



*The Life Protector Plan*  
*Global Benefits Europe*



***Your guide to individual life protection***

## *The simple approach to life protection*

When you work hard to provide security for the people you care about, life insurance should be an essential part of your long-term financial planning.

Protecting against premature death means providing for your dependants, making your family's future more secure.

With your needs in mind, Global Benefits Europe has developed "**The Life Protector**", a specialist life insurance plan designed for Expatriates living and working abroad in non hazardous occupations.

For most people, their major concern in the event of a premature death is that their family will be able to maintain their lifestyle, that the children's education will not suffer and that any loans and debts are repaid.

The Life Protector can help protect you and your family in the way you need it to, giving you peace of mind, providing financial security for the people you leave behind.

Once you're insured with the Life Protector, your basic life insurance requirements are taken care of, leaving you to concentrate on your career and family commitments without undue worry about the future.

It is generally acknowledged that you should have insurance in place of at least 5 times your salary, so if you earn US\$50,000 per year your cover should be a up to US\$250,000 to ensure that you are fully protected.

However if you are covering yourself against a loan of US\$150,000 then that may be all you will require.

## *How the Life Protector Plan works*

### ***Cover for Life***

Life Protector Plan lets you choose the cash lump sum your family would need to protect their financial future without you. This could be any amount up to a maximum of US\$250,000 or the equivalent in GBP£ or €.

If you die as the result of an illness or accident whilst your plan is in force, your beneficiaries will receive your Life Protector Plan lump sum benefit.

As this is a pure life insurance plan, there is no investment return. That's why the Life Protector Plan offers top-quality life insurance at an affordable price.

You can renew your Life Protector Plan every year until you reach the sooner of your retirement or 69th birthday.



*Protecting the people  
you care about!*

## *Double Protection for Accidental Death*

### ***Double Protection for Accidental Death***

***Accidental Death Dismemberment Benefit can be either added on to your life cover or bought as a separate insurance cover on its own***

If you die or are dismembered as the result of an accident, a cash lump sum will be paid to your beneficiaries, if you also have Life Protector Life cover, the payment is in addition to that benefit.

<b>Accidental Death &amp; Dismemberment</b>	<b>Proportion Sum Insured</b>
1. Accidental Death	100%
2. Total and irrecoverable loss of sight of both eyes	100%
3. Total and irrecoverable loss of sight of one eye	50%
4. Loss of two limbs	100%
5. Loss of one limb	50%
6. Total and irrecoverable loss of sight of one eye and loss of one limb	100%

The amount of additional accident benefit must not exceed the amount of your Life Plan benefit.

### **Global Benefits Europe can also offer:**

- Higher Sum Assured
- Income Protection
- War & Terror
- Kidnap and Ransom
- Term Assurance

For any advice on these products, please contact your financial advisor.

## *Life Protector Plan Features*

The Plan	<p>Annually Renewable Life Insurance is a life plan that provides a benefit payable on death by any cause within the period of cover.</p> <p>The Plan is available on a single life basis.</p> <p>The sum assured and premiums the plan are age related and premiums increase on age banded system.</p>
Currency	<p>The Plan allows the sum assured and premiums to be paid in a choice of Sterling, US dollars, or Euro</p> <p>Benefits will be paid out in the Plan currency.</p>
Age at entry	<p>Minimum: 18 Maximum: 69 next birthday</p>
Term of Plan	<p>12 months, automatically renews annually if no change in location or occupation status.</p>
Premiums	<p>Frequency: Annually, semi annually or monthly subject to a % loading and dependent on annual total premium. Minimum premium per payment is US\$100 or the equivalent in GBP£ or €.</p> <p>Premiums can be paid by</p> <ul style="list-style-type: none"><li>• Cheque</li><li>• credit card</li><li>• TT</li><li>• Standing Order is available for GBP payments made from a UK account</li></ul>
Benefits Available	<p><b>Life Cover</b>, the death benefit will be paid as a lump sum.</p> <p><b>Accidental Death and Dismemberment</b> An optional cover which pays a lump sum benefit in event of death or dismemberment (loss of limbs and/or eyesight) by accidental cause, in addition to the life benefit payment.</p>

## *Apply now for peace of mind!*

### **IT'S EASY TO APPLY**

Simply complete an application form and send it through to your broker.

The Life protector Plan is underwritten by application form only up to US\$400,000, dependent on country of residence

Medical Evidence may be required by the underwriters upon review of applications if such evidence is required it can be done locally, we will provide you with a list of our approved doctors.

The applicant will be responsible for any and all medical evidence requested by the underwriters.

### **PAYING YOUR PREMIUMS**

You may pay your premiums annually semi annually or quarterly. Please refer to the premium guide enclosed with this brochure.

Please note that our premiums are age-related and will increase as you get older.

Premiums are also subject to annual review and are not guaranteed for the duration of your plan.

It is very important that on your application form you disclose full details about your medical history, your occupation and any hazardous activities you participate in.

### **PRE-EXISTING CONDITIONS**

The Life Protector Plan does not cover death caused by a medical condition or injury you suffered within 5 years prior to start date of your plan.

### **CLAIMS**

In the event of a claim the annual premiums must be deemed to be fully earned.





## *Strength & Security*

The Life Protector plans are underwritten by GBE (Global Benefits Europe B.V.) GBE's role is that of an Underwriting Agency, and is approved, and regulated by the AFM – Association of Financial Markets in The Netherlands, and the (FSA) Financial Services Authority, the UK regulator

### **Europe**

The Policies are issued through OmniLife Insurance Company Limited.

### **Rest of the World (Excluding USA)**

The policies are issued through GIL, GBG Insurance Limited.



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