



GROUP EMPLOYEE BENEFIT

Group employee benefit (GEB), offers your employees a lump sum benefit in the event of death or permanent/total disability during the policy period.

With our tailor-made approach, you have the flexibility to choose from: multiple of salary or fixed sum assured for your employees.

BENEFITS

- › Permanent total disability (*accident or sickness*)
- › Permanent partial disability (*accident or sickness*)
- › Temporary total disability (*accident or sickness*)
- › Death due to any cause
- › Accidental death benefit
- › Terminal illness
- › Critical illness
- › Passive war risk
- › Repatriation expense
- › Medical expense due to accident

MAJOR EXCLUSIONS

A. Death cover

- › War, invasion, act of foreign enemy, hostilities or warlike operations (*whether war be declared or not*), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, acts of terrorism, mutiny or riot or civil commotion assuming the proportions of or amounting to a popular rising
- › Acts of terrorism (*other than innocent bystander when passive war extension has been insured*) as further specified above
- › Atomic, biological, and chemical contamination
- › Criminal acts committed by the insured
- › Suicide within the first 12 months
- › Self-inflicted injury excluded for all type of claim

B. Additional benefits

- › Mental and nervous disorders
- › Intentionally self-inflicted injury, suicide or attempted suicide (*whether sane or insane*)
- › Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service
- › Drug or alcohol abuse
- › Involvement in any professional underwater activity or underwater activity deeper than 20 meters
- › Hazardous sports activities including but not limited to hang-gliding or para-sailing, parachuting, bungee or base jumping, scuba-diving below 20 meters depth, wrestling, boxing, hunting, or participating in any form of race or competition
- › Insured engaging in any illegal act, breach of Law or criminal act
- › Insured engaging in or taking part in any naval, military or air force operation
- › Disease or medical impairment, from which the Insured was suffering, received treatment for or was aware of at the commencement of his insurance with us
- › Disability occasioned or contributed to by HIV infection (*Hepatitis is excluded if the insured travels to Africa*)