

**GREAT EASTERN LIFE  
GREAT SUPREMEHEALTH STANDARD  
POLICY VERSION SP02/19**

In THIS POLICY, "THE COMPANY" is THE GREAT EASTERN LIFE ASSURANCE COMPANY LIMITED and "THE POLICYHOLDER" is the Policyholder named in Schedule A. "LIFE ASSURED" refers to any person named as the Life Assured in Schedule A or in an endorsement on this Policy.

SCHEDULE A defines the scope of the insurance under this Policy and all terms and conditions must be read in conjunction with this Schedule A. Schedule A may be varied by endorsements on this Policy. From time to time, the Company may issue a fresh Schedule A which consolidates all variations made since the last Schedule A was issued. Upon issue, the new Schedule A will take effect from the stated Effective Date and all previous Schedules A will be void from that date.

**THIS**

- (a) Policy;
  - (b) Schedules;
  - (c) Endorsements;
  - (d) the written Proposal and Declarations (which form the basis of this Contract);
  - (e) all subsequent written notices given by the Company to the Policyholder; and
  - (f) all subsequent written statements given by the Policyholder to the Company,
- will make up the whole of the Contract of Insurance between the Company and the Policyholder.

NOW, THIS POLICY confirms that, if at any time during a Period of Insurance, the Life Assured incurs any Expenses as described in this Policy as a result of Injury, illness or disease THEN the Company will reimburse the Hospital (as defined in this Policy), medical clinic or other medical establishment using the Electronic Claims Filing System, the Policyholder, or the Policyholder's legal personal representative(s), the benefits payable under this Policy.

GREAT SUPREMEHEALTH STANDARD Insurance is subject to the terms contained in this Policy and in endorsements, if any, attached to this Policy. No change in or endorsement on this Policy is valid unless approved by a duly authorised personnel of the Company.

DIRECTOR

DIRECTOR

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<p>The table of contents, headings and sub-headings in this Policy are inserted merely for convenience of reference and will be ignored in the interpretation of the terms and conditions contained in this Policy.</p>
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**GREAT EASTERN LIFE  
GREAT SUPREMEHEALTH STANDARD  
SCHEDULE B: BILL LIMITS (inclusive of MediShield Life Limits)**

<b>LIMITS ON EXPENSES (All Amounts in S\$)</b>	
<b>Plan Type</b>	<b>GREAT SupremeHealth STANDARD</b>
<b>Hospital/ Ward Class Entitlement up to Bill Limit Reimbursement</b>	<b>Restructured Hospitals, Class B1 Wards</b>
<b>EXPENSE ITEM</b>	<b>BILL LIMIT</b>
<b>1. INPATIENT BENEFITS</b>	
Daily Room & Board & Related Medical Services <sup>[1]</sup>	\$1,700 per day
Intensive Care Unit & Related Medical Services <sup>[1]</sup>	\$2,900 per day
Confinement in Community Hospital	\$650 per day
Psychiatric Treatment <sup>[2]</sup>	\$500 per day
<u>Surgery (as listed in the relevant Surgery Limits Table)</u>	
Table 1	\$590 per surgery
Table 2	\$1,670 per surgery
Table 3	\$3,290 per surgery
Table 4	\$4,990 per surgery
Table 5	\$8,760 per surgery
Table 6	\$11,670 per surgery
Table 7	\$16,720 per surgery
Surgical Implants / Approved Medical Consumables	\$9,800 per admission
Radiosurgery	\$9,600 per procedure
<b>2. OUTPATIENT BENEFITS</b>	
Kidney Dialysis Treatment	\$2,750 per month
<u>Cancer Treatment</u>	
Chemotherapy	\$5,200 per month
External or Superficial Radiotherapy	\$550 per treatment session
Brachytherapy with or without External Radiotherapy	\$1,100 per treatment session
Stereotactic Radiotherapy	\$1,800 per treatment session
Immunosuppressant Drugs Prescribed for Treatment of Organ Transplants	\$1,200 per month
Erythropoietin and Other Drugs for Chronic Kidney Failure	\$450 per month

<sup>[1]</sup> Related Medical Services include related Miscellaneous Hospital Services, Daily In-Hospital Medical Doctor's Visit and Examinations and Laboratory Tests.

<sup>[2]</sup> Claimable up to 35 days per Period of Insurance.

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**SCHEDULE B: BILL LIMITS (inclusive of MediShield Life Limits)**

Plan Type	GREAT SupremeHealth STANDARD
<b>PRO-RATION FACTOR<sup>[3]</sup></b>	
Inpatient charges in Private Hospitals / private Community Hospitals	50%
Inpatient charges in Restructured Hospitals – Class A ward / Government-funded Community Hospitals – Class A ward	80%
Short-stay Ward charges in Private Hospitals	50%
Outpatient charges in Private Hospitals / private medical clinics <sup>[4]</sup>	65%
Day surgery charges in Private Hospitals / private medical clinics <sup>[4]</sup>	65%
<b>DEDUCTIBLE<sup>[5]</sup></b>	
Per Period of Insurance (Up to and including age 80 years next birthday on Renewal Date)	<p><u>Private Hospitals / private Community Hospitals (for inpatient treatment)</u> All ward types: \$2,500</p> <p><u>Restructured Hospitals / government-funded Community Hospitals (for inpatient treatment)</u> Class A - \$2,500 Class B1 - \$2,500 Class B2+/B2 - \$2,000 Class C - \$1,500</p> <p><u>Short-stay Ward and day surgery</u> subsidised: \$1,500 non-subsidised: \$2,000</p>
Per Period of Insurance (following age 80 years next birthday on the Renewal Date)	<p><u>Private Hospitals / private Community Hospitals (for Inpatient treatment)</u> All ward types: \$3,000</p> <p><u>Restructured Hospitals / government-funded Community Hospitals (for inpatient treatment)</u> Class A - \$3,000 Class B1 - \$3,000 Class B2+/B2 - \$3,000 Class C - \$2,000</p> <p><u>Short-stay Ward and day surgery</u> subsidised: \$3,000 non-subsidised: \$3,000</p>
<b>CO-INSURANCE</b>	
Co-insurance	10%
<b>LIMITS ON BENEFITS PAYABLE</b>	
Annual Benefit Limit	\$150,000
Lifetime Benefit Limit	Unlimited
Maximum Coverage Age	Lifetime

<sup>[3]</sup> In addition, pro-ration also applies to Singapore permanent residents and Foreigners for charges incurred in a Class B1 ward of a Restructured Hospital or government-funded Community Hospital. Refer to Clause 3.3.2 on details of the applicable Pro-ration Factor.

