



**INTERNATIONAL TERM LIFE AND ACCIDENTAL
DEATH & DISMEMBERMENT INSURANCE**

INDIVIDUAL LIFE PLUS PLAN

Thank you for selecting NGO Life Plus Insurance

Insured By:

GBG INSURANCE LIMITED



GLOBAL BENEFITS GROUP

Insurance Without Borders™



Welcome to the Global Benefits Group (GBG) family! We understand you have a choice in insurance providers, and thank you for placing your trust in GBG.

We look forward to providing you with this valuable insurance protection and outstanding service throughout the year.

Sincerely

A handwritten signature in black ink that reads 'Bob Dubrish'.

Bob Dubrish
CEO, GBG Insurance Limited

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Commencement

This Insurance Policy begins on the Effective Date shown on the Policy Face Page and terminates on the Policy End Date.

Admission

Actively At Work: The Insured must be actively at work and mentally and physically capable of conducting the regular duties of their employment on the effective date of this insurance, provided not having been absent for more than 10 consecutive days in the preceding three months.

Unless medically underwritten and accepted, no benefit shall be payable if a claim is directly or indirectly related to the medical condition or complications thereof for which the Insured was absent from work on the proposed commencement date of the insurance or date of increase in benefit.

Residency

This Policy is not intended for citizens of the United States residing in the U.S. If the Insured changes permanent residency to the U.S., the Insurer retains the right to modify the benefits or cancel this Policy. The Insurer must be notified within 31 days of any change in residency status (whether to the U. S. or any other country).

Annual salary

Annual salary as used anywhere in this Policy means the basic salary (excluding any allowances and bonuses, unless otherwise agreed), currently being paid to the Insured on the last day of being actively at work preceding any illness, bodily injury, debility or other eventuality covered by the terms of this Policy.

Benefits

Life Coverage

The benefit becomes due in the event of the Insured's having suffered any of the losses as outlined in the section titled, Interest prior to the normal retirement age or age 70, whichever is sooner and continuing to meet all other eligibility criteria and any other terms and conditions of the Policy.

Accidental Death & Dismemberment Coverage

Upon proof that the Insured has suffered any of the losses such as enumerated in the Policy as a direct consequence of an accident within 360 days from the date of accident and provided that such loss is not the direct or indirect result of a risk as outlined in the section titled Exclusions, a capital sum becomes payable in accordance with the provisions and limitations as defined.

Accident shall mean any bodily injury involuntarily sustained by the Insured as a consequence of a sudden and unpredictable intervention of external forces, which occurs at an identifiable time and place during the Policy Period. Accident shall also include disappearance. If the Insured is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Insurer that leads them inevitably to the conclusion that the Insured has sustained Bodily Injury and that such injury has caused the Insured's death, the Insurer shall forthwith pay any death benefit, where applicable, under this Policy, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Insurer if the Insured is subsequently found to be living. In case of dismemberment by accident the maximum benefit payable is as defined in the section titled, Interest. If a dismemberment benefit has been paid to the Insured, who dies later while still being covered under the Accidental Death & Dismemberment section, any dismemberment benefit already paid will be subtracted from the Accidental Death benefit, should it become due.

Accident Permanent Total Disablement

If the Insured is determined to be totally disabled from their Own Occupation as the result of an accident, a lump sum payment is payable, subject to a 12 month deferred period.

Accelerated death benefit
None

Interest

Death by any cause, plus:

Accidental Death & Dismemberment (AD&D) Benefit

	<i>Proportion Sum Insured</i>
1. Accidental Death	25%
2. Total and irrecoverable loss of sight of both eyes	25%
3. Total and irrecoverable loss of sight of one eye	12.5%
4. Loss of two limbs	25%
5. Loss of one limb	12.5%
6. Total and irrecoverable loss of sight of one eye and loss of one limb	25%
7. Accident Permanent Total Disablement ***	25%

Special Note:

***If the Insured is covered by a Long Term Disability policy, the Accident Permanent Total Disablement will not pay a benefit in addition to the Long Term Disability policy benefit.

One payment of 100% of the AD&D benefit shall exhaust the AD&D benefits per Insured Person. In the event of Accidental Death, the policy will pay in addition to the Life sum insured (double indemnity).

Premiums

The Insurer charges the premiums to the account of the Insured. To the total premium will be added the sum of any taxes, levies or stamp duties due by the present or future legislation. All premiums are payable no later than the premium due date.

Claims

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

1. An official certificate of death, indicating date of birth of the Insured;
2. Proof of employment at date of death/disability,
3. Proof of salary, at date of death/disability;
4. 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;
5. Notification of the Insured's usual place of work at date of death;
6. Notification of whether the Insured was a Disability, or Personal Accident claimant prior to date of death;
7. Notification of whether the Insured was temporarily absent from his usual occupation at date of death;
8. 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 a claim will not be the responsibility of the Insurer.

