

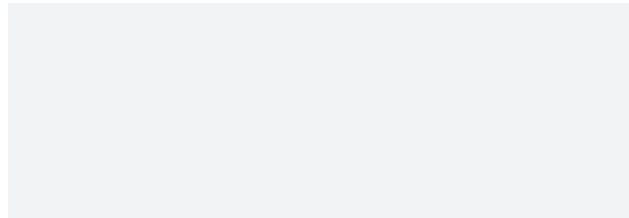
## Things that matter in a Trip are now worry-free with TravelSmart Premier

### To contact us:

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[greateasternlife.com](http://greateasternlife.com)

[gi-care@greateasternlife.com](mailto:gi-care@greateasternlife.com)



### Important Notes:

1. This brochure is for general information only. It is not a contract of Insurance. Please refer to the Policy documents for the precise terms and conditions of the insurance plan.
2. This Policy is subject to the Premium Before Cover Warranty Clause, which requires the premium to be paid and received on or before the inception date of the Policy.
3. This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).
4. TravelSmart Premier is underwritten by The Overseas Assurance Corporation Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

Information correct as at 13 October 2014.

The Overseas Assurance Corporation Limited (Reg No. 192000003W)  
1 Pickering Street, #13-01 Great Eastern Centre, Singapore 048659

# TRAVELSMART PREMIER

Great is going on a worry-free journey



**On your travels, a complete cover is all you need for an amazing journey. Whether it is a short getaway or a long haul destination, rest assured that the only surprises you encounter will be pleasant ones.**

With the 24-hour Emergency Assistance Services Hotline and medical coverage, TravelSmart Premier provides medical assistance with just a phone call.

The comprehensive medical coverage includes hospitalisation benefits, alternative treatment by Traditional Chinese Medicine and emergency dental treatment overseas.

If you're in for an adventure, don't fret over the extent of your insurance coverage. Go ahead and indulge in exciting sporting activities such as scuba diving for an eye-opening experience. If you are on a golfing vacation, simply golf with your best clubs as TravelSmart Premier covers loss or damage to the golf equipment. Wherever you go, go with all your heart and trust that your home contents will also be protected while you are away.

With TravelSmart Premier, all that matters to you in a vacation is completely worry-free!

**Indulge in every adventure for a truly fulfilling holiday!**



- Coverage for accidental death and disablement of up to S\$300,000
- Twice the amount of coverage<sup>1</sup> when accidental death and disablement happens on Public Transport
- Up to S\$500,000 for medical expenses and hospitalisation
- Comprehensive medical coverage extending to Traditional Chinese Medical Treatment and Emergency Dental Treatment<sup>1</sup> overseas
- 24-hour International Emergency Assistance Services, including up to S\$1 million for emergency evacuation
- Expenses cover in case of Overbooked Flight/Misconnection, Trip Cancellation, Trip Postponement, Trip Curtailment and Trip Interruption (even due to the insolvency of the travel agent); including unused entertainment tickets
- S\$200 payout for every full 6 consecutive hours of delay of baggage
- Up to S\$5,000 in case of loss of baggage or travel documents.
- Automatic travel extension of up to 30 days<sup>1</sup> due to specified circumstances
- Home Contents coverage<sup>1</sup> of up to S\$10,000 while you are on your travels
- Leisure Adventurous Activities<sup>1</sup> cover for sporting activities
- Monetary coverage for loss of jewellery<sup>1</sup>, golfing equipment and credit card frauds<sup>1</sup>
- Pregnancy-related medical benefits<sup>1</sup> whilst overseas

<sup>1</sup> Not applicable to Basic plan.

