



GC Enrich Life

GC 全优保



What is GC Enrich Life?

GC Enrich Life is an insurance plan with a 5 to 30 year term option which will provide you with high coverage and a guaranteed return on the total annual premiums paid.

Who is suitable for GC Enrich Life?

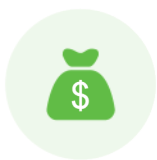
Any person who is between the age of 1 to 60.

Why choose GC Enrich Life?

GC Enrich Life is a flexible and customizable insurance plan which has many coverage options and period of insurance to choose from. In addition to the standard death and total and permanent disability benefit, you can add the Accidental Protection Rider up to 5 times of the basic sum insured. Besides the Accidental Protection Rider, you can also add the Critical Illness Plus Rider to cover your expenses in the case of diagnosis of Early and Late Stage Critical Illnesses. Most importantly, if you are healthy and reach the maturity of the contract, you will be able to receive your money back from the basic premiums paid.



Refund
of Premium



High Coverage



Multiple Options



of Sum Insured

I Benefit



Death or Total and Permanent Disability

100% of Sum Insured



Cash Back Benefit

Refund of Total Annual Premium Paid

(Basic Annual Premium * Payment Period)

I Make it comprehensive by adding these riders:



Accidental Protection Rider



Normal Accident



100% of Rider Sum Insured



Public Conveyance



200% of Rider Sum Insured



Public Conveyance +



Public Holiday



300% of Rider Sum Insured



Critical Illness Plus Rider



Early Stage Critical Illness

25% of Rider Sum Insured



Late Stage Critical Illness

100% of Rider Sum Insured

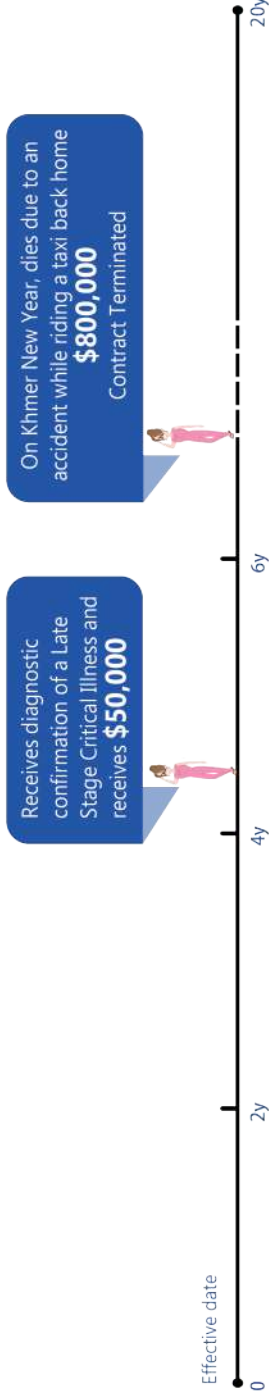
I Illustrations of Insurance Benefit



Ms. Chen / 25 years old

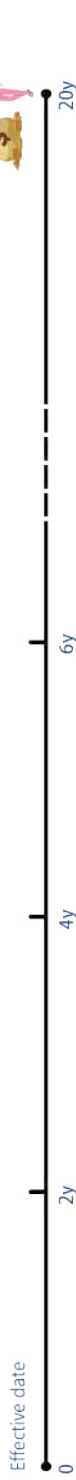
Example 1:

She purchased the **GC Enrich Life** Sum Insured \$50,000 /Period of Insurance 20 years/
Payment Period 20 years. She added the **Accidental Protection Rider** Sum Insured \$250,000
and **Critical Illness Plus Rider** Sum Insured \$50,000
Total Annual Premium Payment \$1,345.50



Example 2:

She purchased the **GC Enrich Life** Sum Insured \$50,000 /Period of Insurance 20 years/
Payment Period 20 years/ Annual Premium Payment of \$855



I Product Features

Insured Age	1 - 60 years old
Period of Insurance/ Payment Period	5 - 30 years
Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Sum Insured	Starts from 5,000 USD (For 5 - 9 years Period of Insurance, starting from 20,000 USD)

I Exclusion

1) Death

No death benefit will be payable if death of Insured is caused directly or indirectly, wholly or partly, by one of following events:

1. Suicide within 2 years from policy inception date or date of reinstatement.
2. A committed/attempted criminal offense.
3. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
4. Drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force.

2) Total and Permanent Disability

The Company shall not cover any loss or disability that is caused directly or indirectly, wholly or partly, by any of following events:

1. Suicide, attempt suicide, or self-inflicted injury, while sane or insane.
2. Human Immune Deficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related diseases.
3. War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
4. While the Insured is committing a felony or while the insured is being arrested, under arrest, or escaping the arrest.
5. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
6. While the Insured performs duty as military, police or volunteers and participate in the war or crime suppression.
7. Pre-existing conditions, which existed before the effective date or the date of reinstatement of this policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - i. The Insured had received or is receiving treatment;
 - ii. Medical advice, diagnosis, care or treatment has been recommended;
 - iii. Clear and distinct symptoms are or were evident;
 - iv. Its existence would have been apparent to a reasonable person in the circumstances.
8. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
9. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high speed races, or in professional sport activities.

