

## CRITICAL ILLNESS RIDER INSURANCE TERMS AND CONDITIONS

### G.C.Life Product Code: 4

#### 1. Contract Attributes

The terms and conditions for the critical illness rider (hereinafter referred to as “the Contract”) shall not be a stand-alone contract and the Contract must be attached to a life insurance product (hereinafter referred to as “Main Product”) as an additional contract. During the effective period of the Contract, if the Main Product is terminated or suspended, the Contract shall be terminated or suspended as well.

#### 2. Application Requirement

- (1) The applicant may not apply for the Contract unless he/she has purchased one of the following Main Products from the Company.
  - 1) “Offspring Prosperity” Insurance
  - 2) “Good Future” Insurance
- (2) Upon the application, the Insured must be no older than 60 years old and must be in good health and have no mental illness.
- (3) Upon the application, the applicant is required to truthfully disclose and fill out the health condition disclosure of the Insured.
- (4) Before making the initial premium payment by the applicant, the Company shall have the right to determine by the Company if the Insured is required to conduct a health check at the hospital appointed by the Company. If so, fees for such health check shall be firstly paid by the applicant, and the following applies:
  - a. If the result of health check of the Insured indicates that the Insured is under normal health condition or is considered as healthy, and the Company underwrites the insurance application, the fee for such health check shall be entitled to the Company.
  - b. If the result of health check of the Insured indicates that the Insured is under normal health condition or is considered as healthy, and the Company underwrites the insurance application or has already issued the Insurance Contract, the fee for such health check shall be entitled to the applicant if one of the followings occurs:
    - i. The applicant does not make the initial premium, or decide to cancel the insurance application;
    - ii. The applicant cancel the Contract within the cooling-off period.
  - c. If the result of health check of the Insured indicates that the Insured is not under normal health condition or is considered as unhealthy, and the Company does not underwrite the insurance application, 80% of the fee for such health check shall be entitled to the applicant and 20% of the fee for such health check shall be entitled to the Company.

#### 3. Composition, Creation, and Effectiveness of Insurance Contract

The Contract is composed of the insurance certificate, terms and conditions, application form, and other documents related to the Contract. The aforementioned documents may be signed and issued independently or combined with the Main Product.

The applicant submits an application and completes the application procedures, the Company notifies the applicant to make the premium payment after the Company underwrites the insurance, and then the Contract is created.

After the creation of the Contract and the full payment of the premium for both the Main Product and this Contract, the Contract and the Main Product shall enter into effect. Upon the effectiveness of the Contract, the Company will issue an independent insurance policy to the applicant immediately, or combine the Contract with the Main Product and issue an insurance policy as a whole.

#### **4. Cooling-Off Period**

From the day following the signing the acknowledgement letter of the Contract, the applicant shall have a 21-day cooling-off period. During this period, if the applicant decides not to procure this insurance, the Contract can be terminated by the applicant's request.

The Contract shall be terminated from the time when the Company receives the request for termination in writing, and the Company shall no longer be bound by the obligations and shall return the total premium paid (without interest) to the applicant.

#### **5. Payment Period and Premium**

The payment period and mode of payment shall be consistent with the Main Product.

Premium amount shall be based on Schedule 1: "Table of Premium for Critical Illness Rider" of the Contract.

#### **6. Agreed Date for Subsequent Premium Payment and Grace Period**

When the applicant makes subsequent payment on the agreed date for the Main Product, he/she shall also make the subsequent premium payment for this Contract simultaneously.

The grace period for the Contract shall be consistent with the Main Product. If the applicant fails to pay the premium after the grace period, the Contract shall be suspended from day of the expiration of the grace period, and coverage will not be effective during such suspension.

#### **7. Sum Insured**

The sum insured of the Contract is 1,000 US dollars or the multiple of the premium multiplied by 1,000 US dollars.

There are two types of sum insured (Fixed Sum Insured and Accelerated Sum Insured) and the applicant shall select one of them upon application.

Fixed Sum Insured means that the amount of sum insured stays the same during the entire period of insurance of the Contract.

Accelerated Sum Insured means that after the 2nd anniversary year of the Contract, the amount of sum insured will be increased by 3% every year based on the initial sum insured of the insurance contract.

The applicant and the Company shall agree with the amount and the type of sum insured based on the selections above and such agreement shall be stated on the insurance certificate.

## **8. Period of Insurance**

The period of insurance of the Contract shall be consistent with the Main Product that shall be stated on the insurance certificate.