## Your benefits at a glance:

01 | ▶

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Personal Accident Benefits</b>				
1	<b>Accidental Death and Permanent Total Disablement</b> Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$300,000 S\$150,000 S\$100,000 S\$750,000	S\$200,000 S\$100,000 S\$75,000 S\$500,000	S\$100,000 S\$50,000 S\$30,000 S\$250,000
2	<b>Public Transport Double Indemnity</b> Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$600,000 S\$300,000 S\$200,000 S\$1,500,000	S\$400,000 S\$200,000 S\$150,000 S\$1,000,000	Not Covered Not Covered Not Covered Not Covered
<b>Medical Reimbursement</b>				
3	<b>Medical Expenses Incurred Overseas - Enhanced</b> Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$500,000 S\$150,000 S\$300,000 S\$2,000,000	S\$300,000 S\$100,000 S\$200,000 S\$1,000,000	S\$100,000 S\$30,000 S\$60,000 S\$300,000
4	<b>Medical Expenses Incurred In Singapore - Enhanced</b> Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$25,000 S\$7,500 S\$15,000 S\$100,000	S\$15,000 S\$5,000 S\$10,000 S\$50,000	S\$5,000 S\$1,500 S\$3,000 S\$20,000
5	<b>Traditional Chinese Medical Treatment (TCM) - Enhanced</b> Each Insured Person in respect of TCM visit	S\$600	S\$500	S\$350
6	<b>Emergency Dental Treatment Overseas</b> Each Insured Person	S\$5,000	S\$2,000	Not Covered
7	<b>Medical Treatment Overseas - Pregnancy-Related Sickness - New</b> Each Female Insured Person Maximum Aggregate Limit For Sections 3 To 7 Each Adult Insured Person age below 70 years Each Adult Insured Person age 70 years and above Each Child Insured Person Maximum Aggregate Limit for Family Cover	S\$5,000 S\$500,000 S\$150,000 S\$300,000 S\$2,000,000	S\$2,000 S\$300,000 S\$100,000 S\$200,000 S\$1,000,000	Not Covered S\$100,000 S\$30,000 S\$60,000 S\$300,000
<b>Hospitalisation Benefits</b>				
8	<b>Hospital Cash</b>			
A	Hospital Confinement Overseas Each Insured Person in respect of each full day of Hospital Confinement Maximum Aggregate Limit for Family Cover	S\$200 per day Max. S\$40,000 S\$200 per day Max. S\$80,000	S\$200 per day Max. S\$30,000 S\$200 per day Max. S\$60,000	S\$200 per day Max. S\$5,000 S\$200 per day Max. S\$10,000
B	Hospital Confinement in Singapore upon immediate return from Overseas Each Insured Person in respect of each full day of Hospital Confinement Maximum Aggregate Limit for Family Cover	S\$100 per day Max. S\$1,000 S\$100 per day Max. S\$2,000	S\$100 per day Max. S\$1,000 S\$100 per day Max. S\$2,000	Not Covered Not Covered
<b>Overseas Assistance Benefits</b>				
9	<b>Emergency Medical Evacuation:</b> Covers all Appointed Assistance Company emergency medical evacuation expenses	S\$1,000,000	S\$1,000,000	S\$100,000
10	<b>Repatriation Of Mortal Remains:</b> Covers all Appointed Assistance Company expenses incurred in returning the remains of the Insured Person, who suffered loss of life during the Trip back to Singapore Maximum Aggregate Limit for Family Cover	S\$100,000 S\$250,000	S\$50,000 S\$100,000	S\$10,000 S\$20,000
11	<b>Funeral Expenses - New</b> Pay the reasonable expenses incurred for the funeral If the Insured Person suffers Injury during the Journey which within 365 days of its happening is the sole cause of his/her death Maximum Aggregate Limit for Family Cover	S\$3,500 S\$10,000	S\$2,000 S\$5,000	Not Covered Not Covered