<sup>[4]</sup> Refers to private sector outpatient clinics.

<sup>[5]</sup> Does not apply to Expenses incurred by the Life Assured on an outpatient basis: for Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Other Drugs for Chronic Kidney Failure and Immunosuppressant Drugs Prescribed for Treatment of Organ Transplants.

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**1 POLICY DEFINITIONS**

The following terms are defined as stated below and apply wherever they appear in this Policy:

**1.1 Special Definitions**

**1.1.1 Accident**

An event that results in a sudden, unforeseen and involuntary Injury, and that event occurs independently of an illness, disease or any other causes.

**1.1.2 Act**

The Act refers to the MediShield Life Scheme Act 2015.

**1.1.3 Aggregate Eligible Expenses**

The Aggregate Eligible Expenses for the Life Assured is the sum of all Eligible Expenses incurred by the Life Assured during the Period of Insurance. On the Commencement Date of Insurance and on each subsequent Renewal Date of this Policy, the Aggregate Eligible Expenses for the Period of Insurance which follows that date is nil.

**1.1.4 Annual Benefit Limit**

Annual Benefit Limit refers to the benefit limit as set out in Schedule B, during the Period of Insurance.

**1.1.5 Bill Limits**

Bill Limits refer to the bill limits as set out in Schedule B.

**1.1.6 Co-insurance**

The proportion of the Expenses that needs to be borne by the Policyholder after the deduction of Deductible (where applicable) as set out in Schedule B.

**1.1.7 Commencement Date of Insurance**

The Commencement Date of Insurance refers to the Commencement Date as set out in Schedule A which denotes the date when this Policy commences.

**1.1.8 Community Hospital**

Any "approved community hospital" defined in Regulation 2 of the Regulations.

**1.1.9 Country of Issue**

The country in which this Policy is issued as set out in Schedule A.

**1.1.10 Date of Reinstatement**

The date when the Application for Reinstatement (as described in Clause 7.1.1) is approved by the Company or when the full reinstatement premium is received by the Company, whichever is later.

**1.1.11 Day Surgery Centre**

Any "approved day surgery centre" as defined in Regulation 2 Central Provident Fund (Medisave Account Withdrawals) Regulations. Day Surgery Centre does not include dental day surgery centre.

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1.1.12 Deductible

The amount which must be borne by the Policyholder before any benefit becomes payable under this Policy as set out in Schedule B. Expenses incurred for Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Other Drugs for Chronic Kidney Failure and Immunosuppressant Drugs Prescribed for Treatment of Organ Transplants provided to the Life Assured on an outpatient basis will not be subject to Deductible.

1.1.13 Effective Date of Cancellation

The date of cancellation as advised by the Policyholder in his notice of cancellation or date of receipt of the notice of cancellation by the Company, whichever is later.

1.1.14 Electronic Claims Filing System

The electronic claims filing system set up by the Ministry of Health, Singapore.

1.1.15 Eligible Expenses

Eligible Expenses are Expenses which have been subject to the following;

- (a) Pro-Ration Factor;
- (b) the deduction of Deductible and Co-insurance; and
- (c) Bill Limits of this Policy,

unless otherwise stated in this Policy.

For the purposes of determining which Period of Insurance an Eligible Expense was incurred, the date when the Life Assured was admitted to a Hospital, has undergone a Surgery or sought treatment listed under Outpatient Benefits as set out in Schedule B for the same Injury or sickness that the Eligible Expense was incurred for shall be used as the date of reference, regardless of when the Eligible Expense was actually incurred.

1.1.16 Expenses

Expenses refer to the Reasonable and Customary Charges (inclusive of Goods & Services Tax in Singapore but does not include any other governmental taxes payable in any jurisdiction) incurred by the Life Assured in respect of the treatments, medical services and/or supplies (which must be Medically Necessary) listed under Clause 1.2 below.

1.1.17 Foreigner

A person who is neither a citizen nor a permanent resident of Singapore.

1.1.18 Free-look Period

Free-look Period refers to the period within twenty one (21) days after the date on which the Policyholder receives the Policy which first informs him of the Commencement Date of Insurance. The Policy shall be deemed to have been received by the Policyholder on the seventh (7th) day after the date of posting.

1.1.19 Goods & Services Tax

Goods & Services Tax refers to the goods and services tax as defined in Goods and Services Tax Act (Chapter 117A).

1.1.20 Government

The government of the Republic of Singapore.

1.1.21 Hospital

An establishment which is:

- (a) a Restructured Hospital;

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- (b) a Private Hospital; or
- (c) a Day Surgery Centre.

For the avoidance of doubt, the term “Hospital” does not refer to a clinic, an alcoholic or drug rehabilitation centre, a nursing, rest or convalescent home, a spa or a hydroclinic, a Community Hospital or similar establishment.

1.1.22 Hospitalisation

Confinement of the Life Assured in a Hospital:

- (a) for 12 consecutive hours or longer;
- (b) for which a room and board charge is made in connection with such confinement; or
- (c) which is required because of a Surgery.

1.1.23 Injury

Damage of bodily tissues that is not sustained as a result of an illness or disease.

1.1.24 Last Policy Effective Date

The later date of:

- (a) the Commencement Date of Insurance; or
- (b) the last Date of Reinstatement of the Policy.

1.1.25 Medical Doctor

Any person qualified by degree in Western medicine and legally licensed and authorised to practise medicine and surgery in the geographical area of his practice, other than the Policyholder, the Life Assured or a family member of either.

1.1.26 Medically Necessary

Medically Necessary refers to treatments, medical services and/or supplies which are:

- (a) pursuant to an order of a Medical Doctor;
- (b) consistent with the diagnosis and customary medical treatment for a covered illness, disease or Injury, in accordance with generally accepted medical practice in Singapore;
- (c) in accordance with the standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
- (d) not purely for the convenience of the Life Assured or the Medical Doctor, and unable to be reasonably rendered in an outpatient setting if admitted as an inpatient;
- (e) not of an investigational or research nature (including but not limited to experimental, pioneering medical or surgical techniques and medical devices) not approved by the Institutional Review Board and the Centre of Medical Device Regulation or other relevant authority and medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore or other relevant authority; and
- (f) not preventive, screening or for health enhancement (including but not limited to dietary replacement or supplement) in purpose.

1.1.27 Medisave Account

Medisave Account refers to the Central Provident Fund Medisave account.

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1.1.28 MediShield Life

MediShield Life refers to the plan operated by the Central Provident Fund (“CPF”) Board, which is governed by the Act and the Regulations.

