as set out in clause 3.1.
- “**Total Permanent Disability**” is as defined in clause 4.2
- “**Total Permanent Disability Benefit**” is as defined in clause 4.1
- 1.2 A reference to one gender shall include reference to the other genders. 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 A reference to any government or statutory authority shall include and refer to the authority or body succeeding such authority from time to time.
- 1.5 A reference to any statute or statutory instrument shall include and refer to any statute or statutory instrument amending, consolidating or replacing them respectively from time to time and for the time being in force.
- 1.6 References to clauses are to the corresponding numbered provisions set out in Section A of the Policy and references to paragraphs are to the corresponding numbered/titled provisions set out in Section B of the Policy.

2. DEATH BENEFIT

- 2.1 If the Life Assured dies while the Policy is in force, the Company will pay the Sum Assured in one lump sum and the Policy will terminate.

3. TERMINAL ILLNESS BENEFIT

- 3.1 If the Life Assured is diagnosed with Terminal Illness while the Policy is in force, the Company will pay the Sum Assured in one lump sum and the Policy will terminate.

4. TOTAL PERMANENT DISABILITY (TPD) BENEFIT

4.1 If the Life Assured suffers from TPD while the Policy is in force, the Company will pay the Sum Assured in one lump sum and the Policy will terminate.

4.2 Definition of Total Permanent Disability

Total Permanent Disability refers to (i) the inability to take part in any employment permanently or (ii) the total permanent loss of physical function of any of the following:

- (i) Both eyes; or;
- (ii) Two limbs; or
- (iii) One eye and one limb.

5. EXCLUSIONS

5.1 Payment of the benefits under this Policy will not be made if any of the following events occur within the first policy year:

- (a) The Life Assured committed self-inflicted injury or suicide;
- (b) The Life Assured committed a criminal offence punishable by death; or
- (c) The claim arose out of the Life Assured's own intentional criminal act.

5.2 Payment of the benefits under this Policy will not be made if:

- (d) The Life Assured suffered from serious illness, Terminal Illness or Total Permanent Disability before the Policy Commencement Date, please refer to Appendix A for the list of serious illnesses;
- (e) The Life Assured provided false or misleading statement or information; or
- (f) The claim arose from any warlike operations or participation in any riot.

5.3 Under a) to d), the policy will be cancelled from the policy commencement date and all the premiums paid will be refunded.

6. CONDITIONS

6.1 The Policyholder or the claimant must notify the Company of any claim in writing and produce satisfactory proof of the death of the Life Assured, Terminal Illness or TPD (as the case may be) on forms required by the Company within six (6) months from the death of the Life Assured or the date of diagnosis of the Terminal Illness or TPD (as the case may be).

6.2 The Terminal Illness or TPD must be diagnosed by a registered Medical Practitioner and must be supported by clinical, radiological, histological and laboratory evidence acceptable to the Company.

6.3 If required by the Company, the Life Assured must undergo medical examination by the Medical Practitioner appointed by the Company in connection with the alleged Terminal Illness or TPD. If the Life Assured refuses to undergo the medical examination by the Medical Practitioner, the Company reserves the right not to pay the Terminal Illness or TPD Benefit.

6.4 All medical reports and any other evidence required by the Company for any claim, must be furnished at the Policyholder or claimant's expense.

6.5 If there is a claim under the Policy, the Company will not refund any part of the premiums which have been paid.

6.6 Each Life Assured may only be insured under one (1) GoGreat Term Life policy.

6.7 The Company will not be liable if there is a failure to comply with any of the above conditions.

7. ALTERATION OF BASIC SUM ASSURED

- 7.1 The Policyholder may apply in writing to the Company to alter the Sum Assured subject to the following conditions:
- (a) increase of the Sum Assured is not allowed;
 - (b) decrease of the Sum Assured may be requested at any time during the premium term, subject to the minimum amount allowed for the sum assured as decided by the Company from time to time; and
- 7.2 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 basic life premium shown in the Schedule to this Policy shall be revised to correspond with the altered Sum Assured ("Revised Premium"); and
 - (b) the Company will issue an endorsement to this Policy to reflect the altered Sum Assured, the Revised Premium and the effective date of the change.