## Your benefits at a glance:

02 | ▶

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Travel Inconvenience Cover</b>				
12	<b>Hospital Visitation/Compassionate Visit - Enhanced</b> Pays travelling and hotel accommodation expenses incurred by one Relative/friend if the Insured Person is Hospitalised for more than five (5) days or is deceased whilst Overseas Maximum Aggregate Limit for Family Cover	S\$10,000 S\$25,000	S\$6,000 S\$15,000	S\$1,500 S\$4,000
13	<b>Child Companion - Enhanced</b> Pays travelling and hotel accommodation expenses incurred by one Relative/friend to accompany the Insured Person's children home following the Hospitalisation of the Insured Person whilst Overseas Maximum Aggregate Limit for Family Cover	S\$10,000 S\$25,000	S\$6,000 S\$15,000	S\$1,500 S\$4,000
14	<b>Emergency Telephone Charges - Enhanced</b> Pays actual mobile phone charges incurred for engaging the services of our Appointed Assistance Company for which a claim has been admitted under Section 1, 2, 9 or 10 of the Policy Maximum aggregate limit for Sections 9 to 14	S\$200 S\$1,000,000	S\$150 S\$1,000,000	S\$100 S\$100,000
15	<b>Trip Cancellation</b> Maximum Aggregate Limit for Family Cover	S\$15,000 S\$50,000	S\$10,000 S\$25,000	S\$2,000 S\$5,000
16	<b>Trip Postponement - Enhanced</b> Maximum Aggregate Limit for Family Cover	S\$2,000 S\$5,000	S\$1,000 S\$2,500	S\$500 S\$1,250
17	<b>Trip Interruption - Enhanced</b> Maximum Aggregate Limit for Family Cover	S\$7,500 S\$15,000	S\$5,000 S\$10,000	S\$1,000 S\$2,000
18	<b>Trip Curtailment</b> Maximum Aggregate Limit for Family Cover	S\$15,000 S\$50,000	S\$10,000 S\$25,000	S\$2,000 S\$5,000
19	<b>Overbooked Flight - Enhanced</b> Each Insured Person Maximum Aggregate Limit for Family Cover	S\$300 S\$1,000	S\$250 S\$600	Not Covered Not Covered
20	<b>Travel Missed Connection - Enhanced</b> Maximum Aggregate Limit for Family Cover	S\$300 S\$1,000	S\$250 S\$600	Not Covered Not Covered
21	<b>Flight Diversion - New</b> Insured Person's flight is diverted due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	S\$100 every 6 hours Max. S\$800	S\$100 every 6 hours Max. S\$500	S\$50 every 6 hours Max. S\$250
22	<b>Travel Delay - Enhanced</b> Insured Person's flight is delayed due to named events which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours while Overseas	S\$100 every 6 hours Max. S\$1,200	S\$100 every 6 hours Max. S\$1,200	S\$50 every 6 hours Max. S\$1,000
	<b>B</b> Flight delay by at least six (6) consecutive hours while in Singapore	Max. S\$500	Max. S\$500	Max. S\$500
23	<b>Delay Due To Hijack: - Enhanced</b> Insured Person's flight is delayed due to Hijack which prevents the Insured Person from continuing his/her Journey and the Insured Person is delayed from arriving at his/her planned destination by at least six (6) consecutive hours	S\$500 every 6 hours Max. S\$5,000	S\$500 every 6 hours Max. S\$5,000	S\$200 every 6 hours Max. S\$2,500
	<b>B</b> Maximum aggregate limit for Sections 17 to 23 Each Insured Person Maximum Aggregate Limit for Family Cover	S\$15,000 S\$50,000	S\$10,000 S\$25,000	S\$2,000 S\$5,000
24	<b>Personal Liability</b>	S\$1,000,000	S\$1,000,000	S\$500,000

### Notes

- 1) With the exception of Sections 1, 2, 8, 21, 22, 23, 28, 29, 31 and 37, claims under all other Sections are payable on a reimbursement basis.
- 2) Where a claim under Section 1 and Section 2 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 3) Where a claim under Section 15 or Section 16 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 4) This Policy will only pay for a claim under any one of the Sections 17, 18, 19, 20, 21, 22 or 23 if the claim results from the same occurrence.
- 5) Where a claim under Section 25 and Section 35 results from the same occurrence, this Policy will only pay for the claim under either Section, but not both.
- 6) Payment for claim under Section 28 shall be deducted from the amount payable under Section 25 if the baggage later proves to be permanently lost.