## **9. Coverage**

Within the period of insurance and the effective period of the Contract, the Company shall assume the following coverages:

From the following day of the end of first year effectiveness of the Contract to the expiration date of the insurance period, if the Insured receives the first diagnostic confirmation of any critical illness as listed in Schedule 2: "39 Types of Critical Illness" under the Terms and Conditions of the Contract due to an illness or accident, regardless of whether it is one or many types of illness, the Company shall pay the Insured a sum insured for critical illness as follow and the Contract of this rider shall be terminated. (If the Insured receives the first diagnostic confirmation of any critical illness within 1 year starting from the effective date of the Contract, the Company shall return the premium paid to the applicant without interest):

- (1) For Fixed Sum Insured, the amount of insurance benefit shall be the sum insured.
- (2) For Accelerated Sum Insured, the amount of insurance benefit shall be calculated based on the initial sum insured of the insurance contract and the policy year of the contract.

## **10. Exclusion**

- (1) Any expense related to medical treatment of the Insured resulted from illness or accidental injury is not covered under the Contract and the Company shall not be obliged to pay any insurance benefit;
- (2) Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure as intentionally concealing the health conditions of the Insured listed below, the Company shall not be obliged to pay the insurance benefits;
  - 1) The Insured has already been diagnosed of a critical illness listed in Schedule 2: "39 Types of Critical Illness" of the Contract;
  - 2) The Insured has already been in the process of confirming a suspected critical illness listed in Schedule 2: "39 Types of Critical Illness" of the Contract;
  - 3) The Insured has already been diagnosed with one or more chronic illnesses, or acute illness, or mental illness;
  - 4) The Insured has already been disabled, or has had functional disorder for eyes or ears, or limb movement disorder;
  - 5) The Insured is engaged in high risk occupation that the Company does not underwrite.
- (3) If the Insured suffers from any insured event due to any of the following situations, the Company shall not be obliged to pay the insurance benefit stated on Clause 8 under this terms and conditions, but shall be obliged to pay the health benefit:
  - 1) The Insured is intentionally murdered or harmed by the applicant;

- 2) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs, or is deliberately self-injured;
- 3) The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing;
- 4) The Insured is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration;
- 5) The Insured undergoes prenatal and postnatal examinations, pregnancy (including ectopic pregnancy), miscarriage (including abortion), delivery (including caesarean), contraception, sterilization surgery, infertility treatment and the complications caused by the aforementioned reasons;
- 6) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
- 7) The Insured suffers from any insured event due to war, military clash, riot or armed rebellion, nuclear explosions, nuclear radiation or nuclear contamination.

#### **11. Beneficiary**

The beneficiary of the insurance benefit for critical illness provided under this Contract shall be the Insured. The beneficiary stated on the insurance certificate refers to a person who has the right to receive the insurance benefit for critical illness after the death of the Insured.

If the beneficiary does not have the civil capacity or has restricted civil capacity, the guardian of the beneficiary shall be designated as the representative of the beneficiary.

#### **12. Notice of Insured Event**

The applicant, the Insured, or the beneficiary notify the Company is obliged to notify the Company on time about the occurrence of insured events covered by the Contract.

#### **13. Claim and Payment of Benefit**

The effective period for the beneficiary to claim the benefit from the Company shall be one year, from the date on which the beneficiary is aware or should have been aware of the occurrence of the insured event.

#### **14. Evidences and Documents Required for Claiming Insurance Benefit**

- (1) Medical certificate and supporting documents, attached with pathology test of the Insured, blood test report, and reports of other medical diagnostic devices, issued by a hospital which is highly qualified to diagnose major diseases/critical illness. If the aforesaid documents are medically verified by the Company to be insufficient for determining the final approval, the Company has the right to require the applicant to provide additional supporting documents.
- (2) Other evidences and documents required/related to the Main Product.

#### **15. Termination by the Applicant**

The Contract shall be terminated when the Company receives the request form for termination of contract in writing. The Company shall, within 5 working days from the date of receiving the request for termination, return the cash value for the time being to the applicant (see Schedule 3: "Table of Cash Value per Policy at the End of Each Policy Year").

If the applicant terminates the Contract after the cooling-off period, he/she shall bear the economic loss arising from such termination.

Any other related agreement shall be in accordance with the contract of the Main Product.

#### **16. Reinstatement**

The Contract shall be suspended if the applicant fails to pay the premiums on time as agreed. The corresponding terms and conditions shall be in accordance with the contract of the Main Product.

#### **17. Clear Explanation and Truthful Disclosure**

At the execution of the Contract, the Company shall clearly explain to the applicant the contents of the Contract.