1.1.29 Period of Insurance

The Period of Insurance refers to the period of insurance as set out in Schedule A.

1.1.30 Pre-existing Condition

- (a) Any illness, disease, disability, defect or impairment from which the Life Assured was suffering prior to the Commencement Date of Insurance; or
- (b) Any illness, disease, disability, defect or impairment of which signs or symptoms had existed in the twelve (12) months immediately preceding the Commencement Date of Insurance, for which:
  - (i) the Life Assured had sought or received medical advice or treatment, prescription of drugs, counselling, investigation or diagnostic tests, surgery, hospitalisation; or
  - (ii) an ordinarily prudent person would have sought medical advice or treatment, prescription of drugs, counselling, investigation or diagnostic tests, surgery, hospitalisation.

1.1.31 Private Hospital

Any Singapore private hospital approved by the Ministry of Health for the purposes of the Act and Regulations that is not a Restructured Hospital.

1.1.32 Pro-ration Factor

Pro-ration Factor refers to the pro-ration factor as described in Clause 3.3 below.

1.1.33 Reasonable and Customary Charges

Any fee or expense which is charged for any treatments, medical services or supplies which in the Company’s opinion does not: -

- (a) exceed the usual level of charges for similar treatments, medical services or supplies provided in Singapore; and
- (b) include fees and charges that would not have been incurred had no insurance existed.

1.1.34 Regulations

The Regulations refer to the MediShield Life Scheme Regulations 2015 and/or any other revised future edition of the Regulations.

1.1.35 Renewal Date

The date immediately following the last day of any Period of Insurance.

1.1.36 Restructured Hospital

Any “approved restructured hospital” as defined in Regulation 2 of the Regulations.

1.1.37 Specialist Doctor

A Medical Doctor who is accredited by the Specialist Accreditation Board and registered with the Registry of Specialists, maintained by the Singapore Medical Council to practise in a specific field of medicine in the geographical area of his practice.

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1.1.38 Surgery Limits Table

The prevailing surgical operation fee tables 1 to 7 in the "Table of Surgical Procedures" published by the Ministry of Health.

1.1.39 Plan Type

Plan Type refers to the plan type for the Life Assured, as set out in Schedule A.

**1.2 Expense Items**

The following is a list of treatments, medical services and supplies referred to in Clause 1.1.16 (Expenses) above:

1.2.1 Daily Room & Board & Related Medical Services

The Daily Room & Board & Related Medical Services refer to Expenses incurred under Daily Room & Board and/or Short-stay Ward and related Miscellaneous Hospital Services, Daily In-Hospital Medical Doctor's Visit and Examinations and Laboratory Tests.

1.2.2 Intensive Care Unit & Related Medical Services

The Intensive Care Unit & Related Medical Services refer to the Expenses incurred under Intensive Care Unit (ICU) and related Miscellaneous Hospital Services, Daily In-Hospital Medical Doctor's Visit and Examinations and Laboratory Tests.

1.2.3 Daily Room & Board

Accommodation in a Hospital including meals and general nursing during confinement as a bed-paying patient. This includes Expenses incurred arising from the high dependency ward. For deluxe rooms, luxury suites or other special rooms that are available in the Hospital, Expenses incurred will be reimbursed only up to the room and board rates for a standard room in the Hospital.

1.2.4 Intensive Care Unit (ICU)

Confinement in the intensive care unit of a Hospital.

1.2.5 Short-stay Ward

Confinement in the short-stay ward in an accident and emergency department of a Restructured Hospital for patients who need a short period of inpatient monitoring and treatment.

1.2.6 Miscellaneous Hospital Services

Drugs and medicines, dressings, splints and plaster casts, intravenous infusions and blood transfusions, anaesthetics (other than that required for Surgery) and oxygen and their administration supplied to the Life Assured during Hospitalisation.

1.2.7 Daily In-Hospital Medical Doctor's Visit

Consultation by a Medical Doctor who attends to and treats the Life Assured during Hospitalisation.

1.2.8 Examinations and Laboratory Tests

Expenses incurred by the Life Assured arising from examinations using instruments and laboratory tests ordered by a Specialist Doctor and performed during the period of Hospitalisation.

1.2.9 Confinement in Community Hospital

Confinement in the Community Hospital including expenses for accommodation, meals and general nursing during the Life Assured's confinement as a bed-paying patient in the Community Hospital. The confinement in Community Hospital must arise from:

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- (a) the Life Assured having undergone Hospitalisation in a Hospital (“that Hospital”) after the Last Policy Effective Date;
- (b) is discharged from that Hospital; and
- (c) a Medical Doctor in that Hospital has recommended in writing that the Life Assured is to be confined as an inpatient in a Community Hospital for further medical treatment arising from the same Injury, illness or disease that resulted in the Life Assured’s Hospitalisation in that Hospital.

1.2.10 Psychiatric Treatment

Psychiatric treatment provided to the Life Assured by a Medical Doctor during Hospitalisation. Psychiatric treatment expenses are claimable up to 35 days per Period of Insurance.

1.2.11 Surgery

Surgery refers to surgical operations listed in Surgical Limits Table performed in a Hospital (regardless of whether the Life Assured is hospitalised or not). The surgery must be performed by a Medical Doctor and involve local or general anaesthesia. The surgical Expenses include fees and charges for anaesthetics and oxygen and their administration and use of operating theatre and facilities. Surgery includes Accidental Dental Treatment.

1.2.12 Surgical Implants / Approved Medical Consumables

Surgical Implants refers to an implant inserted into the body of the Life Assured during Surgery and remains in the body of the Life Assured on completion of the Surgery.

Approved Medical Consumables includes any of the following:

- (a) intravascular electrodes used for electrophysiological procedures;
- (b) Percutaneous Transluminal Coronary Angioplasty (PTCA); or
- (c) inter-aortic balloons (or balloon catheters).

1.2.13 Radiosurgery

Gamma knife treatment or novalis radiosurgery performed by a Medical Doctor during the Hospitalisation of the Life Assured.

1.2.14 Kidney Dialysis Treatment

Outpatient or inpatient kidney dialysis treatment provided by an approved Medisave / MediShield Life accredited dialysis centre. Expenses incurred by the Life Assured for consultations, treatments and/or Examination and Laboratory Tests (which are directly related to a medical condition for which kidney dialysis treatment is required) ordered by a Specialist Doctor within 30 days before such treatment will be covered. Such consultation must take place in a Hospital or in a medical clinic where the Specialist Doctor customarily provides such consultation.

For avoidance of doubt, consultations, treatments and laboratory and examination tests after each treatment are not covered.