Please refer to the Policy for full details.

**Your benefits at a glance:**

**03**

No	Coverage	Maximum Limit of Benefits		
		Elite	Classic	Basic
<b>Personal Effects And Supplementary Benefits</b>				
25	<b>Baggage Loss</b> Covers loss or damage to baggage, clothing and personal effects. Maximum S\$500 for any one article or a pair or a set of articles; S\$1,000 for laptop computer, netbook and tablet; S\$500 in aggregate for handphoned and spectacles Maximum Aggregate Limit for Family Cover	S\$5,000	S\$5,000	S\$2,500
26	<b>Personal Money And Travel Documents</b> Pays the replacement costs for passports, travel tickets and other relevant travel documents Maximum Aggregate Limit for Family Cover	S\$5,000	S\$5,000	S\$2,500
A		S\$10,000	S\$7,500	S\$5,000
B	Cover loss of money due to robbery, burglary, theft or natural disasters Maximum Aggregate Limit for Family Cover	S\$500	S\$250	S\$100
27	<b>Jewellery Cover - New</b> Pays for loss of Jewellery due to robbery, theft or burglary whilst travelling Overseas. Maximum Aggregate Limit for Family Cover	S\$500	S\$100	Not Covered
		S\$1,000	S\$200	Not Covered
	<b>Maximum aggregate limit for Sections 25 to 27</b> Each Insured Person Maximum Aggregate Limit for Family Cover	S\$5,000	S\$5,000	S\$2,500
		S\$10,000	S\$7,500	S\$5,000
28	<b>Baggage Delay - Enhanced</b> Insured Person's checked-in baggage is delayed whilst Overseas for at least six (6) consecutive hours Maximum Aggregate Limit for Family Cover	S\$200 every 6 hours Max. S\$1,200	S\$200 every 6 hours Max. S\$1,000	S\$200 every 6 hours Max. S\$200
		S\$200 every 6 hours Max. S\$2,500	S\$200 every 6 hours Max. S\$2,000	S\$200 every 6 hours Max. S\$400
B	Insured Person's checked-in baggage is delayed whilst in Singapore for at least six (6) consecutive hours Maximum Aggregate Limit for Family Cover	Max. S\$200	Max. S\$200	Max. S\$200
29	<b>Kidnap And Hostage - Enhanced</b> Pays for every six (6) hours if the Insured Person is kidnapped whilst travelling Overseas Maximum Aggregate Limit for Family Cover	S\$250 every 6 hours Max. S\$5,000	S\$250 every 6 hours Max. S\$5,000	Not Covered
		S\$250 every 6 hours Max. S\$12,500	S\$250 every 6 hours Max. S\$12,500	Not Covered
30	<b>Home Contents - Enhanced</b>	S\$10,000	S\$7,500	Not Covered
31	<b>Child Education Grant - New</b> Pays up to the sum insured for each legitimate Child and to a maximum of 4 legitimate Children if an indemnity becomes payable upon Insured Person's Accidental death whilst Overseas	S\$5,000 Each Child Max. S\$20,000	S\$2,000 Each Child Max. S\$8,000	Not Covered
32	<b>Fraudulent Credit Card Usage - New</b> Pays the financial loss whilst Overseas due to unauthorized charges being made from the Insured Person's Payment Card	S\$1,000	S\$1,000	Not Covered
33	<b>Domestic Pet Cat And Dog Cover - New</b> Pays for Insured Person's pet dog or cat's continued stay at the pet hotel / kennel or cattery if Insured Person is unable to return to Singapore on the scheduled return date due to Injury or Illness or delay of the Public Transport	S\$250	S\$100	Not Covered
34	<b>Rental Vehicle Excess - Enhanced</b>	S\$800	S\$750	Not Covered
35	<b>Golfer's Cover - New</b>			
A	Damage or loss of golf equipment	S\$500	S\$500	S\$500
B	Unused green fees due to Insured Person's Injury or Illness	S\$250	S\$250	S\$250
C	Hole-In-One	S\$250	S\$250	S\$250
36	<b>Automatic Extension Of Cover</b>	Up to 30 days	Up to 30 days	Not Covered
37	<b>Terrorism Extension:</b> Applies to Section 1,2,3 and 9 only if they occur as the result of an Act of Terrorism (Excluding use of biological, chemical agents or nuclear devices)	S\$100,000	S\$100,000	S\$100,000
38	<b>Leisure Adventurous Activities Cover - New</b> Cover activities listed in the Policy	Covered	Covered	Not Covered