For the exclusion clause under the Terms and Conditions of the insurance and any important matters such as the responsibility of economic loss due to termination by the applicant after the cooling-off period, the Company shall, at the execution of the Contract, provide obvious disclosures to the applicant on the insurance plan, application form, or other insurance documents.

If the applicant intentionally fails to fulfill the obligation of truthful disclosure or provide fraudulent information, the Company shall not cover the critical illness benefit occurring prior to termination of the Contract. If the applicant requests to terminate the Contract, the Company shall not return the total premium paid.

#### **18. Definition**

First diagnostic confirmation: refers to the first diagnosis of certain types of disease of the Insured from birth, rather than from the effective date or reinstated date of the Contract.

High risk occupation: mainly refers to forest transporting workers; forest fires protectors; beasts breeders; venomous animal breeders; oceanic fishermen; stone or sand mining workers, workers who work in mines; scuba diver; all offshore oil (diver will be included) workers; fuel trailer driver and occupants; rescue crew; helicopter pilots; steel framework workers; construction scaffolding workers; installers of glass curtain walls; exterior cleaning service for high-rise buildings; tunnel construction workers; bridge construction workers; large dam project workers; digging well workers; explosion workers; liquid and gaseous fuels like natural gas, coal-to-gas manufacturing workers; explosives, pyrotechnics and firecrackers processing workers; strong acids and bases like sulfuric, hydrochloric, nitric, caustic manufacturing workers; toxic product processing workers; ship disassembling workers; war correspondent; advertising signboard installers; high-rise building workers; stuntmen; air acrobatics performers; high-voltage facility installers, repairmen; dangerous, toxic, radiologic wastes disposing workers; unemployed for long period of time; drug enforcement police; riot police; special police; on-the-spot rescuers; special army; air soldiers; feet and submarine soldiers; skiing players; wrestling players.

#### **19. Other**

If there are any unclear sections, please refer to the corresponding terms and conditions of the Main Product for more details.

## 20. Schedule 1, Schedule 2, and Schedule 3

### Schedule 2: “39 Types of Critical Illness”

Item	Name of Disease	Definition of Disease
1 .... 17	Specific types of cancer: Lung Cancer, Stomach Cancer, Liver Cancer, Colorectal Cancer, Esophageal, Prostate Cancer, Kidney Cancer, Lymphoma, Bladder Cancer, Leukemia, Brain Cancer, Pancreatic Cancer, Thyroid Cancer, Ovarian Cancer, Breast Cancer, Cervical Cancer, Endometrial Cancer, (malignant neoplasms)	Refers to a disease in which the malignant cells uncontrollably and progressively grow, spread, invade and destroy the normal tissue around them. They can shift to other parts of the body through blood vessels, lymphatic vessels, and the body cavity. Upon pathological diagnosis and clinical diagnosis, malignant neoplasms belong to the category under “International Statistical Classification of Diseases and Related Health Problems” (ICD-10) of the World Health Organization.
18	Major organ transplant or hematopoietic stem cell transplant operation	Major organ transplant refers to [a condition in which] an allotransplant of kidney, liver, heart or lung has been carried out due to related organ failure. Blood stem cell transplant operation refers to [a condition in which] an allotransplant of blood stem cell (including bone marrow hematopoietic stem cells, peripheral blood hematopoietic stem cells and cord blood hematopoietic stem cells) due to hematopoietic dysfunction or hematopoietic malignancies.
19	Final stage of kidney disease (also called chronic renal failure uremia)	Refers to renal chronic non-reversible failure which has reached the uremia stage and, after diagnosis, has undergone at least 90 days of regular dialysis treatment or kidney transplant.
20	Acute or acute and malignant severe hepatitis	Refers to [a condition in which] diffuse necrosis of liver tissue due to hepatitis virus infection, resulting in acute liver failure and confirmed by serological or biological examination, subject to all of the following conditions: <ol style="list-style-type: none"> <li>1. Severe jaundice or jaundice is increasing rapidly;</li> <li>2. Hepatic encephalopathy;</li> <li>3. The liver volume is shown by B ultrasound or other imaging studies to be rapidly shrinking;</li> <li>4. The hepatic function index progressively deteriorates.</li> </ol>
21	Benign brain neoplasms	Refers to [a condition in which] the benign brain tumors have caused increase of intracranial pressure, and the clinical manifestations are papilledema, mental symptoms, epilepsy and motor sensory disorders, which is life-threatening. It must be confirmed by radiographic examination such as cranial tomography (CT), magnetic resonance imaging (MRI) or positron