1.2.15 Cancer Treatment

Outpatient or inpatient chemotherapy, radiotherapy, immunotherapy and/or stereotactic radiotherapy treatment provided by an approved Medisave / MediShield Life accredited oncology clinic. Expenses incurred by the Life Assured for consultations, treatments and/or Examination and Laboratory Tests (which are directly related to a medical condition for which chemotherapy, radiotherapy, immunotherapy and/or stereotactic radiotherapy treatment is required) ordered by a Specialist within 30 days before such treatment will be covered. Such consultation must take place in a Hospital or in a medical clinic where the Specialist Doctor customarily provides such consultation.

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For avoidance of doubt, consultations, treatments and laboratory and examination tests after each treatment are not covered.

1.2.16 Immunosuppressant drugs prescribed for treatment of Organ Transplants

Immunosuppressant drugs approved by the Health Sciences Authority of Singapore.

1.2.17 Erythropoietin and Other Drugs for Chronic Kidney Failure

Erythropoietin and other drugs prescribed by a Specialist Doctor for treatment of chronic kidney failure. Other drugs prescribed for such treatment must be approved by the Health Sciences Authority of Singapore.

1.2.18 Accidental Dental Treatment

Dental surgeries performed by a duly qualified dental surgeon to restore or replace sound natural teeth lost or damaged caused by an Accident. The surgery must be performed during the Hospitalisation of the Life Assured.

1.2.19 Breast Reconstruction after Mastectomy

Reconstructive surgery of the breast on which a mastectomy has been performed as a treatment of breast cancer. The breast reconstruction surgery must be performed by a Medical Doctor within 365 days from the date of the first mastectomy. The breast cancer must be first diagnosed after the Last Policy Effective Date. Any surgery or reconstruction of the other breast to produce a symmetrical appearance will not be covered.

**2 LIFE ASSURED JOINTLY INSURED UNDER MEDISHIELD LIFE**

- 2.1 Provided that the Life Assured meets the eligibility conditions as specified in the Act and the Regulations, the Life Assured will be jointly insured under MediShield Life as well as the additional private insurance coverage under this Policy.
- 2.2 MediShield Life is operated by the CPF Board which is governed by the Act and the Regulations. The benefits payable will comprise the MediShield Life benefits as well as the additional benefits under this Policy.

**3 BENEFITS**

**3.1 General**

Subject to the terms and conditions of this Policy,

- 3.1.1 The Company will pay the benefits of this Policy by way of reimbursement. If the Life Assured is also jointly insured under MediShield Life and the benefits payable under MediShield Life are higher than the benefits payable under this Policy, the Company will pay the benefits under MediShield Life.
- 3.1.2 Any claim for Expenses incurred after the Commencement Date of Insurance shall only be paid after the Company receives the full payment of the premium for the Period of Insurance during which the Expenses are incurred.
- 3.1.3 The Company will make payment of the Eligible Expenses to the Hospital, medical clinic or other medical establishment using the Electronic Claims Filing System with which it has a payment arrangement. Otherwise, the Company will make payment directly to the Policyholder or the Policyholder's legal personal representative(s).

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**3.2 Benefit Computation**

3.2.1 Eligible Expenses shall be computed in the following sequence:

- (a) apply Pro-ration Factor (where applicable);
- (b) subject the balance amount to the Bill Limits (where applicable);
- (c) deduct the Deductible (where applicable); then
- (d) reduce proportionately by Co-insurance;

The Aggregate Eligible Expenses will then be subject to the Annual Benefit Limit.

**3.3 Pro-ration Factor**

3.3.1 If the Life Assured incurs Expenses while receiving treatment in:

- (a) a Private Hospital for inpatient treatment, outpatient treatment, Short-stay Ward and/or day surgery;
- (b) a private Community Hospital for inpatient treatment;
- (c) a Class A ward of a Restructured Hospital and/or government-funded Community Hospital for inpatient treatment;
- (d) a private medical clinics for outpatient treatment and/or day surgery;
- (e) any other Class or type of ward of a Restructured Hospital and/or government-funded Community Hospital for which such Restructured Hospital and/or government-funded Community Hospital does not receive any subsidy from the Government for the provision of inpatient treatments, including medical services and/or supplies, to the Life Assured while confined in that Class or type of ward and which the Company may at its discretion include under this Clause 3.3.1 from time to time; or
- (f) any Class or type of ward of a Restructured Hospital and/or government-funded Community Hospital for which such Restructured Hospital and/or government-funded Community Hospital receives a lower subsidy from the Government for the provision of inpatient treatments, including medical services and/or supplies, to the Life Assured while confined in that Class or type of ward than the subsidy such Restructured Hospital receives for the provision of the same inpatient treatments, including medical services and/or supplies, to a patient confined in a Class B1 ward of such Restructured Hospital, and which the Company may at its discretion include under this Clause 3.3.1 from time to time,

any such Expenses will be proportionately reduced by multiplying such Expenses with the Pro-ration Factor as set out in Schedule B.

For the avoidance of doubt, all Expenses in excess of the proportionately reduced Expenses will not be reimbursed by the Company.

3.3.2 If the Life Assured:

- (a) incurs Expenses in a class B1 ward in a Restructured Hospital and/or government-funded Community Hospital; and
- (b) is a Singapore permanent resident or Foreigner at the time when such Expenses were incurred,

any such Expenses will be proportionately reduced by multiplying such Expenses with the Pro-ration Factor shown in the table below applicable to his citizenship status when such Expenses were incurred.

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<b>Pro-ration Factor</b>	
<b>Singapore Permanent Resident</b>	<b>Foreigner</b>
90%	80%

For the avoidance of doubt, all Expenses in excess of the proportionately reduced Expenses will not be reimbursed by the Company.

3.3.3 If the Life Assured undergoes Hospitalisation in a Restructured Hospital but, during the Hospitalisation, transfers from a Class or type of ward to another Class or type of ward for which the Restructured Hospital receives a higher or lower or no subsidy from the Government for the provision of treatments, medical services or supplies to the Life Assured, the Pro-ration Factor which applies to the Expenses incurred during the whole period of Hospitalisation will be that applicable to the Class or type of ward for which the Restructured Hospital receives the lowest subsidy from the Government, in accordance with Clause 3.3.1.

3.3.4 If the Life Assured undergoes confinement in a government-funded Community Hospital but, during the confinement, transfers from a Class or type of ward to another Class or type of ward for which the government-funded Community Hospital receives a higher or lower or no subsidy from the Government for the provision of treatments, medical services or supplies to the Life Assured, the Pro-ration Factor which applies to the Expenses incurred during the whole period of confinement will be that applicable to the Class or type of ward for which the government-funded Community Hospital receives the lowest subsidy from the Government, in accordance with Clause 3.3.1.