Exclusions include but not limited to: War and Nuclear Risk, Terrorism (except as provided in the Terrorism Extension), Suicide or Self-inflicted Injury, Pre-existing Medical Conditions, Misuse of Alcohol and Drugs, Venereal Disease, AIDS and AIDS-related Complexities, Military Training, Childbirth, Pregnancy or Miscarriage, Travelling against Medical Practitioner's advice. Any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gears or stunts) and Professional Sports and any prohibition or regulation by any government. For full list of exclusions, please refer to the Policy.

**See table below for affordable premium rates to suit your travel plans:**

<b>TravelSmart Premier - Elite</b>				
Duration Days	Premium			
	Area 1		Area 2	
	Individual	Family	Individual	Family
1-4	S\$43	S\$113	S\$72	S\$144
5-7	S\$58	S\$152	S\$91	S\$200
8-12	S\$88	S\$218	S\$124	S\$282
13-18	S\$114	S\$284	S\$158	S\$389
19-23	S\$139	S\$348	S\$187	S\$437
24-28	S\$151	S\$402	S\$216	S\$521
Each Additional week	S\$30	S\$78	S\$42	S\$110
One-way Trip	S\$43	S\$113	S\$72	S\$144
Annual	S\$360	S\$720	S\$468	S\$936

<b>TravelSmart Premier - Classic</b>				
Duration Days	Premium			
	Area 1		Area 2	
	Individual	Family	Individual	Family
1-4	S\$36	S\$90	S\$60	S\$132
5-7	S\$50	S\$120	S\$77	S\$166
8-12	S\$72	S\$180	S\$103	S\$227
13-18	S\$94	S\$234	S\$138	S\$290
19-23	S\$114	S\$284	S\$156	S\$343
24-28	S\$132	S\$314	S\$186	S\$396
Each Additional week	S\$25	S\$62	S\$36	S\$79
One-way Trip	S\$36	S\$90	S\$60	S\$132
Annual	S\$300	S\$600	S\$390	S\$780

<b>TravelSmart Premier - Basic</b>				
Duration Days	Premium			
	Area 3			
	Individual		Family	
1-4	S\$14		S\$35	
5-7	S\$20		S\$50	
8-12	S\$30		S\$75	
13-18	S\$42		S\$105	
19-23	S\$52		S\$129	
24-28	S\$62		S\$154	
Each Additional week	S\$13		S\$33	
One-way Trip	S\$14		S\$35	
Annual	S\$248		S\$495	

Area Type	Countries
Area 1	Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Philippines, Taiwan, Thailand and Vietnam
Area 2	Worldwide, including countries under Area 1
Area 3	Batam, Bintan, Malaysia and local cruise within Singapore Waters



## TravelSmart Premier Proposal Form

Statement pursuant to Section 25(5) of the Insurance Act (Cap. 142), you are to disclose in this form fully and faithfully, all the facts which you know or ought to know, otherwise you may receive nothing from the Policy.

Note: Please complete all Sections where applicable. This Policy is subject to the Payment Before Cover Warranty Clause which requires the premium to be paid and received on or before the inception date of the policy and endorsement.

