



GC Credit Protect



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 stimulants 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.

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.



CONTACT US

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