

Cancer Guard FAQ

Frequently asked questions

Understand the policy coverage

What is the cancer benefit?

Cancer Guard pays 100% of the sum assured upon a cancer diagnosis at any stage (early, intermediate or late stage).

Does this policy cover cancer at any stage?

Yes, Cancer Guard covers cancer diagnosis at early, intermediate or late stage.

What types of cancer are covered?

Please refer to the policy documents for the types of cancers covered.

Does this policy cover all cancer treatments and medications?

As the benefit is not tied to claims for specific treatment types, you are not limited to a predefined list of covered treatments.

This policy pays you a lump sum upon diagnosis of cancer (early, intermediate or late stage). You can use the payout however you wish – including for non-standard or experimental medications and other financial needs you have. Please refer to the [policy documents](#) for a list of cancers that are covered.

How much coverage can I buy?

You have the option of \$100,000, \$200,000 or \$350,000.

Understand the policy and premium terms

Will my premiums increase with age?

No, your premiums will not increase with age. Please note that premium rates are not guaranteed and may be adjusted based on future experience.

How is my premiums determined?

Your premiums are determined by your age at the point of application, gender, smoking status as well as your choice of coverage and coverage term.

Can I select my coverage term?

You have the option of coverage till the age of 65, 75 or 85 age next birthday.

Before you apply

What are the exclusions for this policy?

Great Eastern will not pay any benefit for:

- (a) any cancer at any stage, if the diagnosis of the cancer or undergoing of such medical procedure which is regarded as a cancer, was made within 90 days from any of the following:
 - (i) The date of issue;
 - (ii) The date of reinstatement of this policy (if applicable)
- (b) any cancer, caused directly or indirectly by, or which results from, any of the following:
 - (i) A pre-existing condition;
 - (ii) Alcohol or drug abuse;
 - (iii) Any congenital anomaly or defect;
 - (iv) A provoked assault;
 - (v) Donation of any of the life assured's organs;
 - (vi) Any sexually-transmitted disease including, but not limited to, Human Immunodeficiency Virus.
- (c) death, if the life assured commits suicide, while sane or insane, within 1 year from the date we issue the policy or from the date of any reinstatement, whichever is later. The policy will be void.

Please refer to the [policy documents](#) for more details.

What is a pre-existing condition and why does it matter?

A pre-existing condition is any condition that existed before the date of issue or the date of any reinstatement (if applicable) of this policy for which:

- (a) there were symptoms which 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; and/ or
- (c) the life assured has undergone medical tests or investigations.

It matters as Great Eastern will not pay the cancer benefit claims that are directly or indirectly caused by, or result from, a pre-existing condition.

After you buy this policy

Can I get a refund if I cancel?

You will only get a full refund of your premiums if you cancel the plan within 14 day free-look period, which starts from the day you receive your policy documents.

[See more details](#) on policy cancellation during free-look period.

How do I make a claim?

[Follow these steps](#) to file a claim. Alternatively you may wish to contact Great Eastern's customer service hotline at 1800 -248- 2888 for questions related to claims processes.

Can I get a refund if I did not make a claim?

No, you will not get any refund if you do not make a claim.