

GC Enrich Life



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?

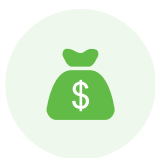
Any person who is between the age of 1 to 60.

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

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)

Benefits

Death Benefit	100% of Sum Insured
Total and Permanent Disability Benefit	100% of Sum Insured
Cash Back Benefit	Refund of Total Annual Premium Paid (Basic Annual Premium * Payment Period)

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

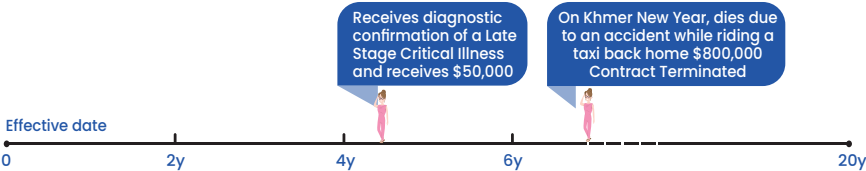
I Illustrations of Insurance Benefit



Ms. Chen / 25 years old

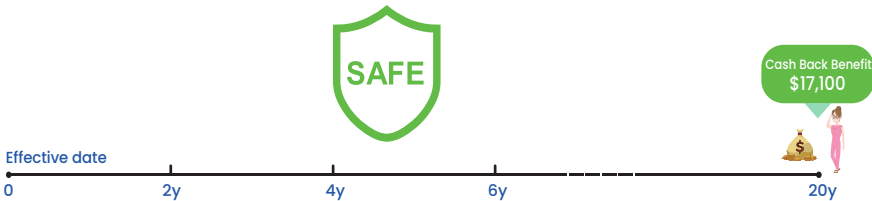
Example 1

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 EXCLUSIONS

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.

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.

CONTACT US



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