



What is GC Group Student Care?

GC Group Student Care is a 1-year term group insurance plan which was specifically designed to protect students. The plan provides students with 24/7 protection worldwide and a peace of mind for loving parents.

Who is eligible for GC Group Student Care?

Students attending Pre-School, Primary School, Secondary/High School or College/University.

Why choose GC Group Student Care?

GC Group Student Care is an affordable group insurance plan which provides students with basic and meaningful protection. In addition to the death and total and permanent disability coverage, students will also be covered in the case of partial and permanent disability and broken bone due to accident.

Subject Matter of Insurance

Life of the Insured Member



I Product Features

Insured Member Age	3 - 35 years old
Period of Insurance	1 year
Sum Insured	2,000 to 15,000 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

During the Policy in-force period, this product provides coverage on:

1. Death and Total and Permanent Disability; and
2. Partial and permanent disability and broken bones due to Accident.

I Benefit



Death and Total and Permanent Disability

100% of Sum Insured shall be payable in case the Insured Member dies or becomes Totally and Permanently Disabled.



Accidental Partial and Permanent Disability and Broken Bone

If the Insured Member suffers from any partial and permanent disability or broken bones due to Accidental Injury, the Company shall pay a percentage of the Sum Insured specified in the Table Below

No	Insured Event	% of Sum Insured
1	Loss of 1 limb	50%
2	Loss of 1 hand/foot at or above wrist/ankle	50%
3	Loss of 1 eye	50%
4	Loss of hearing in 2 ears	75%
5	Loss of hearing in 1 ear	20%
6	Loss of speech	50%
7	Loss of 2 thumbs - 2 phalanges per thumb	30%
8	Loss of 1 thumb - 2 phalanges	10%
9	Loss of 1 thumb - 1 phalanx	5%
10	Loss of 1 other finger	5%
11	Loss of 1 toe	5%
12	Broken Bone Requiring Surgery*	20%*
13	Broken Bone Not Requiring Surgery*	5%*

***The Broken Bone Requiring Surgery benefit and the Broken Bone Not Requiring Surgery benefit are only payable once during the period of insurance.**

**Make it comprehensive by
adding these Group MediPlus Rider**

I Exclusion

1) Death

No death benefit will be payable if death of the Insured Member is caused directly or indirectly, wholly or partly, by one of the following events:

- Suicide within 2 (two) years from the Policy Effective Date or date of reinstatement.
- A committed/attempted criminal offense.
- Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- 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:

- Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- HIV infection, AIDS, or AIDS related diseases.
- 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.

- d. While the Insured Member is committing a felony or while the insured Member is being arrested, under arrest, or escaping the arrest.
- e. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- f. While the Insured Member performs duty as military, police or volunteers and participate in the war or crime suppression.
- g. 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 Member has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured Member may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - i. The Insured Member 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.
- h. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- i. 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.

3) Accidental Partial and Permanent Disability and Broken Bone

The Company shall not cover any Accidental Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Assault or murder.
- b. Riot and civil commotion, industrial action or terrorist activity.
- c. Willful exposure to danger or attempted self-destruction or self-inflicted injuries or suicide or attempted suicide while sane or insane.
- d. War, declared or undeclared, or revolution.
- e. Service in the armed forces in the time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- f. Making an arrest as an officer of the law.
- g. Violation or attempted violation of the law or resistance to arrest.
- h. Participation in any fight or affray.
- i. Accident occurring while or because the Insured Member is under the influence of alcohol, any non-prescribed drug or illegal drug.
- j. Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound).
- k. The intentional or negligent inhalation or consumption of poison, gases or noxious fumes.
- l. Entering, exiting, operating, or servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- m. A criminal offence committed or attempted to be committed by You, the Insured Member, or the Beneficiary.
- n. A disability resulting from a physical or mental condition which existed before the Effective Date of the Insured Member's coverage, which was not disclosed in the application or health statement.
- o. 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 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.



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