8. TERMINATION

Your policy will cease on the occurrence of any of the following events:

- (a) At the end of the policy year during which you turn 65 years old;
- (b) Upon successful claim of Total Permanent Disability or Terminal Illness benefit;
- (c) Upon death;
- (d) Non-payment of the renewal premium due upon renewal within the stipulated 30 days grace period; or
- (e) when the Company receives the Policyholder's written request for termination of this Policy.

SECTION B: GENERAL PROVISIONS

1. VARYING OF THIS CONTRACT OF INSURANCE

- 1.1 The Policy may only be varied if the Company consents in writing. The Policyholder's statements made when applying for the 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 the Policy is varied by way of an endorsement to the Policy document.

2. RESIDENCE, OCCUPATION AND TRAVEL

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

3. FREE LOOK

- 3.1 The Policy may be cancelled by written request to the Company within fourteen (14) days after the Policyholder receives the Policy document in which case premiums paid less any costs incurred by the Company in assessing the risks for the Policy, including but not limited to, any medical fees incurred, will be refunded.
- 3.2 If the 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 the Policy during the lifetime of the Life Assured after two (2) years from the date of issue, or date of reinstatement of the 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 Premium rates are non-guaranteed and may be adjusted according to future experience.
- 5.2 At each renewal, premium will be based on the prevailing premium rates at the attained age of the Life Assured.
- 5.3 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.
- 5.4 The Policy will continue to be in force as long as the premiums are paid annually in advance.
- 5.5 If there is a claim made on the Policy, the Company will deduct any future instalments needed to complete the full year's premium, from the claim proceeds.
- 5.6 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 three (3) of Section B.

6. CONFIRMATION OF AGE

- 6.1 The Life Assured must prove his date of birth to the Company before the Company is required to pay any benefit under the Policy.
- 6.2 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.

7. DAYS OF GRACE

- 7.1 The Policyholder has thirty (30) days ("the grace period") from the due date of the premium to pay the renewal premium.
- 7.2 If the Life Assured dies during the grace period before the premium is paid, the Policy will be as valid and effective as though the premium had been paid. However, the Company will deduct all unpaid premium instalments needed to complete one full year's premium, from the claim proceeds.
- 7.3 The 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.

8. SUICIDE

If the Life Assured dies by suicide, while sane or insane, within one (1) year from the date of issue of the Policy or from the date of any reinstatement, whichever is later, the Policy will be rendered void and the Company will refund all premiums paid to the legal personal representative of the estate of the Life Assured, regardless of any assignment of the Policy.

9. REINSTATEMENT

If the 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 has to declare to the Company his state of health or any circumstances that may affect his health up to the date of reinstatement of this Policy; and
- (b) the Policyholder pays all unpaid premiums and any interest charged by the Company which have accumulated up to the date of reinstatement.

10. NOTICE OF ASSIGNMENT

A written notice of assignment or charge on the Policy only binds the Company, if it is delivered to the Company at its head office or its branch offices. The Company is not responsible for the validity of any assignment or charge by just acknowledging the notice.

11. NOTICES AND CORRESPONDENCE

- 11.1 Any request, notice, instruction or correspondence required under the 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.
- 11.2 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.

12. GOVERNING LAW

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

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

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

Appendix A – List of Serious Illnesses

S/N	Serious Illness
A	Ischaemic heart disease/coronary heart disease, heart valves disorders or arrhythmia (irregular heartbeats)
B	Cancer
C	Stroke/cerebrovascular disorders, tumour of the brain or arteriovenous Malformation
D	Renal failure or renal dialysis
E	Diabetes with complications
F	Chronic liver disorders, liver cirrhosis, hepatic encephalopathy or liver failure
G	AIDS/HIV infection
H	Dementia/Alzheimer's disease
I	Severe psychiatric or mental illness
J	Motor neuron disease
K	Muscular dystrophy
L	Paralysis (Hemiplegia/Paraplegia/Quadriplegia)
M	Chronic lung disease
N	Rheumatoid arthritis with complications
O	Multiple sclerosis
P	Systemic lupus erythematosus with complications
Q	Parkinson disease with complications
R	Pulmonary hypertension
S	Aplastic anaemia, thalassaemia major or severe blood disorders
T	Any illness, excluding those mentioned from (A) to (S), which is likely to lead to a limb/spinal/eye/mental condition
U	Any other illness, excluding those mentioned from (A) to (T), which is certified by a medical practitioner registered under the Medical Registration Act (Chapter 174 of Singapore) (the " Medical Registration Act ") to be a serious illness

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