		<p>emission tomography (PET) and must meet at least one of the following conditions:</p> <ol style="list-style-type: none"> <li>1. A craniotomy has actually been carried out to remove all or part of the brain tumor;</li> <li>2. Radiation treatment has actually been carried out for brain tumors.</li> </ol> <p>Pituitary tumor, brain cyst, and cerebrovascular disease are not covered.</p>
22	Decompensation stage of chronic liver failure	<p>Refers to liver failure due to chronic liver disease, subject to all of the following conditions:</p> <ol style="list-style-type: none"> <li>1. Persistent jaundice</li> <li>2. Ascites;</li> <li>3. Hepatic encephalopathy;</li> <li>4. Congestive splenomegaly with hypersplenism or esophageal varices.</li> </ol> <p>Liver failure due to abuse of alcohol or medicines is not covered.</p>
23	Sequela of encephalitis or meningitis	<p>Refers to the permanent dysfunction of the nervous system due to encephalitis or meningitis. The permanent dysfunction of the nervous system means one or more of the following disorders which remain to exist after 180 days of diagnosis:</p> <ol style="list-style-type: none"> <li>1. Complete loss of function of one or more limbs (Note 1);</li> <li>2. Complete loss of speech or masticatory and swallowing functions (Note 2);</li> <li>3. Complete loss of independent living ability, and inability to independently carry out three or more daily activities among the six- basic daily (Note 3).</li> </ol>
24	Deep coma	<p>Refers to loss of consciousness due to illness or accidental injury, no reaction to external stimuli and internal demand, with the degree of coma of 5 or lower than 5 under the Glasgow Coma Scale, and having been continuously using the respirator and other life supporting systems for more than 96 hours.</p> <p>Deep coma caused by abuse of alcohol or medicines is not covered.</p>
25	Binaural hearing loss	<p>Refers to the permanent and irreversible (Note 4) loss of binaural hearing due to illness or accidental injury. The average hearing threshold is greater than 90 dB at frequencies of 500 Hz, 1000 Hz, and 2000 Hz, subject to confirmation by pure tone audiometry, acoustic conductivity or auditory evoked potential test.</p>
26	Paralysis	<p>Refers to permanent and complete loss of function of two or more limbs due to illness or accidental injury. Permanent and complete refers to [a condition in which] two among the three main joints of each limb remain to be completely stiff or unable to move after 180 days of diagnosis of illness or 180 days of occurrence of accident.</p>



27	Heart valve surgery	Refers to [a condition in which] a heart valve replacement or repair surgery is actually carried out for treatment of heart valve disease.
28	Severe brain damage	Refers to [a condition in which] the important brain region is injured due to mechanical external forces against the head, resulting in permanent dysfunction of nervous system, subject to confirmation by radiographic examination such as cranial tomography (CT), magnetic resonance imaging (MRI) or positron emission tomography (PET). Permanent dysfunction of the nervous system means, after 180 days of brain injury, one or more of the following dysfunction remain: <ol style="list-style-type: none"> <li>1. Complete loss of function of one or more limbs (Note 1);</li> <li>2. Complete loss of speech or masticatory and swallowing functions (Note 2);</li> <li>3. Complete loss of independent living ability, and inability to independently carry out three or more daily activities among the six basic daily living activities (Note 3).</li> </ol>
29	Severe third-degree burns	Refers to the degree of burn is at third degree, and the area burnt at third degree reaches 20% or more of the entire body.
30	Severe primary pulmonary hypertension	Refers to the unexplained [condition in which] the pulmonary arterial pressure persistently increases and progressively develops, resulting in chronic disease which has caused permanent and irreversible limitation to the ability to perform physical activities and has reached Class IV of the New York Heart Association (NYHA) Functional Classification, and the average pulmonary arterial pressure exceeds 30mmHg under resting condition.
31	Severe motor neuron disease	Is a group of progressive degenerative diseases of motor neurons of the central nervous system, including progressive spinal muscular atrophy, progressive medullary paralysis, primary lateral sclerosis, amyotrophic lateral sclerosis, subject to loss of independent living ability, and inability to independently carry out three or more daily activities among the six basic daily living activities (Note 3).
32	Loss of speech	Refers to complete loss of ability to speak due to illness or accidental injury and unable to recover by existing medical treatment in spite of at least 12 months of active treatment (this time limit is not applicable to complete removal of the vocal cord). Loss of speech due to psychological factors is not covered.
33	Severe aplastic anemia	Refers to anemia, neutropenia and thrombocytopenia due to chronic and persistent failure of hematopoietic function of the bone marrow, subject to all of the following conditions: <ol style="list-style-type: none"> <li>1. Diagnosis is supported by the result of bone marrow biopsy;</li> <li>2. Peripheral blood meets the following three conditions:</li> </ol>