**3.4 Bill Limits**

After applying the Pro-ration Factor (where applicable), the balance amount of the Expenses will be subject to the Bill Limits. The applicable Bill Limits would be such limits as prevailing at the time of incurring the Expenses.

**3.5 Deductible and Co-insurance**

3.5.1 After applying the Pro-ration Factor (where applicable) and Bill limits, the balance of the Expenses within the Bill Limits will be subject to the Deductible (where applicable) and Co-insurance. If there are two or more Deductible that can be applied, the Company will apply the highest Deductible. Deductible shall not apply to Expenses incurred in respect of Kidney Dialysis Treatment, Cancer Treatment, Erythropoietin and Other Drugs for Chronic Kidney Failure or Immunosuppressant drugs prescribed for treatment of organ transplants provided to the Life Assured on an outpatient basis.

3.5.2 In the event that the Life Assured is confined in a Hospital for more than one Period of Insurance, the Company will apply the Deductible for the next Period of Insurance only when the Annual Benefit Limit for previous Period of Insurance has been reached.

**3.6 Annual Benefit Limit**

3.6.1 The Aggregate Eligible Expenses are subject to the Annual Benefit Limit. The applicable Annual Benefit Limit would be such limit as prevailing at the time of incurring the Expenses.

3.6.2 In the event that the Life Assured is confined in a Hospital for more than one Period of Insurance, the Annual Benefit Limit will be increased by the number of additional Periods of Insurance the Hospitalisation extends into.

**3.7 Indemnity and Last Payer Status**

3.7.1 If the Policyholder is entitled to reimbursement for the Expenses incurred in respect of any claim from sources other than this Policy, including other insurance policies and employment benefits (collectively referred to as "Other Policies"), the Policyholder shall first seek reimbursement from the Other Policies before making a claim under this Policy. The Company shall be the last payer reimbursing the claim.

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- 3.7.2 If any Expenses payable under this Policy has been made to the Policyholder before a claim is made from Other Policies, the Other Policies shall reimburse the Company their share. The Policyholder shall provide the Company with all information including the full details of such Other Policies, and all relevant documentary proof that the Company requires to make a claim for the Expenses that the Company has paid.
- 3.7.3 The benefits payable under this Policy, together with reimbursement of expenses paid or payable from Other Policies, shall not exceed the actual Expenses incurred.

**4 EXCLUSIONS**

**4.1 General Exclusions**

Under this Policy, the Company will not reimburse any Expenses incurred in respect of or for the consequences of, the following:

- (a) Treatment provided to the Life Assured by the Policyholder, or a family member of the Life Assured or the Policyholder, or self-treatment by the Life Assured, including the prescription of drugs.
- (b) Medical treatments that were of an investigational or research nature, including but not limited to:
  - (i) experimental / pioneering medical or surgical techniques;
  - (ii) medical devices not approved by the Institutional Review Board and the Centre of Medical Device Regulation; or
  - (iii) medical trials for medicinal products whether or not these trials have a clinical trial certificate issued by the Health Sciences Authority of Singapore.
- (c) Self-inflicted injuries or suicide or attempted suicide, whether or not the Life Assured was of sound mind, including treatment for self-inflicted injuries from an attempted suicide.
- (d) Pregnancy and childbirth (including Caesarean section, vacuum extraction or forceps delivery and the consequences thereof), and complications arising from pregnancy and childbirth.
- (e) Elective abortion, spontaneous miscarriage occurring within first trimester of pregnancy, birth control\*, sterilisation\*, infertility\*, sub-fertility\* or impotence treatment.  
\* for male or female
- (f) Treatment for birth defects, including hereditary conditions and disorders and congenital illness or abnormalities.
- (g) Elective cosmetic or plastic surgery except for:
  - (i) Breast Reconstruction after Mastectomy; and
  - (ii) Injury sustained as a result of an Accident, which occurs after the Last Policy Effective Date. The elective cosmetic or plastic surgery must be performed by a Medical Doctor within 365 days from the date of the Accident.
- (h) All dental treatment except those covered under Accidental Dental Treatment.
- (i) Sexually-transmitted diseases.
- (j) AIDS and all illnesses or diseases caused by or related to the Human Immunodeficiency Virus ("HIV") except for HIV due to blood transfusion and occupationally acquired HIV.
- (k) Examinations using instruments and laboratory tests performed but not ordered by a Medical Doctor or not resulting in a diagnosis of a condition leading to Hospitalisation, Surgery, Kidney Dialysis Treatment or Cancer Treatment.

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- (l) Purchase and rental of the following items (unless such item satisfies the definition of a Surgical Implant / Approved Medical Consumables) including but not limited to;
  - (i) Braces;
  - (ii) Corrective devices;
  - (iii) Durable medical equipment/ machines;
  - (iv) Home aids;
  - (v) Hospital beds;
  - (vi) Iron lungs;
  - (vii) Kidney dialysis machines;
  - (viii) Oxygen machines;
  - (ix) Prostheses;
  - (x) Special / medical appliances include location, transport, and associated administrative costs of such appliances and which are not necessary for the completion of a surgical operation;
  - (xi) Walking aids;
  - (xii) Wheelchairs; and/or
  - (xiii) Any other hospital type equipment.
- (m) Acquisition of the organ itself for an organ transplant (except for the procurement costs incurred directly by the Hospital for the procurement of the organ for transplantation into the Life Assured where the donor of the organ is already dead at the time of the removal of any of the organs in the Country of Issue or outside the Country of Issue).
- (n) All expenses incurred by the donor for an organ transplant.
- (o) Treatment of psychiatric, emotional, personality, mental and nervous disorders including depression except for those covered under Psychiatric Treatment.
- (p) Treatments, medical services and/or supplies outside Singapore.
- (q) Rest cures and services or treatment in any home, hospice care, outpatient nursing or palliative care, convalescent care in convalescent or nursing homes, stay in any healthcare establishment for health, social or non-medical reasons, outpatient rehabilitation services such as counselling and physical rehabilitation, spa, hydroclinic, sanatorium or long-term care facility that is not a Hospital or Community Hospital as defined.
- (r) Transport related services including but not limited to charges for trips made for the purpose of obtaining medical treatment, for ambulance services, emergency evacuation and repatriation or assistance in the transport or repatriation of mortal remains.
- (s) Being in or on an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger or crew member on an aircraft on a regular scheduled route operated by a recognised airline.
- (t) The Life Assured engaging in any sport in a professional capacity or where the Life Assured would or could earn income or remuneration or win monetary rewards from engaging in such sport.
- (u) Mountaineering, diving, bungee jumping, racing other than racing on foot, wakeboarding, hang-gliding, rock climbing, parachuting, ballooning, handling of explosives or firearms and all activities which are potentially life-threatening, hazardous or where there is a risk of bodily

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Injury to the Life Assured unless such activities are engaged on a leisure basis with a licensed organization.

