



**Life Shield  
Group Insurance**

护身符团体保险



## **What is “Life Shield” Group Insurance?**

“Life Shield” Group Insurance is an insurance plan specially designed for enterprises, institutions, organizations, and for your family. It provides 24/7 protection for your employees and family members wherever they are.

## **Who is suitable for “Life Shield” Group Insurance?**

Any enterprises, institutions, organizations, and families who wants to provide protection to their employees or family members.

## **Why choose “Life Shield” Group Insurance?**

As “Life Shield” Group Insurance is a customizable plan, it means you have many coverage options to choose from. In addition to the death and total disability benefits, your employees and family members can add additional coverage for reimbursements of outpatient or inpatient hospitalization expenses and other benefits including Accidental Injury Hospitalization Allowance, Dengue Fever Hospitalization Allowance, etc.



## I Product Feature

No. of Insured	3 or more people
Insured Age	18 – 65 years old
Period of Insurance	1 year
Mode of Payment	Single Premium

## I Insurance Benefit and Premium

Benefit	Platinum	Gold	Sliver
	Sum Insured	Sum Insured	Sum Insured
In case the Insured dies or becomes totally disabled due to an accidental injury within 180 days from the date of such accident:	20,000 USD	10,000 USD	5,000 USD
After 90 days waiting period, in case the Insured dies or becomes totally disabled due to illness:	4,000 USD	2,000 USD	1,000 USD
Premium	68 USD	35 USD	18 USD

## I Need more coverage?

### Consider adding these riders:

- Accidental Injury Hospitalization Allowance Group Rider
- Dengue Fever Hospitalization Allowance Group Rider
- Accidental Injury Medical Insurance Group Rider - Outpatient
- Accidental Injury Medical Insurance Group Rider - Inpatient
- Accidental Injury Medical Insurance Group Rider - Hospital Transfer Due to Critical Condition

# I Exclusion

## 1. Death

- a. Suicide.
- b. A committed/attempted criminal offense.
- c. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- d. Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

## 2. Total and Permanent Disability

- a. 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.
- b. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- c. 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.
- d. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

## 3. Death and Total and Permanent Disability Due to Accident

- a. While the Insured performs duty as military, police or volunteers and participates in the war or crime suppression.
- b. The Insured has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured does not notify the Company.
- c. Pregnancy, childbirth, miscarriage or any of their consequences.
- d. Death or Total and Permanent Disability due to Accidental Injury after 180 (one hundred and eighty) days of the date of Accident.

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

## 什么是“护身符”团体保险？

“护身符”团体保险是一个专门为企业，机构，组织和您的家人设计的保险计划。无论您的员工和家人在哪里，它将为他们提供24/7的保障。

## “护身符”团体保险适合谁？

需要为其员工或家人提供保障的企业、机构、组织和家庭。

## 为什么要选择“护身符”团体保险？

由于“护身符”团体保险是可订制的保险计划，因此您将有很多保障范围可选。除了死亡和高残的保障外，您的员工和家人可以附加门诊或住院费用的报销、意外伤害住院津贴和登革热住院津贴等保障。



## I 投保说明

被保险人人数	3个人以上
被保险人年龄	18 - 65岁
保险期间	1年
缴费周期	一次性缴费

## I 保险利益和保险费

保险利益	铂金	黄金	白银
	保险金额	保险金额	保险金额
因意外伤害，并自该意外伤害事故发生日起180日内因该意外伤害导致死亡或高度残疾：	20,000 美元	10,000 美元	5,000 美元
90天等待期结束后，因疾病导致死亡或高度残疾：	4,000 美元	2,000 美元	1,000 美元
保险费	68 美元	35 美元	18 美元

## I 需要更多的保障？

请考虑附加以下的附加险：

- 附加团体意外伤害住院津贴保险
- 附加团体登革热病住院津贴保险
- 附加团体意外伤害医疗保险 - 门诊
- 附加团体意外伤害医疗保险 - 住院
- 附加团体意外伤害医疗保险 - 危重症转院

# I 责任免除

## 一、死亡责任

1. 自杀。
2. 犯下或企图犯下刑事罪行。
3. 人类免疫缺陷病毒（HIV）和/或任何与HIV相关的疾病，包括后天免疫机能丧失综合症（AIDS）和/或其任何突变，衍生或变异。
4. 毒品、兴奋剂或酗酒，酒后驾驶及其由现行法律规定并发症。

## 二、高度残疾责任

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. 进入、离开、操作、维修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，按既定时间表在既定航线上飞行的除外。
3. 在保险合同生效日或保险合同复效日（以较晚者为准）之前，被保险人合理知晓自己预先存在的状况，除非该状况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。

## 三、意外死亡或高度残疾责任

1. 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。
2. 被保险人在签订保险合同之前已经知道自身疾病或残疾，但是被保险人未如实告知本公司。
3. 由怀孕，分娩，流产或相关事件，导致发生本合同的保险事故。
4. 在意外事故发生之日起180（一百八十）天后，由该意外事故直接导致的死亡或高度残疾。

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 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。

## CONTACT US

联系我们



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