

# GC Scholar

## GC 教育保

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## What is GC Scholar?

GC Scholar is an insurance plan that provides coverage and benefits for your child with a special financial plan to prepare for their future education.

## Who is suitable for GC Scholar?

Children from age 1 to 15.

## Why Choose GC Scholar?

GC Scholar provides coverage and educational benefits for your child from secondary school to university ensuring that your child will receive a great education. In addition, you can add the Waiver of Premium Rider. In the case any unfortunate event occurs to you, the subsequent premiums will be waived to ease the burden on your child and to ensure he or she will continue to receive the benefits.



## Product Features

Issue Age	1 - 15 years old
Period of Insurance	Until the Insured (your child) is 22 years old
Payment Period	Until the Insured (your child) is 18 years old
Mode of Payment	Annual, Semi-Annual, Quarterly, Monthly
Sum Insured	\$10,000 - \$50,000

## Benefits

Survival Benefit	% of Sum Insured as per Table Below
Death Benefit	100% of Sum Insured*
Total and Permanent Disability Benefit	100% of Sum Insured*

\*Subject to Juvenile Lien, if applicable.

### Attained Age (Your Child's Age)

### Issue Age

	1-10	11-13	14-15
1-11	-	-	-
12	15%	-	-
13	-	-	-
14	-	-	-
15	15%	15%	-
16	-	-	-
17	-	-	-
18	20%	20%	20%
19	15%	15%	15%
20	15%	15%	15%
21	15%	15%	15%
22	15%	15%	15%

## Make your plan comprehensive by adding the Waiver of Premium Rider for Payor(s)

Waiver of Premium from the next premium due upon death, or total and permanent disability or upon diagnosis or the actual undergoing of surgery of late stage critical illness of Payor which is stated under the Terms and Conditions.





## Illustration of Insurance Benefits

**Example:** Mr. Vicheka/30 years old and Mrs. Pisey/25 years old purchased a GC Scholar insurance plan for their son Tola with Sum Insured of \$10,000. In addition, they added Waiver of Premium Rider (Option 3) to cover both of them. Total annual premium payment is \$718.70 (GC Scholar = \$675.90 + Waiver of Premium Rider for Mr. Vicheka = \$27.20 + Waiver of Premium Rider for Mrs. Pisey = \$15.60)

**Scenario 1:** Mr. Vicheka, Mrs. Pisey and Tola survive until the expiry date of the policy.



**Scenario 2:** Mr. Vicheka and Mrs. Pisey got into an accident when Tola was 5 years old. Unfortunately, Mr. Vicheka passed away immediately due to the accident leaving only Mrs. Pisey to take care of Tola.



**Scenario 3:** Tola passed away/became totally and permanently disabled at the age of 20.





# 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 Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- II HIV infection, AIDS, or AIDS related diseases.
- III 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.
- IV While the Insured is committing a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
- V 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.
- VI While the Insured performs duty as military, police or volunteers and participates in the war or crime suppression.
- VII Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of this 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. An Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
  - a. The Insured had received or is receiving treatment;
  - b. Medical advice, diagnosis, care or treatment has been recommended;
  - c. Clear and distinct symptoms are or were evident;
  - d. Its existence would have been apparent to a reasonable person in the circumstances.
- VIII The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- IX Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

## 什么是 GC 教育保？

GC 教育保是一个为您的孩子提供保障，并为其未来的教育做特殊财务准备的计划。

## GC 教育保适合谁？

1到15周岁的孩子。

## 为什么选择 GC 教育保？

GC 教育保为您的孩子提供保障，并确保其从中学到大学能够接受优质教育。此外，您还可以附加豁免保费保险。在您遭遇不幸时，后续保费将被豁免，减轻了您孩子的负担，保证他/她能够继续享有保险利益。



## 产品形态

投保年龄	1 - 15周岁
保险期限	至被保险人（您的孩子）年满22周岁
缴费期限	至被保险人（您的孩子）年满18周岁
缴费周期	年缴、半年缴、季缴、月缴
保险金额	10,000 - 50,000 美元