### Eligibility

- Singaporean/Singapore Permanent Resident; or foreigner with an Employment Pass/Work Permit/Dependent Pass/Long-Term Visit Pass/Student Pass.
- Main Insured Person must be at least 18 years of age at the commencement of this insurance cover.
- Child/Children - a person who is unemployed and unmarried, aged above three (3) month old and below eighteen (18) years or below twenty-four (24) years of age if studying full-time in a recognized institution of higher learning at the commencement of this insurance cover. Child below 10 years old must be accompanied by an adult (Parent or Guardian) for the entire Trip. Child from 10 years to 17 years old can apply for Classic or Basic Plan, provided the Proposal is made in the parent or guardian's name.

### Family Plan

- Under Single Trip Policy, Family shall mean:
  - (a) an Adult and/or his/her spouse and unlimited number of biological or legally adopted Children OR
  - (b) one (1) or two (2) adults who are not related by marriage and a maximum of four (4) Children who must be at least Family related (i.e. biological or legally adopted Child or ward, siblings, grandchild, niece, nephew or cousin) to any one of the Adults.
- All Insured Persons under the Single Trip Family Cover must depart from and return back to Singapore together at the same time as a Family.
- Under Annual Multi-Trip Policy, Family shall mean an adult and/or his/her spouse and unlimited number of biological or legally adopted Children.
- For an Annual Multi-Trip Policy, the Insured Persons under the Family Cover are not required to travel together on a Journey.
- Any Child Insured Person under the age of ten (10) years must be accompanied by a parent or Adult guardian for any Trip made during the Period of Insurance.

### Proposer's particulars (Please tick and fill in the details)

Name: \_\_\_\_\_ Gender:  M  F  
 Mr  Mrs  Miss  Mdm  Dr  
NRIC no.: \_\_\_\_\_ Nationality: \_\_\_\_\_  
Date of birth: \_\_\_\_\_ Occupation: \_\_\_\_\_  
(dd/mm/yy)  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postal code: \_\_\_\_\_  
Email: \_\_\_\_\_  
Contact no.: \_\_\_\_\_ (HP) \_\_\_\_\_ (H)  
\_\_\_\_\_ (O)

### Insured Person's particulars (If the person is different from Proposer)

Insured Person: \_\_\_\_\_ Gender:  M  F  
Relationship: \_\_\_\_\_  
NRIC no.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
(dd/mm/yy)  
-----  
Insured Person: \_\_\_\_\_ Gender:  M  F  
Relationship: \_\_\_\_\_  
NRIC no.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
(dd/mm/yy)  
-----  
Insured Person: \_\_\_\_\_ Gender:  M  F  
Relationship: \_\_\_\_\_  
NRIC no.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
(dd/mm/yy)

### Type of Cover (Please tick and fill in the details)

Cover for: \_\_\_\_\_ Area: \_\_\_\_\_  
 Individual  Family  1  2  3

Plan Selection:  
Annual Multi-Trip Policy (unlimited no. of Trips per insured period)

- Elite - up to 90 consecutive days per Trip  
 Classic - up to 90 consecutive days per Trip  
 Basic - up to 30 consecutive days per Trip

Single Trip

- Elite - up to 90 consecutive days per Trip  
 Classic - up to 90 consecutive days per Trip  
 Basic - up to 30 consecutive days per Trip

One-way Trip

- Elite - up to 4 consecutive days  
 Classic - up to 4 consecutive days  
 Basic - up to 4 consecutive days

Destination: \_\_\_\_\_

Period of insurance (Both dates inclusive):

Commences on: \_\_\_\_\_ (dd/mm/yy)

Expires on: \_\_\_\_\_ (dd/mm/yy)

### Payment Mode (Please tick and fill in the details)

Premium payable: S\$ \_\_\_\_\_

- By Cash  
 By Cheque: No.: \_\_\_\_\_  
(Cheque made payable to OAC Insurance)

