



GC Credit Protect

GC信贷保



What is GC Credit Protect?

GC Credit Protect is an insurance plan to cover your financial obligations in case of death and total and permanent disability. It ensures that your family is secured against the burden of repaying your liabilities in case of any unforeseen event.

Product Features

Insured Age	18 - 64 years old
Period of Insurance	1 to 30 years
Mode of Payment	Single Premium
Sum Insured	Starts from \$1,000
Sum Insured Options	Level or Decreasing

- Level Sum Insured means that the Sum Insured amount remains the same during the entire period of insurance.
- Decreasing Sum Insured means that the Sum Insured amount will decrease every year at the Policy Anniversary date.

Benefit



Death Benefit

100% of Sum Insured



Total and Permanent Disability Benefit

100% of Sum Insured

Exclusion

1. Death

- (i) Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- (ii) A committed/attempted criminal offense.
- (iii) Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- (iv) Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

2. Total and Permanent Disability

- (i) 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.
- (ii) While the Insured is committing a felony or is being arrested, under arrest, or escaping the arrest.
- (iii) Pre-existing conditions, which existed before the Effective Date of this Policy. 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.
- (iv) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

This above list is for reference only. Please refer to the Terms and Conditions for the complete list and details of exclusion.

什么是 GC信贷保？

GC信贷保是一个在死亡和高度残疾的情况下提供贷款保障的保险计划。它可以确保您的家人在发生任何不可预见的事情时免于偿还债务的负担。

投保说明

被保险人年龄	18 - 64岁
保险期间	1 – 30年
缴费周期	一次性缴费
保险金额	1,000 美元或以上
保险金额选项	平准型或递减型

- 平准型保险金额是指在整个保单有效期内，保险金额保持不变。
- 递减型保险金额是指保险金额在每个保单周年日逐年减少。

保险利益



死亡保险金

保额的100%



高度残疾保险金

保额的100%

责任免除

一、死亡

1. 自本保险合同生效日起 2 (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(艾滋病毒)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、醉驾或其由现行法律规定的并发症。

二、高度残疾

1. 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。
2. 被保险人故意犯罪或抗拒依法采取的刑事强制措施。
3. 在保单生效日之前，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。
4. 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。

以上列明的责任免除为简单叙述，详情请阅读本保险条款。

Note: This brochure is simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency.

注: 本宣传单为简单叙述, 详情请阅读本保险条款, 并以条款的叙述为准。



CONTACT US

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