



**Life Shield
Group**



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 want 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 stimulants 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.

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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