



GBG Protection **Plus**

What is GBG Protection **Plus** Life Insurance?

GBG is proud to offer GBG Protection Plus Life Insurance. GBG Protection Plus – which offers high levels of Life, Accidental Death and Permanent Total Disability, plus Hospital Cash – is a vital part of a balanced insurance portfolio.

With GBG Protection Plus Life Insurance, individuals can provide protection for mortgages, college funds, retirement and estate planning. With worldwide coverage GBG Protection Plus gives individuals coverage no matter where their overseas assignments or international travels may take them.

- Max age of entry is 64
- Spouse and Children are not covered
- Currency: USD

Schedule of Benefits

GUARANTEED - RENEWABLE LIFE INSURANCE

Primary Insured Benefit Limit Options

\$50,000	\$100,000	\$125,000	\$150,000	\$200,000	\$250,000
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HOSPITALIZATION BENEFITS

For hospital stays of more than 3 days

Primary Insured receives a cash benefit of \$100 per night after the 3rd night of a hospital stay

Maximum benefit of \$3,000

180 days waiting period applies upon initiation of coverage

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Accidental Death	100%
Total and irrecoverable loss of sight of both eyes	100%
Total and irrecoverable loss of sight of one eye	50%
Loss of two limbs	100%
Loss of one limb	50%
Total and irrecoverable loss of sight of one eye and loss of one limb	100%

Benefit amount is the same as the Life benefit selected

ACCIDENTAL PERMANENT TOTAL DISABILITY (PTD)

12 Month Deferral – Own Occupation 100%

Benefit amount is the same as the Life benefit selected

Key Benefits

- Life
- Accidental Death
- Permanent Total Disability
- Hospital Cash

GBG Protection **Plus** Terms and Conditions

Claims

To substantiate a claim for benefits covered by the terms of this Policy, the following initial documents must be submitted:

- An official certificate of death, indicating date of birth of the Insured
- Proof of employment at date of death/disability
- Proof of salary at date of death/disability
- A detailed medical report at the onset and course of the disease, bodily injury or accident that resulted in the death or disability. In the event of no medical treatment, a medical or official certificate stating the cause and circumstances of death
- Notification of the Insured's usual place of work at date of death
- Notification of whether the Insured was a Disability or Personal Accident claimant prior to date of death
- Notification of whether the Insured was temporarily absent from his usual occupation at date of death
- Confirmation that the Insured was actively at work at the effective date of this Policy

The Insurer will pay the benefit as soon as the validity of the claim for benefits has been reasonably satisfied. Expenses incurred in relation to the substantiation of the claim will not be the responsibility of the Insurer.



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