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## About your plan

GREAT Cancer Guard is a non-participating, yearly guaranteed renewable health insurance plan which provides financial protection against cancer (Early, Intermediate and Major).

This plan provides coverage to the life assured up to the policy anniversary on which the life assured is 85 years old next birthday.

This policy is not a MediSave-approved policy and you may not use MediSave to pay the premium for this policy.

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## The provider of your plan

GREAT Cancer Guard is provided by The Great Eastern Life Assurance Company Limited, at 1 Pickering Street, #01-01, Great Eastern Centre, Singapore 048659.

The Great Eastern Life Assurance Company Limited is a wholly owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group.

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## Benefits

### Benefit Table

Benefits	Lite	Plan A	Plan B	Plan C	Premier
<b>Cancer</b> <ul style="list-style-type: none"> <li>• Early Cancer</li> <li>• Intermediate Cancer</li> <li>• Major Cancer</li> </ul>	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$300,000

The premium payment term is the same as the policy term.

Please refer to the proposal form for the premiums payable for your selected plan type.

- Premiums payable are level throughout the premium payment term.
- The premiums shown in the proposal forms include the prevailing rate of GST.
- The prevailing rate of GST is subject to change.

## Cancer Benefit

We will pay the cancer benefit according to the plan type in one lump sum, if the life assured is diagnosed for the first time in the life assured's lifetime as suffering from any one of the Early, Intermediate or Major stages of cancer listed below. The policy will then terminate.

Early Cancer: Carcinoma in situ	Intermediate Cancer: Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer*
<p><b>Carcinoma in situ</b> means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histo-pathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result.</p> <p><b>Early Prostate Cancer</b> Prostate cancer that is</p>	<p>The actual undergoing of a Radical Surgery to arrest the spread of malignancy in that specific organ, which must be considered as appropriate and necessary treatment. "Radical Surgery" is defined in this policy as the total and complete removal of one (1) of the following organs: breast (mastectomy), prostate (prostatectomy), corpus uteri (hysterectomy), ovary (oophorectomy), fallopian tube (salpingectomy), colon (at least partial colectomy with end to end anastomosis) or stomach (at least partial gastrectomy with end to end anastomosis). Apart from the colon and stomach, partial removal of</p>	<p>A malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.</p> <p>The term Major Cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.</p> <p>Major Cancer diagnosed on the basis of finding tumour cells and/or tumour-associated molecules in blood, saliva, faeces, urine or any other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.</p> <p>For the above definition, the following are excluded:</p> <ul style="list-style-type: none"> <li>• All tumours which are</li> </ul>

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<p>histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification</p> <p><b>Early Thyroid Cancer</b></p> <p>Thyroid cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter</p> <p><b>Early Bladder Cancer</b></p> <p>Bladder cancer that is histologically described using the TNM Classification as Tis or T1N0M0. Noninvasive papillary urothelial carcinoma of the bladder (stage Ta) is excluded.</p> <p><b>Early Chronic Lymphocytic Leukemia</b></p> <p>Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI Stage 0 or lower is excluded.</p> <p><b>Neuroendocrine tumours</b></p> <p>All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification)</p> <p><b>Gastro-Intestinal Stromal tumours</b></p> <p>All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual which are treated with surgery or chemotherapy as recommended by an oncologist.</p> <p><b>Bone Marrow Malignancies</b></p> <p>All bone marrow malignancies which do not require recurrent blood transfusions,</p>	<p>an organ will not be covered.</p> <p>With the exception of prostatectomy, the Radical Surgery must be performed as a result of Carcinoma-in-situ which has been positively established by microscopic examination of fixed tissues and additionally supported by a biopsy of the removed organ.</p> <p>Prostatectomy must be carried out as a result of early prostate cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification.</p> <p>The diagnosis of the Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of fixed tissues additionally supported by a biopsy of the removed organ.</p>	<p>histologically classified as any of the following:</p> <ul style="list-style-type: none"> <li>- Pre-malignant;</li> <li>- Non-invasive;</li> <li>- Carcinoma-in-situ (Tis) or Ta;</li> <li>- Having borderline malignancy;</li> <li>- Having any degree of malignant potential;</li> <li>- Having suspicious malignancy;</li> <li>- Neoplasm of uncertain or unknown behaviour; or</li> <li>- All grades of dysplasia, squamous intraepithelial lesions (HSIL and LSIL) and intra epithelial neoplasia;</li> </ul> <ul style="list-style-type: none"> <li>• Any non-melanoma skin carcinoma, skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans unless there is evidence of metastases to lymph nodes or beyond;</li> <li>• Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>• All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;</li> <li>• All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>• All Neuroendocrine tumours histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>• All tumours of the Urinary</li> </ul>
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<p>chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; The diagnosis of the above minor cancers must be established by histological evidence and be confirmed by a specialist in the relevant field.</p>		<p>Bladder histologically classified as T1N0M0 (TNM Classification) or below;</p> <ul style="list-style-type: none"> <li>• All Gastro-Intestinal Stromal tumours histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual, or below;</li> <li>• Chronic Lymphocytic Leukaemia less than RAI Stage 3;</li> <li>• All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment; and</li> <li>• All tumours in the presence of HIV infection.</li> </ul>
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\*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). This Critical Illness falls under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019). For Critical Illnesses that do not fall under Version 2019, the definitions are determined by the insurance company.