## 保险利益

生存保险金	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%*

\*取决于未成年人限制, 如果适用

### 到达年龄 (您孩子的年龄)

### 投保年龄

	1-10	11-13	14-15
1-11	-	-	-
12	15%	-	-
13	-	-	-
14	-	-	-
15	15%	15%	-
16	-	-	-
17	-	-	-
18	20%	20%	20%
19	15%	15%	15%
20	15%	15%	15%
21	15%	15%	15%
22	15%	15%	15%

附加保单付款人的豁免保费保险, 让您的保障更全面。

如果保单付款人死亡或高度残疾或对符合保险条款中载明的晚期重大疾病首次确诊/实际进行手术, 从下一个应缴保费日期开始, 后续保费将被豁免。





## 保险利益示例



**案例：** Vicheka 先生/30岁和Pisey 女士/25岁为他们的孩子 Tola 购买保额为10,000美元的GC 教育保。此外，他们为自己附加了豁免保费保险（选项3）总保费为718.70美元（GC 教育保=675.90美元 + Vicheka 先生附加豁免保费保险=27.20美元 + Pisey 女士附加豁免保费保险=15.60美元）

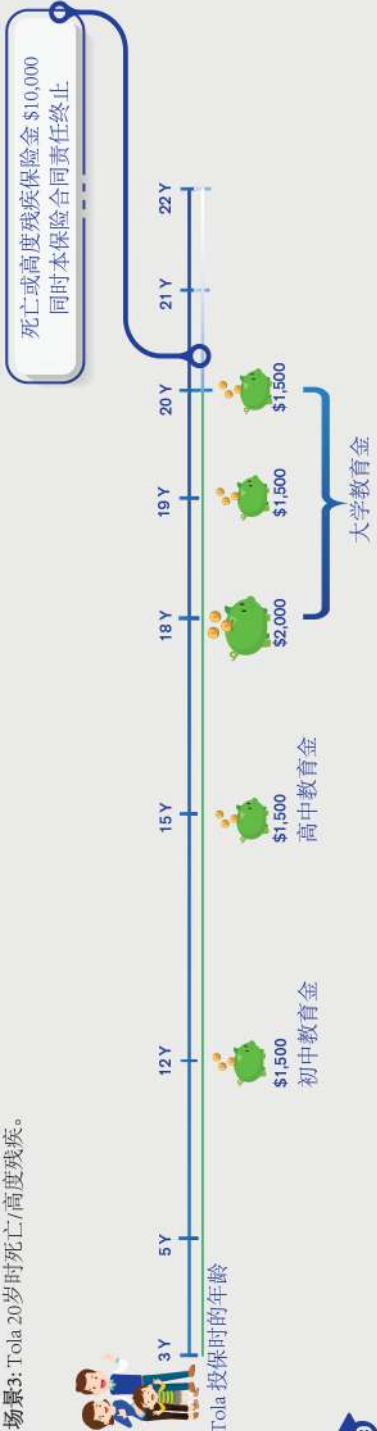
**场景1：** Vicheka 先生， Pisey 女士和他们的孩子 Tola 都生存至保单满期日期。



场景2：在Tola 5岁的时，Vicheka 先生和 Pisey 女士遭遇意外事故。Vicheka 先生因此意外不幸当场死亡，仅留下Pisey 女士照顾Tola。



场景3: Tola 20岁时死亡/高度残疾。



# 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 人体免疫机能丧失病毒(艾滋病毒)和/或任何与艾滋病毒有关的疾病，包括获得性免疫机能丧失综合症(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 在神志清醒或精神失常时自杀、企图自杀或自伤。
- II 人类免疫缺陷病毒(HIV)感染、获得性免疫缺陷综合症(艾滋病)或与艾滋病有关的疾病。
- III 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。
- IV 被保险人故意犯罪或抗拒依法采取的刑事强制措施。
- V 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。
- VI 被保险人以军人，警察或志愿者的身份参加战争或镇压犯罪。
- VII 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。被保险人应被认为对既存状况有合理的了解，理应知道自己患有疾病状况是针对以下情况之一：
  - i. 被保险人已经接受或正在治疗；
  - ii. 被建议进行医疗咨询，诊断，护理或治疗；
  - iii. 明显和直接的症状；
  - iv. 在当时的情况下，对一个理性的人来说，疾病的存在是显而易见的。
- VIII 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。
- IX 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。

## 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