Bank: \_\_\_\_\_

By Credit card:  Visa  MasterCard

Expires on (mm/yy): \_\_\_\_\_  
| | | | | | | | | |

Name of cardholder: \_\_\_\_\_

NRIC no.: \_\_\_\_\_ Signature: \_\_\_\_\_

### Declaration

By submitting this Proposal Form, I/We, the Insured Person(s) hereby declare the following:

- I/we declare that the information given in this proposal is true and that no material fact(s), that is, fact(s) likely to influence the assessment and acceptance of this proposal have been withheld and to the best of my/our knowledge and belief the information given herein is true and complete.
- I/we understand and agree that no insurance shall take effect until this proposal has been fully accepted, full payment is received and a Policy is issued by The Overseas Assurance Corporation Limited ("OAC").
- I/we understand and agree that the declarations and disclosures herein shall form the basis of the Policy, and subject to the Policy terms, conditions and exclusions.
- I/we declare that I am/we are in good health and I am/we are not traveling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment.
- I/we do not anticipate any circumstances which are likely to lead to a claim under the Policy.
- I/we understand and agree that pre-existing conditions are not covered by this Policy.

- I/we agree and authorize OAC to obtain and verify at its own discretion, any information about me/us in the event of claims.
- I/we understand and agree that the Policy must be effected before departure and the Trip must depart from and end in Singapore (except one-way Trip).
- Where a third party credit card is used to purchase this insurance, I/we declare that the cardholder has authorized and consented to such use.
- I/we declare that I am/we are ordinarily resident in Singapore as defined by "Insurance Act (Chapter 142) (First Schedule)."

### Policy Application, Service and Administration

Where the policyholder(s) is/are an individual or individuals, by providing the information set out above, I/we agree and consent to Great Eastern, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate my/our proposal and to provide the products or services which I am/ we are applying for (including, without limitation, any Policy renewals and Policy upgrades, substitutions or replacements).

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at <http://www.greasternlife.com/sg/en/pncpolicies.htm> and which I/we confirm I/we have read and understood.

Where the policyholder is not an individual, we hereby confirm and represent to Great Eastern, its related corporations (collectively, the "Companies"), as well as their respective representatives and agents ("Representatives") that the insured individuals of the Policy we are applying for ("Insured Individuals") have agreed and consented to the disclosure of their personal data to the Companies and their Representatives, and further, that for the Companies and their Representatives' collection, use and/or disclosure of the personal data of the Insured Individuals, and disclosing such personal data to the Companies' authorised service providers and relevant third parties for purposes reasonably required by the Companies to evaluate our proposal and to provide the products or services which we are applying for. In respect of the Insured Individuals who are subsequently enrolled into the Policy that we are applying for, we further undertake that we shall ensure and procure that each Insured Individual has provided such agreement and consent in relation to his/her personal data for such purposes.

These purposes are set out in Great Eastern's Privacy Statement, which is accessible at <http://www.greasternlife.com/sg/en/pncpolicies.htm> and which we confirm each of us and the Insured Members have read and understood.

Yes, I/we would also like to stay in touch with the Companies to get updates and rewards via (tick one or more):<sup>2</sup>

- phone<sup>3</sup>;  
 mail, email and other means of communication.

By ticking the box(es) above, I/we understand that:

- the Companies and their Representatives may collect, use and/or disclose my/our personal data for contacting me/us about products and services offered by the Companies; and
- my/our response here does not affect my/our other consents given to the Companies and their Representatives and their rights at law in respect of my/our personal data<sup>4</sup>.

<sup>2</sup> This consent is independent of this Proposal and the relevant Policy.

<sup>3</sup> This option includes voice calls, text and fax via my/our Singapore telephone numbers provided in this form and my/our other Singapore telephone numbers in your records from time to time.

<sup>4</sup> Leaving any of the boxes above blank will not be treated as a withdrawal of any other consent I/we may have previously provided to the Companies and their Representatives.

Signature of Insured Person or his/her  
Authorised Representative

Date

Agent Code: \_\_\_\_\_