***You are advised to read the policy contract for the detailed terms and conditions.***

## Terms of Renewal

We reserve the right to amend the terms and conditions of this policy provided that (a) the amendment(s) take effect on the Renewal Date; (b) the amendment(s) apply to all policies of this class of insurance; and (c) we have informed you of the amendment(s) at least 45 days before the Renewal Date. The receipt of the renewal premium by us shall be construed as an acceptance of the amended terms and conditions by you.

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### When will you not receive the benefits of this plan?

There are certain situations whereby the benefits under this plan will not be payable. These are stated as exclusions in the policy contract.

**You are advised to read the policy contract for the full list of exclusions.**

We will not pay the benefit for:

- (a) Any Cancer (Early, Intermediate or Major), if the diagnosis of the Cancer (Early, Intermediate or Major) or undergoing of such medical procedure which is regarded as a Cancer (Early, Intermediate or Major) condition was made within ninety (90) days from any of the following:
  - (i) the date of issue of the policy; and
  - (ii) the date of reinstatement of the policy (if applicable).
  
- (b) Any Cancer (Early, Intermediate or Major) caused directly or indirectly by any of the following:
  - (i) a pre-existing condition which is related to the Cancer (Early, Intermediate or Major) that is the subject of a claim under this policy;
  - (ii) alcohol or drug abuse;
  - (iii) any congenital anomaly or defect.

### How do you define Pre-Existing Condition?

Any condition which existed prior to the Policy Issue Date or the date of any reinstatement (if applicable) of this Policy and for which:

- (a) symptoms of the condition existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment; or
- (b) medical advice or treatment was recommended by or received from a Medical Practitioner; or
- (c) the Life Assured has undergone medical tests or investigations.

### Will we change your premium rates for this plan?

Please note that premium rates for the policy are not guaranteed. These rates may be adjusted based on future experience.

We reserve the right to amend the terms and conditions of this policy provided that (a) the amendment(s) take effect on the Renewal Date; (b) the amendment(s) apply to all policies of this class of insurance; and (c) we have informed you of the amendment(s) at least 45 days before the Renewal Date. The receipt of the renewal premium by us shall be construed as an acceptance of the amended terms and conditions by you.

### Risks of this plan

#### What happens if you surrender the policy early?

There will be no protection if you surrender this policy early. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Buying a new policy may mean we need to reassess the life assured's health and circumstances and may result in higher premiums and/or benefit exclusions due to the age and health status.

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### What happens if you do not pay your premiums on time?

If you do not pay your premiums on time, your policy will lapse (after 30 days grace period). However, reinstatement of the policy is allowed within 6 months from the lapse date and the usual reinstatement conditions apply.

### What happens if your policy lapses?

There will be no protection under the policy if your policy lapses.

### What are the risks that we will refuse your claim?

The claim must meet the terms as shown in the policy contract before we can approve a claim.

We may reject your claim if the life assured has a pre-existing condition and:

- has not declared it in the proposal form as required for a new policy (if applicable); or
- has not declared it in the reinstatement form as required for a reinstatement (if applicable); or
- has not declared it in the application form as required for an increase in the sum assured (if applicable).

***You are advised to read the policy contract for the exact definitions, terms and conditions and full list of exclusions.***

### When will your policy be terminated?

The policy will terminate on the earliest of the following dates:

- (a) when the cancer benefit claim is admitted;
- (b) when we receive your request to terminate this policy in writing;
- (c) when the premium has not been paid at the end of the grace period;
- (d) the policy anniversary on which the life assured's age next birthday is eighty-five (85) years;
- (e) the life assured dies; or
- (f) when this policy lapses or is otherwise terminated.

If the premiums paid for this policy after it has been terminated, the fact that the Company has received the premiums does not mean that this policy continues to be in force. The Company's only obligation is to refund such premium.

***You are advised to read the policy contract for the detailed terms and conditions.***

### What is the free-look period?

After purchasing an insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, we will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by us.

If your policy document is sent by post, we will assume it has been delivered and received 7 days after the date of posting.

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### Total Distribution Cost(TDC)

The Total Distribution Cost of this product is 83% of premium for the first year and 24% of premiums for renewal years.

The Total Distribution Cost is not an extra cost to you. We have already included it when calculating your premium.

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### Policy Owners' Protection Scheme

This policy 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 Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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### General information

This product summary is for general information only. It is not a contract of insurance. The precise terms and conditions of this insurance plan are shown in the policy contract.

You are responsible for the accuracy and completeness of the information given to us:

- (i) in any application for the policy; and
- (ii) when making any claim under the policy.

You can contact your financial representative for details on the procedures for surrendering or making claims under your policy. You may also visit Great Eastern's website for information on how to make a claim.

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