

# HAVING AN INSURANCE IS NOT THE MOST IMPORTANT INVESTMENT IN LIFE

But it protects your other investments that are important

## Introduction

Gol is a simple board game for people to understand how insurances can help themselves in daily life. There are total 60 spaces on the game board and they are categorized into 2 types:

### 1. Insurance Buy option:

A player can choose to invest in the specific insurance when they stepped on the buy option space.

### 2. Life Event:

A player will face different kinds of life situation. A player has to pay for the cost of the event.

The insurance plans and life event costs are not related to the real life. All costs are adjusted for education purposes.



## How to Play?

There is no winning goal in this game. However, the player can realize how insurance and life event affect his or her life.

The player can move a maximum 3 steps each time.

# Spaces on Gol

## QUALITY MEDICAL CARE INSURANCE

This insurance provides a compensation to the player who needs to stay in the hospital. The cost is compensated on a percentage basis. The cost of the insurance will increase when age increases.

	QUALITY MEDICAL CARE INSURANCE BUY OPTION			
age	1	2	3	4
20	2,400	4,800	7,200	9,600
25	3,063	6,126	9,189	12,252
28	3,546	7,092	10,638	14,184
30	3,909	7819	11,728	15,637
Claimable %	40%	60%	80%	100%

## ACCIDENT ROTECTION INSURANCE

This insurance provides a compensation to the player who got into an accident. The player only needs to pay for 20 steps and this insurance will cover the rest of the player's life.

	ACCIDENT PROTECTION INSURANCE BUY OPTION			
age	1	2	3	4
20	1,500	3,000	4,500	6,000
25	1,500	3,000	4,500	6,000
28	1,500	3,000	4,500	6,000
30	1,500	3,000	4,500	6,000
Claimable Amount	250,000	500,000	750,000	1,000,000

## CRITICAL ILLNESS INSURANCE

This insurance provides a compensation to the player who suffer from critical illness. The player only needs to pay 20 steps and the insurance will cover the rest of the player's life. If the player did not claim this insurance, the player can get back the invested amount with interest at the end of the game.

	CRITICAL ILLNESS INSURANCE BUY OPTION			
age	1	2	3	4
20	500	1,000	1,500	2,000
25	638	1,276	1,914	2,553
28	739	1,477	2,216	2,955
30	814	1,629	2,443	3,258
Claimable Amount	250,000	500,000	750,000	1,000,000

## LIFE INSURANCE

This insurance provides a compensation to the player if the player dies .

	LIFE INSURANCE BUY OPTION			
age	1	2	3	4
20	400	800	1,200	1,600
25	510	1,021	1,531	2,042
28	590	1,181	1,772	2,363
30	651	1,303	1,954	2,606
Claimable Amount	250,000	500,000	750,000	1,000,000

## SAVING PLAN

This plan provides a saving purpose to the player. A player can choose to save 4 different amounts listed below.

SAVING PLAN BUY OPTION			
1	2	3	4
12,000	18,000	24,000	30,000

A player can choose to get back the investment amount in 15/20/25 steps. The longer the time invested in the plan, the higher the interest earned. A player can get more return if he or she invest in the plan for a longer time.

## START SMOKING

All insurance plan cost will increase because smoking will increase the chance of having illness.

## CAR ACCIDENT

The player got into a car accident. Having suitable insurance plans will protect the player suffering from high expenses.

## NEW KID BORN

The player got a new born baby. 10% of the wage of the player will be used for raising the new born baby.

## LEG BROKE

The player broke his or her leg. Having suitable insurance plan will protect the player suffering from high expenses.

## UNEMPLOYED

The player got laid off by the company. The player will not receive wages in the next 6 steps.

### KID TUITION FEE

The player has to pay the tuition fee for his or her kid.

### NEW CAR

The player bought a new car. Expenses will be deducted from the player's account.

### NEW HOUSE

The player bought a new house. Expenses will be deducted from the player's account.

### TRAVEL

The player goes to travel. Expenses will be deducted from the player's account.

### DIVORCE

The player will lose half of the money in the account.

### STOCK LOSS

The player will lose 20% of his or her total wealth.

### MEDICAL TREATMENT

A player has to pay for a long term medical treatment. A fixed payment will be deducted. The player can pay by his or her own or has an insurance plan covered.

### SERIOUS SICKNESS / CANCER

The player suffers from a serious sickness or cancer. An expense will be deducted from the player's account. If the player does not have enough money or suitable insurance to cover the expense, the player will die and the game will be ended.

### RETIREMENT

The player retires, and the player will not earn any wage after then.

### DIE

The player dies.

## Information Page

### Information

Age:

Annual Wage:

### Expenses:

Insurance List

Quality Medical Care:

Accident Protection:

Critical Illness:

Life:

Saving Plan:

Other Expenses:

### Asset

PROTECTION INDEX :

### Cash Flow:

Wage:

Expenses: \_\_\_\_\_

Net Cash Flow

Total Cash On Hand:

### Liabilities

This page shows the information of the player. The player can see his or her expenses, cash flow, asset, and liabilities in this page.

Protection index is the indication of having insurance protected. The more insurance plan the player invested in, the higher the index will be.

## Game Result Page

### Game Result

Age of Death:

Total Wage Earned:

Claimed Amount :

Total Insurance Invested: \_\_\_\_\_

Amount Saved

Cash left:

Life Insurance:

Cash: \_\_\_\_\_

Total

When the player dies, a game result page will be shown. The player can see how much did he or she invested in the insurance plan and how much did he or she saved from investing in insurances .