- (v) Sex-change operations.
- (w) Injury and/or illness arising directly or indirectly out of or in connection with violation or attempted violation of law, or resistance to lawful arrest and/or any resultant imprisonment.
- (x) Treatment of injuries arising from being directly or indirectly involved in war (whether declared or not), invasion, terrorist activities, rebellion, revolution, civil commotion, riot, strike or any war-like operations.
- (y) Treatment for, arising from or is related to obesity, weight reduction, improvement or management, regardless of whether it is for medical or psychological reasons, including but not limited to the use of gastric banding or stapling, the removal of fat or surplus tissue from any part of the body.
- (z) Routine physical or any other examinations not related to the treatment or diagnosis of an Injury, illness or disease (including but not limited to X-ray, general medical check-ups, medical certificates and examinations for employment or travel)
- (aa) Treatment of alcoholism, drug or substance abuse or misuse, whether intentional or otherwise, whether sane or insane, or any Injury, illness or disease caused directly or indirectly by alcoholism, drugs or substance abuse or misuse.
- (bb) Vaccination.
- (cc) Correction for refractive errors of the eye, routine eye and eye examinations, costs of spectacles, costs of contact lenses and costs of hearing aids.
- (dd) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- (ee) Medical treatment, Hospitalisation, Surgery and consultation provided to and investigation of the Life Assured commencing:
  - (i) Before the Commencement Date of Insurance for any condition; and
  - (ii) On or after the Commencement Date of Insurance which are follow-up medical treatment(s), consultation(s) or further investigation(s) of the Life Assured for that condition for which he received medical treatment, consultation or investigation before the Commencement Date of Insurance.
- (ff) Any treatment provided to the Life Assured after the Renewal Date of this Policy unless the insurance has been renewed on or before that date in accordance with Clause 6 of this Policy.
- (gg) Non-medical items such as, but not limited to, parking fees, hospital administration and registration fees, laundry, rental of television, newspaper, medical report fees, personal care and hygiene products, regardless of whether it is Medically Necessary or otherwise.
- (hh) Any outpatient treatment, medical service or supplies except for outpatient benefits expressly covered under this Policy.

**4.2 Pre-existing Conditions**

- 4.2.1 Under this Policy, the Company will not reimburse any Expenses incurred in respect of, or arising from any Pre-existing Conditions, unless:
- (a) the Pre-existing Condition is declared in the proposal form or in the Application for Reinstatement of this Policy; and
  - (b) the Company has accepted the proposal form or Application for Reinstatement without any exclusions of such Pre-existing Condition.

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4.2.2 Subject to Clause 4.2.3 below, any Pre-existing Condition which is also excluded under Clause 4.1 above is automatically excluded regardless of whether it was declared in the proposal form or in the application for the reinstatement of this Policy and the Company had accepted the proposal or application without any exclusion of such Pre-existing Condition.

**4.3 Expenses Falling under Exclusion**

For the avoidance of doubt, Expenses incurred in respect of or arising from any exclusions (pursuant to Clause 4.1, 4.2 or otherwise) above will not be part of Eligible Expenses, and will not be added to the Aggregate Eligible Expenses, provided that no benefit payment is to be made in respect of these Expenses.

Subject to Clause 2, any exclusion(s) (pursuant to Clause 4.1, 4.2 or otherwise) that is covered under MediShield Life but excluded under this Policy, will be provided for under MediShield Life and subject to the terms and conditions as set out by the Act and the Regulations.

If benefits are paid in respect of these Expenses under MediShield Life, these benefits will be added to the Aggregate Eligible Expenses.

**5 TERMINATION OF POLICY**

**5.1 Termination on Renewal Date**

On any Renewal Date, this Policy will terminate unless it has been renewed in accordance with Clause 6 below.

**5.2 Death of Policyholder or Life Assured**

5.2.1 If the Policyholder dies and the Policyholder is not the Life Assured, this Policy will continue until the Renewal Date following the date of the death of the Policyholder. On that Renewal Date, this Policy will continue subject to the same conditions which applied prior to that Renewal Date (including as set out in all endorsement or variations to this Policy which had been authorised by the Company), unless expressly varied in accordance with the terms of this Policy by the Company, without the Company requiring fresh evidence of the Life Assured's insurability, provided that a party must submit a written request to change the Policyholder before that Renewal Date and;

(a) that party must be allowed to deduct premiums from that party's Medisave account with the CPF Board if the premium for the new policy is to be paid entirely or partially from that party's Medisave account; or

(b) if the premium for the new policy is to be paid entirely in cash, that party must have valid insurable interest on the Life Assured.

5.2.2 If the Life Assured dies, this Policy will be terminated. The Company will refund to the Policyholder or the Policyholder's legal personal representative(s) the portion of the premiums paid in respect of the period from the date of termination up to the next Renewal Date.

**5.3 Cancellation by Policyholder**

5.3.1 The Policyholder may cancel this Policy by submitting a written notice of cancellation to the Company and this Policy will be treated as terminated with effect from the Effective Date of Cancellation.

5.3.2 The Policyholder is entitled to a full refund of the premium (excluding MediShield Life's premium), if the Effective Date of Cancellation falls within the Free-look Period.

5.3.3 If the Effective Date of Cancellation falls after the Free-look Period, the Company will refund to the Policyholder the portion of the premium (excluding MediShield Life's premium) paid in respect of the period from the Effective Date of Cancellation up to the next Renewal Date.

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5.3.4 The termination of this Policy pursuant to Clause 5.3.1 above shall not affect the validity of the Life Assured's insurance cover under MediShield Life, if any.

**5.4 Change of Citizenship or Residency Status**

5.4.1 The Policyholder shall notify the Company in writing of any changes to the Life Assured's citizenship or residency status as soon as practicable.

**5.4.2 Foreigner : Residence Overseas**

(a) The Life Assured shall be deemed to be a Foreigner residing overseas on the date ("the Relevant Date") the Life Assured;

(i) is not a citizen or permanent resident of the Country of Issue; and

(ii) has resided outside the Country of Issue for more than 180 days, whether continuously or otherwise during the Period of Insurance immediately prior to that Renewal Date.

