



GC Neary Care

GC 佳人保



What is GC Neary Care?

GC Neary Care is an insurance plan with a 10 to 25 years term option specifically designed for women who are looking to achieve their financial goals.

Who is suitable for GC Neary Care?

Women from age 18 to 55.

Why choose GC Neary Care?

GC Neary Care is a women-centric insurance plan that provides benefits to ease the financial burden caused by a sudden loss of income or unfortunate event. In addition to the standard death and total and permanent disability benefit, female-specific early and late stage critical illnesses are covered upon diagnosis. Most importantly, GC Neary Care provides Full Moon Benefit, Celebration Benefit, HealthCare Benefit, and a Maturity Benefit, with the total additional benefits of up to 75% of the Sum Insured.



Product Features

Issue Age	18 - 55 years old
Period of Insurance/ Payment Period	10 - 25 years
Mode of Payment	Annual, Semi-Annual or Quarterly
Sum Insured	Starts from \$10,000

Benefits

Survival/Full Moon Benefit	% of Sum Insured as per Table Below
Death Benefit	100% of Sum Insured*
Total and Permanent Disability Benefit	100% of Sum Insured*
Female Early Stage Critical Illness Benefit**	25% of Sum Insured
Female Late Stage Critical Illness Benefit**	100% of Sum Insured*

*Less Any Female Early Stage Critical Illness Claim Paid

Waiting Period Applies! *Survival Period Applies!