什么是GC全优保？

GC全优保是可选5至30年定期的保险计划，它将为您提供高额保障，并返还您所缴纳年缴保费的总和。

GC全优保适合谁？

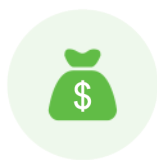
1至60岁之间的任何人。

为什么要选择GC全优保？

GC全优保是一种灵活且可订制的保险计划。有多种保障和保险期限可供选择。除死亡和高残保险金外，您可以附加意外保障保险，最高达到五倍的基本保险金额。除了附加意外保障保险，您还可以附加新重大疾病保险，保障您早期重大疾病和晚期重大疾病的治疗费用。最重要的是，如果您健康至合同满期时，您将能够收回您所缴纳年缴保费的总和。



返还保费



高额保障



多种选择



I 保险利益



死亡或高残保险金
保额的**100%**



现金返还利益
返还累计所缴保费（年缴保费*缴费期限）

I 附加以下保险，获得全面保障：



附加意外保障保险



普通意外



附加险保额的**100%**



公共交通



附加险保额的**200%**



公共交通



公共假期



附加险保额的**300%**



附加新重大疾病保险



早期重大疾病

附加险保额的**25%**



晚期重大疾病

附加险保额的**100%**

I 保险利益示例：



陈女士 / 25岁

例子1

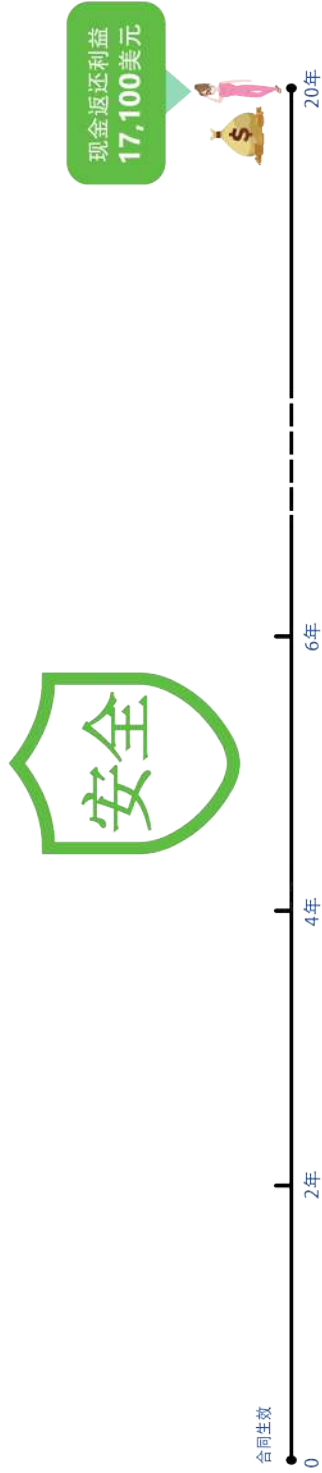
她购买了保险金额5万美元/保险期间20年/缴费期20年的GC全优保，保险金额25万美元的附加意外保障保险和保险金额5万美元的附加新重大疾病保险

每年总缴费1,345.50美元



例子2

她购买了保险金额5万美元/保险期间20年/缴费期20年的GC全优保，每年缴费855美元



I 投保说明

投保年龄	1 - 60 岁
保险期间/缴费期限	5 - 30 年
缴费周期	年缴、半年缴、季缴、月缴
保险金额	5,000 美元及以上 (5 - 9年缴费期 --> 最低20,000 美元起)

I 责任免除

一、死亡

如果被保险人的死亡因以下事件之一直接或间接（全部或部分）造成的，本公司无需支付保险金：

1. 自本保险合同生效日或复效之日起两年内自杀。
2. 犯下或企图犯下刑事罪行。
3. 人体免疫机能丧失病毒(艾滋病)和/或任何与艾滋病毒有关的疾病，包括获得性免疫机能丧失综合症(艾滋病)和/或其任何突变、衍生或变异。
4. 吸毒、兴奋剂、酗酒、醉驾或现行法律规定的并发症。

二、高残

本公司不承担因以下任何事件直接或间接（全部或部分）造成的任何损失或伤残：

1. 在神志清醒或精神失常时自杀、企图自杀或自伤。
2. 人类免疫缺陷病毒(HIV)感染、获得性免疫缺陷综合症(艾滋病)或与艾滋病有关的疾病。
3. 因战争（无论是否宣战），入侵，外国军队行动，内战，革命，暴动，内乱，骚乱，罢工，民众反政府和恐怖主义，导致发生本合同保险事故。
4. 被保险人故意犯罪或抗拒依法采取的刑事强制措施。
5. 进入、离开、操作、服务或乘坐任何空中装置或交通工具，但被保险人是航空公司的付费乘客或机组人员，按既定时间表在既定航线上飞行的除外。
6. 被保险人以军人，警察或志愿者的身份参加战争或镇压犯罪。
7. 在保单生效日或保单复效日(以较晚者为准)之前，被保险人理应知道自己患有疾病，除非该疾病已向本公司声明并经本公司接受。被保险人应被认为对既存状况有合理的了解，理应知道自己患有疾病的状况是针对以下情况之一：
 - i. 被保险人已经接受或正在接受治疗；
 - ii. 被建议进行医疗咨询，诊断，护理或治疗；
 - iii. 明显和直接的症状；
 - iv. 在当时的情况下，对于一个理性的人来说，疾病的存在是显而易见的。
8. 被保险人受到酒精或服用任何药物的影响，但遵循注册医生指导的治疗活动除外。
9. 被保险人参加危险的体育活动，包括但不限于潜水，爬山，跳伞或任何高速比赛，或参加专业体育活动。

Note:

This brochure is summarized.
For complete details on the coverage
provided, including benefits, exclusions
and termination provisions, please refer to
the Terms and Conditions.

注:

本宣传单为简单叙述, 有关保障, 包括保
险利益, 责任免除, 和退保详情请阅读本
保险条款, 并以条款的叙述为准。


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