(b) If the Policyholder notifies the Company in accordance with Clause 5.4.1 above on or after the Relevant Date, the Policy will terminate from the date of such notification and the Company will refund to the Policyholder any premiums (excluding MediShield Life's premium) paid in respect of the period from the date of such notification up to the next Renewal Date provided that no claims have been made by the Policyholder. If the Policyholder had made claims after the Relevant Date, the Company reserves the right to recover all the claims paid in respect of Expenses incurred on or after the Relevant Date, and refund all premiums paid in respect of the period after the Relevant Date up to the date of termination.

(c) If the Policyholder fails to notify the Company in accordance with Clause 5.4.1 above on or after the Relevant Date, the Company reserves the right to terminate this Policy when the Company first becomes aware that the Life Assured has been deemed to be a Foreigner residing overseas under Clause 5.4.2(a) above. If the Policyholder had made claims after the Relevant Date, the Company reserves the right to recover all the claims paid in respect of Expenses incurred on or after the Relevant Date, and refund all premiums (excluding MediShield Life's premium) paid in respect of the period after the Relevant Date up to the date of termination.

**5.5 Life Assured insured under another plan that is part of the Private Medical Insurance Scheme ("PMIS")**

In the event that the Life Assured is subsequently insured under a plan that is part of the PMIS issued by an insurance company other than the Company, this Policy will terminate immediately.

**5.6 No Benefits Payable after Termination of Insurance**

For the avoidance of doubt, in the event that this Policy is terminated in accordance with Clause 5.2.2, 5.3, 5.4.2 and/or 5.5 and/or not renewed in accordance with Clause 6 below, the Company will not make any reimbursement of Expenses incurred on or after the date of such termination.

**6 RENEWAL OF POLICY**

**6.1 When No Renewal Allowed**

No renewal of this Policy shall be allowed in the event that it is terminated in accordance with Clause 5.2.2, 5.3, 5.4.2 and/or 5.5 above.

**6.2 Renewal upon Payment of Premium**

6.2.1 Subject to Clause 6.1, if the renewal premium is fully paid on or before a Renewal Date, the Company will guarantee the renewal of this Policy subject to the same conditions which applied

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prior to that Renewal Date (including as set out in all endorsements or variations to this Policy which had been authorised by the Company), unless expressly varied in accordance with the terms of this Policy by the Company, for a further Period of Insurance.

6.2.2 Where the renewal premium is to be paid from the Policyholder's Medisave account, the Company shall request from the CPF Board the deduction of the premium from the Policyholder's Medisave account, subject to the limits under the MediShield Life Scheme (Private Medical Insurance Scheme) Regulations 2015 effective at the time of request.

**6.3 Grace Period**

6.3.1 The Policyholder has a period of 60 days from the Renewal Date (such period to be inclusive of the Renewal Date) ("Grace Period"), to pay the full renewal premium failing which, this Policy shall be treated as having ended on the Renewal Date and may only be reinstated with the consent of the Company.

6.3.2 Subject to the other terms of this Policy, the Company shall only reimburse the Eligible Expenses incurred during the Grace Period if the Policyholder makes full payment of any outstanding renewal premiums before the end of the Grace Period.

**6.4 Rate of Renewal Premium**

The renewal premium for this Policy will:

- (a) be calculated based on the rate of premium applicable on the Renewal Date in accordance with the age next birthday of the Life Assured on the Renewal Date of this Policy; and
  - (b) include any extra premium loading imposed on this Policy,
- unless otherwise agreed in writing by the Company.

**6.5 Company May Amend Terms and Conditions and Premium Rates**

The Company reserves the right to amend the terms and conditions and/or premium (excluding MediShield Life's premium) rates of this Policy provided that;

- (a) the amendment(s) takes effect on the Renewal Date;
- (b) the amendment(s) apply to all policies of this class of insurance; and
- (c) the Company has informed the Policyholder of the amendment(s) at least 30 days before the Renewal Date.

**7 REINSTATEMENT OF POLICY**

**7.1 Application for Reinstatement**

7.1.1 If this Policy terminates on the Renewal Date in accordance with Clause 5.1 above and is not renewed in accordance with Clause 6 above, the Policyholder may apply for this Policy to be reinstated ("Application for Reinstatement") subject to the Company's receipt of evidence of the Life Assured's insurability acceptable to the Company within 15 days following the expiry of the Grace Period. The Company has the absolute discretion to refuse such an application.

7.1.2 If the Company accepts the Policyholder's Application for Reinstatement, this Policy will be reinstated only if the Policyholder pays the full reinstatement premium in accordance with one of the following applicable modes:

- (a) If the reinstatement premium is paid entirely in cash, the full reinstatement premium must be paid to the Company within 15 days following the expiry of the Grace Period. The Policy will be reinstated upon the Company's approval of the Application of Reinstatement or when the reinstatement premium is received by the Company, whichever is the later date;

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- (b) If the reinstatement premium is paid entirely from the Policyholder's Medisave account, the full reinstatement premium must be successfully deducted from the Policyholder's Medisave account. The Policy will be reinstated upon the deduction of the reinstatement premium from the Policyholder's Medisave account; or
- (c) If the reinstatement premium is paid partly in cash and partly from the Policyholder's Medisave account ("the CPF Portion"),
  - (i) the CPF Portion of the reinstatement premium must be successfully deducted from the Policyholder's Medisave account; and
  - (ii) the cash portion of the reinstatement premium must be paid by the date of the successful deduction of the CPF portion.

The Period of Insurance upon reinstatement will begin on the Renewal Date as if this Policy had not been terminated in accordance with Clause 5.1 and had been renewed in accordance to Clause 6.

- 7.1.3 Insurance granted upon reinstatement excludes treatments, medical services and supplies, provided to the Life Assured commencing:
  - (a) before the Date of Reinstatement for any condition; and/or
  - (b) on or after the Date of Reinstatement which are follow-up treatments, medical services and supplies for that condition before the Date of Reinstatement.
- 7.1.4 Upon reinstatement of this Policy, the same conditions which applied prior to that Renewal Date as described in Clause 7.1.2 (including as set out in all endorsements or variations to this Policy which had been authorised by the Company), unless otherwise agreed in writing or expressly varied in accordance with the terms of this Policy by the Company.

**7.2 Reinstatement Premium Rate**

The reinstatement premium for the Policy will:

- (a) be calculated at the rate of premium applicable on the Date of Reinstatement according to the age next birthday reached by the Life Assured on the Renewal Date of this Policy as described in Clause 7.1.2; and
  - (b) include any extra premium loading imposed on this Policy,
- unless otherwise agreed in writing by the Company.