Policy Year

Full Moon Benefit^{***},^{***}

% of Sum Insured

2 - 5

Up to Two Childbirth

2% for Each Childbirth

Policy Anniversary

Survival Benefit

% of Sum Insured

5

Celebration Benefit

10% Less Any Full Moon
Benefit Paid During Policy
Year 2 - 5

6

1%

8

1%

10

1%

12

1%

14

1%

16

2%

18

2%

20

2%

22

2%

24

2%

HealthCare Benefit

Maturity

Maturity Benefit

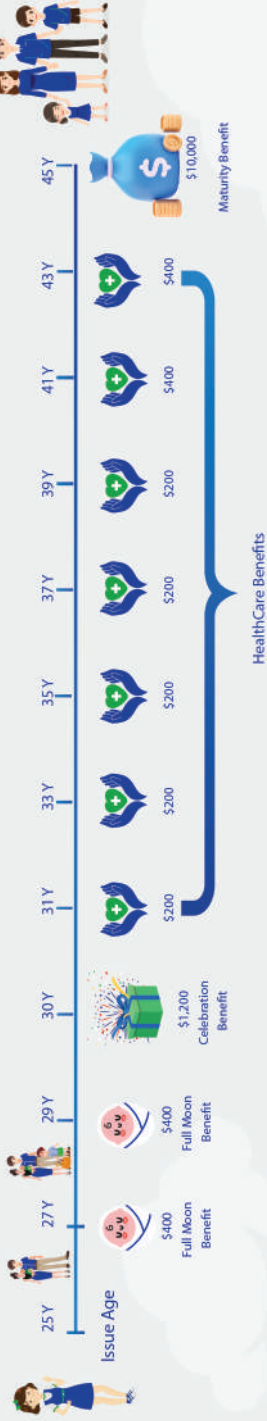
50%

Illustration of Insurance Benefits

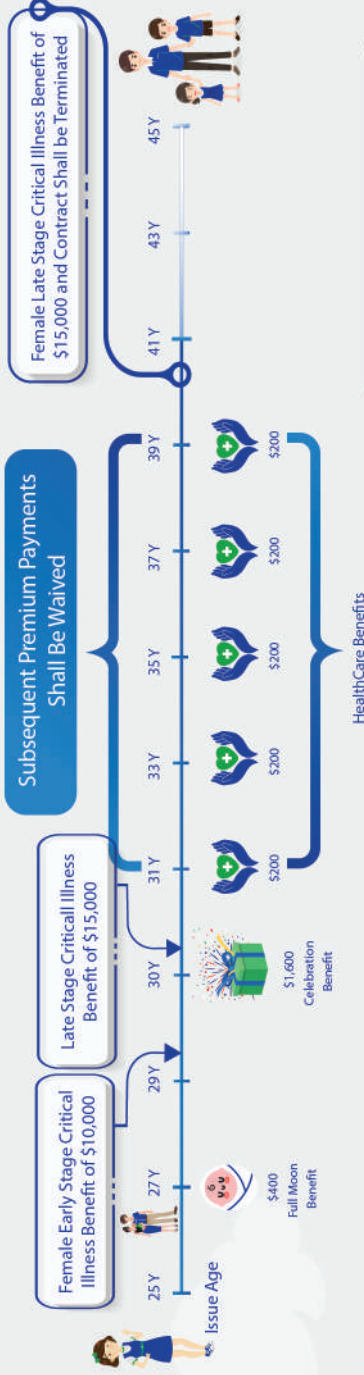


Example: Mrs. Pisey / 25 years old purchased a GC Neary Care insurance plan with Sum Insured of \$20,000 / Period of Insurance of 20 years / Payment Period of 20 years. In addition, she added a Waiver of Premium Rider (Option 1), Critical Illness Plus Rider Sum Insured of \$20,000, and Accidental Protection Rider Sum Insured of \$100,000. The total annual premium payment is \$895.90 (GC Neary Care = \$682.40 + Critical Illness Plus Rider = \$51.20 + Accidental Protection Rider = \$150 + Waiver of Premium Rider = \$12.30)

Scenario 1: Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Mrs. Pisey survives until the expiry date of the policy.



Scenario 2: Mrs. Pisey gave birth to a son when she was 26 years old. Unfortunately, she received diagnostic confirmation of Early Stage Breast Cancer when she was 29 years old, and she had a successful pancreas transplant when she was 30 years old. At the age of 40, her breast cancer developed into a late stage cancer. Mrs. Pisey dies due to illness at the age of 41.



Scenario 3: Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Unfortunately, during Khmer New Year when Mrs. Pisey was 40 years old, she dies due to an accident while riding a taxi back home.



KEY EXCLUSIONS

1. Death

No death benefit will be payable if death of the Insured is caused directly or indirectly, wholly or partly, by one of following events:

- I Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- II A committed/attempted criminal offense.
- III Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- IV Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

2. Total and Permanent Disability

The Company shall not cover any loss or Disability that is caused directly or indirectly, wholly or partly, by any of following events:

- I War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
- II Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- III Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of the Policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company.
- IV Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

3. Female Critical Illness

No benefit shall be payable if the Critical Illness is caused directly or indirectly, wholly or partly, by any of following events:

- I Any illness or disease other than a diagnosis of a Critical Illness as defined in this contract.
- II Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- III The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- IV All Critical Illnesses presenting or diagnosed within the Waiting Period, inclusive of all Early Stage Critical Illness that is first diagnosed during the Waiting Period and that progresses to a Late Stage Critical Illness after the Waiting Period expires.

什么是GC 佳人保？

GC 佳人保是一项专为希望实现财务目标的女性设计的10 - 25年期的保险计划。

GC 佳人保适合谁？

18 - 55周岁的女性。

为什么选择GC 佳人保？

GC 佳人保 是一项以女性为中心的保险计划，为减轻因突然失去收入或遭遇不幸事故而造成的经济负担提供保险金。除基本的死亡和高度残疾保险金外，还为女性在确诊特定的早期和晚期重大疾病提供保障。最重要的是，GC 佳人保还提供满月保险金、祝贺金、健康保险金和满期保险金，总的生存保险金高达保额的 75%。



产品形态

投保年龄	18 - 55周岁
保险期限/缴费期限	10年 - 25年
缴费周期	年缴、半年缴或季缴
保险金额	10,000 美元或以上

保险利益

生存保险金/满月保险金	保险金额的一定比例如下表所示
死亡保险金	保险金额的100%*
高度残疾保险金	保险金额的100%*
女性早期重大疾病保险金**	保险金额的25%
女性晚期重大疾病保险金**	保险金额的100%*

*减去任何已支付的女性早期重大疾病保险金

等待期满之后! *生存期满之后!