		<p>(1) The absolute value of neutrophil <math>\leq 0.5 \times 10^9/L</math>;</p> <p>(2) Reticulocytes <math>&lt; 1\%</math>;</p> <p>(3) The absolute value of platelet <math>\leq 20 \times 10^9/L</math>.</p>
34	Aorta surgery	<p>Refers to [a condition in which] a thoracic surgery or laparotomy to remove, replace or repair the damaged aortic vessels for treatment of aortic disease. The aorta refers to the thoracic and abdominal aorta, excluding the branch vessels of the thoracic aorta and abdominal aorta.</p> <p>The percutaneous transluminal coronary angioplasty is not covered.</p>
35	Sequela of cerebral apoplexy	<p>Refers to cerebral hemorrhage, embolism, or infarction due to cerebrovascular disease, resulting in permanent dysfunction of nervous system. Permanent dysfunction of nervous system refers to, after 180 days following the diagnosis, one or more of the following dysfunction remain:</p> <ol style="list-style-type: none"> <li>1. Complete loss of function of one or more limbs (Note 1);</li> <li>2. Complete loss of speech or masticatory and swallowing functions (Note 2);</li> <li>3. Complete loss of independent living ability, and inability to independently carry out three or more daily activities among the six basic daily living activities (Note 3).</li> </ol>
36	Acute myocardial infarction	<p>Refers to [a condition in which] the coronary artery obstruction causes insufficient regional blood supply and results in partial myocardial necrosis, subject to three of the following conditions:</p> <ol style="list-style-type: none"> <li>1. Typical clinical manifestations, such as acute chest pain;</li> <li>2. Shown by recent electrocardiographic changes;</li> <li>3. Myocardial enzymes or troponin has diagnostic significance, or is shown to be consistent with the dynamic changes of acute myocardial infarction;</li> <li>4. 90 days after the pathogenesis, upon examination, it is confirmed of left ventricular failure, for example, the left ventricular ejection fraction is less than 50%.</li> </ol>
37	Severe Parkinson's disease	<p>Is a degenerative disease of the central nervous system; its clinical manifestations are paralysis, ataxia, etc., subject to all of the following conditions:</p> <ol style="list-style-type: none"> <li>1. Medical treatment cannot control the condition of disease;</li> <li>2. Complete loss of independent living ability, and inability to independently carry out three or more daily activities among the six basic daily living activities (Note 3).</li> </ol> <p>Secondary Parkinson's syndrome is not covered.</p>
38	Severe Alzheimer's disease	<p>Refers to a disease in which the progressive and irreversible change of brain results in severe recession or loss of intelligence; its clinical manifestations are obvious cognitive dysfunction, behavioral disorders and sociability decline, and needing support from others for daily living, subject to</p>

		confirmation by radiographic examination such as cranial tomography (CT), magnetic resonance imaging (MRI) or positron emission tomography (PET), and Complete loss of independent living ability, and inability to independently carry out three or more daily activities among the six basic daily living activities (Note 3). Neurosis and mental illness are not covered.
39	Coronary artery bypass grafting	Refers to [a condition in which] a thoracic surgery has actually been carried out for transplant of coronary artery bypass for the treatment of severe coronary heart disease. Coronary stent implantation, cardiac catheterization balloon catheterization, laser radiofrequency technology and other non-thoracic interventional procedures, and endoscopic surgery are not covered.

**Note:**

- (1) Complete loss of limb function: refers to [a condition in which] two of the three major joints are stiff or unable to move freely. Limb refers to entire upper limb including the shoulder joint or entire lower limb including hip joint.
- (2) Complete loss of speech or masticatory and swallowing functions: complete loss of speech refers to inability to make any three among the four types of sound (including) to indicate three voices (including lip, teeth and tongue, roof of mouth, and throat), or the vocal cord is completely removed, or aphasia due to cerebral language center is injured. Complete loss of masticatory and swallowing functions refers to a state of physical disorder or malfunction caused by any reasons other than teeth, resulting in inability to chew or swallow, and inability to eat or swallow any food other than liquid.
- (3) Six basic daily living activities refer to: (1) dressing: ability to put on or take off clothes by oneself; (2) moving: moving from one room to another by oneself; (3) transferring: getting on or out of bed or wheelchair by oneself; (4) defecating: controlling the defecation by oneself; (5) eating: taking ready food from a bowl or dish and putting into the mouth by oneself; and (6) bathing: taking a shower or bathing oneself.
- (4) Permanent and irreversible: refers to [a condition in which] from the date of disease diagnosis or of occurrence of accident, upon 180 days of active treatment, [the disease] remains unable to recover through existing treatment method.