**7.3 When No Reinstatement Allowed**

For avoidance of doubt, the Company will not allow reinstatement of insurance for the Life Assured whose insurance had ended in accordance with Clauses 5.2.2, 5.3 and/or 5.4.2 above.

**8 CLAIMS**

**8.1 Notification**

- 8.1.1 The Policyholder or the Policyholder's legal personal representative(s) must, within 90 days after the happening of any event likely to give rise to a claim, notify the Company and give written proof of such claim except where there is a claim made under this Policy on behalf of the Policyholder by a Hospital or medical clinic or other medical establishment using the Electronic Claims Filing System.
- 8.1.2 A claim will still be valid if it was not reasonably possible for the Policyholder or the Policyholder's legal personal representative(s) to give such proof within this period.

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**8.2 Submission and Documentation**

The Policyholder or the Policyholder's legal personal representative(s) shall (at the Policyholder's or the Policyholder's legal personal representative(s)' own expense) submit to the Company all certificates, forms, bills, receipts, information and evidence satisfactory to and required by the Company, including but not limited to English translations of any documents written in another language. Only original bills, receipts and other documents will be accepted by the Company unless such certificates, forms, bills and receipts, information and evidence required by the Company are electronically submitted on behalf of the Policyholder by a Hospital or medical clinic or other medical establishment using the Electronic Claims Filing System or otherwise agreed in writing by the Company.

**8.3 Medical Doctor's Certificate**

The Policyholder or the Policyholder's legal personal representative(s) shall (at the Policyholder's or the Policyholder's legal personal representative(s)' own expense) submit a certificate (in a form prescribed by the Company) signed by a Medical Doctor who attended to the Life Assured in respect of the claim. Otherwise, the Company will not pay any benefit under this Policy.

**8.4 Medical Examination**

If required by the Company, the Life Assured, for whom a claim has been submitted, must undergo medical examinations (at the Company's expense) by a Medical Doctor or Medical Doctors appointed by the Company.

**8.5 Expiration of Liability**

If the Company denies liability to the Policyholder or the Policyholder's legal personal representative(s) for any claim, the Company will not be responsible for that claim after 365 days have passed from the date of denial unless the claim is the subject of pending mediation before a mediation authority or body.

**9 POLICY - WHEN VOID**

**9.1 Misrepresentation or Non-disclosure of Material Facts**

9.1.1 If any written statement or declarations made by the Policyholder or the Life Assured on the proposal for (or Application for Reinstatement of) insurance is untrue in any respect or if any material fact affecting the risk is incorrectly stated or represented in or is omitted from these documents ("Misrepresentation or Non-disclosure"), the Company may, at its sole discretion:

- (a) declare this Policy void; or
- (b) impose such conditions or vary the terms of this Policy as it would have had the Misrepresentation or Non-disclosure not been made.

9.1.2 If the Company opts to declare this Policy void under Clause 9.1.1(a) above, this Policy is treated as void:

- (a) on the Commencement Date of Insurance if the Misrepresentation or Non-disclosure was made to the Company on a proposal for insurance; or
- (b) on the applicable Renewal Date as described in Clause 7.1.2, if the Misrepresentation or Non-disclosure was made to the Company on an Application for Reinstatement of insurance.

**9.2 Refund of Premium**

Except in the case of fraud by the Policyholder and/or the Life Assured, where this Policy is treated as void under Clause 9.1.1(a) above, the Company will:

- (a) If there are no claims made under this Policy, all premiums (excluding MediShield Life's premiums) paid for insurance which became effective on or after the date on which this Policy is treated as void will be refunded; or

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- (b) If there were claims made under this Policy, only the premiums (excluding MediShield Life's premiums) paid for the Period(s) of Insurance following the Period of Insurance in which the last claim was made will be refunded.

**9.3 Fraudulent Claims**

The Company may terminate this Policy by immediate notice if the Policyholder makes any claim which is fraudulent or exaggerated or if the Policyholder makes any false declaration or statements in support of any claim. In this case, the Company will not make any refund of premiums.

**10 OTHER CONDITIONS**

**10.1 Form of Notices**

10.1.1 Any request, notice, instruction or correspondence required under this Policy whether to the Company or the Policyholder has to be in writing and must 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 may be 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.

10.1.2 The Company's notice, request, instruction or communication is presumed to be received by the Policyholder:

- (a) in 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, when the Company decides it is reasonable to have been received.

**10.2 Alteration of Policy**

No alteration in the terms of this Policy or any endorsement will be valid unless the alteration or endorsement is signed or initialled by authorised personnel of the Company.

**10.3 Errors of Age**

If the age of the Life Assured has been stated wrongly in the proposal for this Policy, the premium shall be adjusted based on the correct age of the Life Assured. Any excess premium paid will be refunded to the Policyholder and any shortfall in premium shall be paid by the Policyholder.

**10.4 Absolute Owner**

10.4.1 The Company is entitled to treat the Policyholder as the absolute owner of this Policy.

10.4.2 The Company will not recognise any equitable or other claim to or interest in this Policy.

10.4.3 The receipt by the:

- (a) Policyholder;
- (b) Policyholder's legal personal representative(s); or
- (c) Hospital or medical clinic or other medical establishment using the Electronic Claims Filing System in which the Expenses were incurred by the Life Assured,

of any payment made by the Company in respect of a claim made under this Policy will be in full and final discharge of the Company in respect of any liability under such claim.

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**10.5 Assignment**

The Policyholder may not assign this Policy or any of its rights and obligations hereunder, without the prior written consent of the Company. Any such attempted assignment shall be null and void.

**10.6 Governing Law**

10.6.1 This Policy will be construed according to and governed by the laws of the Republic of Singapore.

10.6.2 The laws of the Republic of Singapore will apply in the event of any conflict or dispute with regard to or arising out of this Policy and the parties to this Policy agree to submit themselves to the exclusive jurisdiction of the courts of the Republic of Singapore for the resolution of any such conflict or dispute.

**10.7 Exclusion of the Contracts (Rights of Third Parties) Act (Chapter 53B)**

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

**10.8 Subrogation**

If the Company makes any payment or otherwise makes good any loss under this Policy, the Company shall be subrogated to all of the Life Assured and Policyholder's rights of recovery against any other person or persons and Policyholder shall complete, sign and deliver any document necessary to secure such rights. Both the Life Assured and Policyholder shall not take any action following a loss to prejudice such rights of subrogation.

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