保单年度

满月保险金**,***

保险金额的百分比

2 - 5

最多两次分娩

每次分娩支付保险金额的2%

保单周年

生存保险金

保险金额的百分比

5

祝贺金

保险金额的10%减去任何在第2至第5个保单年度期间已支付的满月保险金

6

1%

8

1%

10

1%

12

1%

14

健康保险金

1%

16

2%

18

2%

20

2%

22

2%

24

2%

保单满期

满期保险金

50%



保险利益示例

案例： Pissey 女士 25 岁 购买保额为 2 万美元 / 20 年保险期间 / 20 年缴费期限的 GC 佳人保。此外，她附加了豁免保费保险 (选项 1)、保险金额 2 万的附加新重大疾病保险、和保险金额 10 万的附加意外保障保险。总保费为 895.90 美元 (GC 佳人保 = 682.40 美元 + 附加新重大疾病保险 = 51.20 美元 + 附加意外保障保险 = 150 美元 + 附加豁免保费保险 = 12.30 美元)

场景 1： Pissey 女士 26 岁时生了一个儿子，28 岁时再生了一个女儿。她生存至保单满期日期。



重要责任免除

1. 死亡

如果因以下事件之一直接或间接（全部或部分）造成被保险人死亡，本公司将不承担给付保险金的责任：

- I 自本保险合同生效日或复效之日起2年内自杀。
- II 犯下或企图犯下刑事罪行。
- III 人体免疫功能丧失病毒(艾滋病)和/或任何与艾滋病毒有关的疾病，包括获得性免疫功能丧失综合症(艾滋病)和/或其任何突变、衍生或变异。
- IV 吸毒、兴奋剂、酗酒、醉驾或现行法律规定的并发症。

2. 高度残疾

本公司不承担因以下任何事件直接或间接（全部或部分）造成的任何损失或伤残：

- I 因战争（无论是否宣战），入侵，外国军队行动，内战，革命，暴动，内乱，骚乱，罢工，民众反政府和恐怖主义，导致发生本合同保险事故。
- II 进入、离开、操作、维修或乘坐任何空中装置或交通工具，但被保险人是航空公司的付费乘客或机组人员，按既定时间表在既定航线上飞行的除外。
- III 在保单生效日或保单复效日(以较晚者为准)之前，被保险人理应知道自己患有疾病，除非该疾病已向本公司声明并经本公司接受。
- IV 被保险人参加危险的体育活动，包括但不限于潜水，爬山，跳伞或任何高速比赛，或参加专业体育活动。

3. 女性重大疾病

因下列情形之一发生重大疾病理赔，本保险合同不承担给付保险金的责任：

- I 除本合同定义的重大疾病诊断以外的其他任何疾病。
- II 被保险人感染免疫功能丧失综合症（艾滋病），及由感染艾滋病相关综合症或人体免疫缺陷病毒（HIV）引起的疾病。
- III 被保险人受到酒精或服用任何药物的影响，但遵循注册医生指导的治疗活动除外。
- IV 等待期内出现或确诊的所有重大疾病，包括等待期内首次确诊并在等待期届满后发展为晚期重大疾病的所有早期重大疾病。

Note:

This brochure is summarized.
For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注:

本宣传单为简单叙述, 有关保障, 包括保险利益, 责任免除, 和退保详情请阅读本保险条款, 并以条款的叙述为准。

CONTACT US

联系我们



 023-989-218 / 098-989-218



service@gc-life.com.kh



www.gc-life.com.kh



Building C, St. 169,
Sangkat Veal Vong,
Khan 7 Makara, Phnom Penh