GC LiFE

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.

Subject Matter of Insurance

Life of the Insured.

Refund of Premium

High Coverage

Multiple Options

Product Features	
Insured Age	1 - 60 years old
Period of Insurance/ Payment Period	5 - 30 years
Sum Insured	Starts from 5,000 USD (For 5 - 9 years Period of Insurance, starting from 20,000 USD)

Premium Payment	
Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	After payment of the 1st premium, failure to pay any subsequent premiums on or before its due date will constitute a default in premium payment. If the premium remains unpaid after the Grace Period (30days), the Policy will be suspended from the following day of the expiration of the Grace Period, and the Policy will not be effective during such suspension.

Coverage

Death and Total and Permanent Disability (TPD) coverages are available for the Insured while the policy is in force and before the Expiry Date.
If the Insured survives the term of coverage and has paid all the premiums due and has not surrendered before the Expiry Date, the Cash Back Benefit shall be payable.

Benefit	
Death Benefit	100% of the Sum Insured shall be payable in case the Insured dies.
Total and Permanent Disability Benefit	100% of the Sum Insured shall be payable in case the Insured become TPD.
Cash Back Benefit	If the Insured is alive on the Expiry Date while the policy is in force, and no claim has been made under the policy, the Cash Back Benefit shall be payable. Refund of Total Annual Premium Paid (Basic Annual Premium * Payment Period)

Make it comprehensive by adding these riders:

- Accidental Protection Rider
- Critical Illness Plus Rider
- Term Protection Rider
- Waiver of Premium Rider

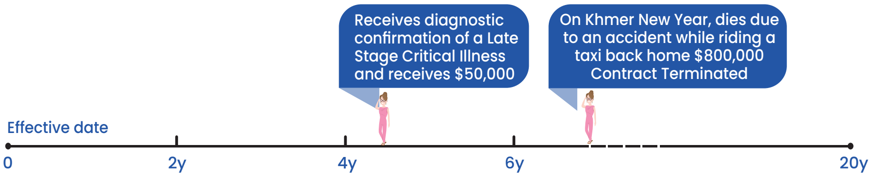
Illustrations of Insurance Benefit

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

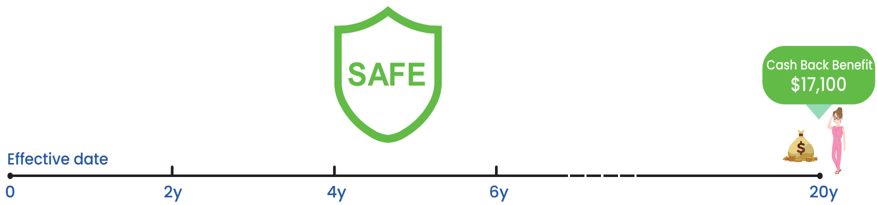
Total Annual Premium Payment $1,345.50



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



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 stimulators 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.

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