

My GREAT PA Plan FAQs

1. What is My GREAT PA Plan?

My GREAT PA Plan is a non-guaranteed yearly renewable personal accident plan which is specially designed to pay benefits for accidental death, a specific sickness, or an injury caused by an accident. This plan provides coverage for Accidental Death (including death from food poisoning), Accidental Medical Expenses Reimbursement and Daily Hospital Cash due to accident and specific sicknesses.

2. What sicknesses are covered under My GREAT PA Plan?

You will get Accidental Medical Expenses Reimbursement and Daily Hospital Cash if a medical practitioner diagnoses you with the following:

- Dengue fever;
- Zika virus;
- Food poisoning; or
- Hand, Foot, Mouth Disease (HFMD).

If you are diagnosed with any of these sicknesses within 30 days of your policy issuance date (i.e. the 30-day waiting period), Daily Hospital Cash will not be paid out. Please refer to your policy contract for more details.

3. Am I covered for accidental injuries resulting from sports?

Yes, you are covered for injuries resulting from sporting activities as long as they are not carried out on a professional basis or where income/remuneration can be earned.

However, this plan does not cover increased-risk activities unless such activities are for leisure and/or managed by a licensed organisation or establishment, with all safety precautions followed. Increased-risk activities refer to undertakings that are reasonably considered extraordinary to the general public, or those that involve additional hazards and risks of actual physical harm. Such activities include but are not limited to:

- (a) Aviation-related activities (e.g. parachuting, kite-boarding, ballooning and bungee jumping);
 - (b) Water activities (e.g. scuba diving, white water rafting and open sea canoeing);
 - (c) Land activities (e.g. caving, downhill skiing on unmarked slopes, mountaineering, rock climbing, horse riding, ice hockey, boxing, wrestling and any martial art activity);
- and any other activities which we – in our discretion – view to be of increased risk.

Please refer to your policy contract for more details.

4. If I undergo physiotherapy treatment for an accidental injury, will my medical expenses be covered?

Yes, your medical expenses will be covered as long as treatment is performed by a qualified physiotherapist. Please refer to your policy contract for more details.

5. If I undergo Traditional Chinese Medicine (TCM) treatment for an accidental injury, will my medical expenses be covered?

Yes, your medical expenses will be covered as long as treatment is performed by a TCM practitioner who is registered with the Ministry of Health in the Republic of Singapore. Please refer to your policy contract for more details.

6. If I am hospitalised at home under the Mobile Inpatient Care at Home (MIC@Home) programme due to an accidental injury or a specific sickness, will I get Daily Hospital Cash?

Yes. Daily Hospital Cash will be paid out for each day of your hospitalisation, up to 180 days, regardless of the number of sicknesses or accidental injuries you were hospitalised for.

If you are hospitalised from a sickness within 30 days of your policy issuance date (i.e. the 30 day waiting period), no Daily Hospital Cash will be paid out.

Please refer to your policy contract for more details.

7. Does My GREAT PA Plan provide coverage when I am overseas?

Yes. However, if you have lived or intend to live overseas for more than 183 days in a year, you must inform us. We may charge additional premiums, impose additional restrictions or not be able to renew your policy depending on your residency status.

If you do not inform us of the above, including any changes in your citizenship or residency status, and wish to make a claim on or after your policy's commencement date or renewal date, we may not be able to approve the claim or may – at our discretion – adjust the benefits payable.

8. What is the policy term of My GREAT PA Plan?

If you turn 65 years old (age next birthday) on or before your policy's renewal date, your policy will end on the expiry of the period of insurance and will not be renewed.

9. Do the premiums for My GREAT PA Plan increase with age?

No, they do not. However, premiums are not fixed and may be adjusted in the future. We will inform you at least 30 days before any adjustment.

10. How do I submit a claim?

You can submit a claim via the Great Eastern app. For more details, please go to

<https://www.greateasternlife.com/sg/en/customer-services/claims/personal-accident/make-a-new-claim.html>

11. Am I allowed to insure myself under multiple My GREAT PA Plans?

No, you can only be insured under one My GREAT PA Plan.

12. What is Great Eastern's customer service hotline?

If you have any questions, please contact Great Eastern's customer service at [1800 248 2888](tel:18002482888) or, if overseas, [+65 6248 2888](tel:+6562482888) from 9am to 5.30pm (Monday to Friday, excluding public holidays).

Alternatively, email wecare-SG@greateasternlife.com