Exclusions

If the Insurer alleges that by reason of any exclusion as noted below any loss is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

1. **Pre-existing medical conditions** defined as any medical condition for which the Insured person has received treatment, consultations, advice, or medical diagnosis within the 5 years previous to the effective date of the policy.
2. This insurance excludes loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - **War or warlike operations** (whether war be declared or not),
 - **Terrorist Activity**, including the use of armaments, the detonation of any form of explosive or nuclear devices, the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent, including the poisoning via the air or water supplies or food products and deliberate destruction of buildings and transportation. This exclusion extends to any action taken in controlling, preventing, suppressing or in any way relating to any terrorist activity.
3. Active participation in a **war or in warlike operations**.
4. **Ionizing radiations** or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. **Suicide, attempted suicide** and intentionally self-inflicted injuries, whether sane or insane, gross negligence and violation of the law.
6. Any loss caused directly, or indirectly, by **HIV/AIDS or related conditions**.
7. **Abuse of drugs, alcohol and medication** other than prescribed by a physician.
8. The Insured's **deliberate exposure to exceptional danger** (except in an attempt to save human life).
9. The Insured's own **criminal act**.
10. Any loss caused directly or indirectly from **extortion, kidnap & ransom** or wrongful detention of the Insured or hijacking of any aircraft, motor vehicle, train or waterborne vessel on which the Insured is traveling.
11. Benefits will not be paid under this Policy, if the bodily injury occurs, either directly or indirectly, voluntarily or involuntarily, from any regularly and/or **extensively practiced hazardous sports**, including but not limited to; boxing, climbing/mountaineering requiring ropes or guides or free-climbing; flying except as a fare-paying passenger in a scheduled aircraft or in an employer owned or hired jet or helicopter for transportation of employees; all professional sports; hang-gliding, delta-wing-gliding and paragliding; motorized racing of any form; deep sea diving; parachuting; bungee jumping; show jumping, steeple chasing, eventing or flat racing with a horse.

World policy

The insurance is valid Worldwide.

Jurisdiction

This GBG Insurance Limited Policy is an international insurance policy. As such, this Policy is subject to the laws of Guernsey, Channel Islands, and the insured should be aware that laws governing the terms, conditions, benefits and limitations in insurance policies issued and delivered in other countries including the United States are not applicable to this Policy. If any dispute arises as to the interpretation of this document, the English version shall be deemed to be conclusive and taking precedence over any other language version of this document.

Cessation of coverage

Coverage ceases:

- At the end of the policy period following attainment of the normal retirement age or age 70; whichever is sooner,
- If premiums cease to be paid by the Insured;
- Death.

Notices

All notices including but not limited to premium invoices and reminders shall be addressed to the Insured. If, by written instruction of the Insured notices are to be sent to a third party, then such notices are deemed to have been also received by the Insured.

Cancellation

The Insured can cancel this Policy within 14 days of receiving it. If no claims have been made under the Policy, the Insurer will refund any premiums paid.

Renewal

The Insured has the option to renew the Policy:

- Provided all premium payments are current, and
- Provided notification to the Insurer is made no later than the expiration date of the in-force policy period.

The Insurer retains the right to:

- Increase rates for the new policy period,
- Revise the terms of the Policy.

Health evidence is not required on renewal provided the same or a lesser Benefit Amount is requested.

Beneficiary

The designation of a beneficiary in the Policy or in any declaration in writing by the Insured shall create a trust in favor of the beneficiary for the proceeds of the Policy, if and when the proceeds of the Policy become payable upon the death of the Insured. Beneficiaries may be in two classes; primary or secondary (contingent). Beneficiaries in the same class will share equally in any Death Benefit payable to them, unless a designation from the Insured states otherwise.

The nomination of a Beneficiary will fail if any of the following circumstances occur.

- If the Beneficiary predeceases the Insured, or
- Through failure of the Insured to notify the Underwriter of any reappointment of a Beneficiary following the cancellation of an assignment, or
- Through failure of the Insured to notify the Underwriter of any changes to the designation or appointment of Beneficiaries.

The Death Benefit will be paid to:

- Any primary Beneficiaries who are alive when the Insured dies, or
- If no primary Beneficiary is then alive, to any secondary (contingent) beneficiaries who are then alive, or
- If no designated Beneficiary is then alive when the Insured dies, the Insured's estate will be the Beneficiary.

Contestability

At any time, the Insurer may contest the validity of the Policy. The contest will be based solely on statements made in the application for the Policy or reinstatement of the Policy, as applicable. The statements and contestability must be material to the risk accepted or the hazard assumed by the Insurer.

Time limit for appealing a claim

In the event the Underwriter denies all or part of a claim, the Beneficiary shall have 90 days from the date of the notice of denial was sent to the Beneficiary's last known address to file a written appeal.

Final dispositions

Termination of the Policy shall cease all mutual obligations except benefits-in-payment and claims incurred but not yet reported, or premium adjustments due.

Definitions

Active participant - Active member of the military forces e.g. Army, Navy, Air Force, Territorial Army or Police or any other special forces activated by Government or other public authorities to defend law and order in case of a warlike operation, or any other person who takes up arms in an active or defensive role.

Biological agent - Any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Chemical agent - Any compound that, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Country of Residence - Where the Insured resides the majority of any calendar or policy year, or where the Insured has resided more than 180 days during any 12-month period while the Policy is in effect.

Deferred period - The time between the beginning of a disability and the time when disability payments may commence.

Loss of a Limb - Permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

Normal retirement age - The age at which a person can receive social security or retirement like benefits upon leaving the work force. This age may vary by country.

Own Occupation - The insured is totally unable to perform the essential duties of their own previous occupation.

Permanent Total Disablement - Disablement which entirely prevents the Insured from attending to any business or occupation for which they are reasonably suited by training, education, or experience and which lasts 12 months and at the end of that period is beyond hope of improvement.

Terrorism - An act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear for such purposes.

Warlike operations - hostilities; invasion; mutiny; riot; civil commotion assuming the proportions of or amounting to an uprising; civil war; rebellion; revolution; insurrection; conspiracy; military or usurped power; martial law or state of siege; act of an enemy foreign to the nationality of the Assured or the country in or over which the act occurs; overthrow of the legally constituted government; explosions of war weapons; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Assured whether war be declared with that state or not.

**Global Benefits Group offers worldwide expertise,
products and services unbound by geographic constraints.**

Any Country

Any Nationality

