



GC Group Care

GC 全优团保



What is **GC Group Care**?

GC Group Care is a 1 year group insurance plan which is specially designed to protect your employees and their family members. It provides 24/7 protection for them wherever they are.

Who is suitable for **GC Group Care**?

Your employees and their spouses/children.

Why choose **GC Group Care**?

GC Group Care is an affordable group insurance plan which provides high coverage and a variety of options for you to choose from for your employees with accidental death and disability sum insured up to six times of the basic sum insured. In addition, you can add the Group Medicare Rider to provide your employees additional benefits such as hospitalization allowance, surgery benefit, and dengue/malaria benefit.



I Product Features

No. of Insured Member	5 or more people
Insured Member/Insured Member's Spouse Age	18 - 64 years old
Insured Member's Child Age	1 - 17 years old
Period of Insurance	1 year
Sum Insured	Starts from 5,000 USD

I Benefit

There are six plans available to choose from as stated in the table below. For example, if you decided to choose Plan 3 for the insured member, the benefit for death/total and permanent disability due to non-accident shall be 100% of the sum insured and death/total and permanent disability due to accident shall be 300% of the sum insured.

Plan	Death/Total and Permanent Disability Due to Non Accident	Death/Total and Permanent Disability Due to Accident
1.	100% of Sum Insured	100% of Sum Insured
2.	100% of Sum Insured	200% of Sum Insured
3.	100% of Sum Insured	300% of Sum Insured
4.	100% of Sum Insured	400% of Sum Insured
5.	100% of Sum Insured	500% of Sum Insured
6.	100% of Sum Insured	600% of Sum Insured

I Exclusion

1) Death

No death benefit will be payable if death of Insured Member 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) HIV and/or any HIV-related illnesses including 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 Member is committing a felony or while the Insured Member 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 Member 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 Member performs duty as military, police or volunteers and participate 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 Member has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured Member may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a) The Insured Member 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 Member 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.

3) Accidental Death and Total and Permanent Disability

- (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 Member is committing a felony or while the Insured Member 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 Member 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 Member performs duty as military, police or volunteers and participates in the war or crime suppression.
- (vii) The Insured Member has known about the defective physical, illness or injury before starting the insurance coverage, but the Insured Member does not notify the Company.
- (viii) The Insured Member 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.
- (x) Pregnancy, childbirth, miscarriage or any of their consequences.

什么是 GC 全优团保？

GC 全优团保是一个专门为您的员工及其家人设计的一年期团体保险计划。无论您的员工及其家人在哪里，它将为他们提供7*24的保障。

GC 全优团保适合谁？

您的员工及其配偶/子女。

为什么要选择GC 全优团保？

GC 全优团保是低保费高保障的团体保险计划，尤其是它有多种选项可为您的员工添加意外死亡或高度残疾保险金，最高达到基本保额的5倍。此外，您还可以附加团体医疗保险，为您的员工扩展意外/疾病住院津贴、意外/疾病手术保险金和登革热/疟疾保障。



I 投保说明

被保险人人数量要求	5个人或以上
被保险人/被保险人配偶年龄	18 - 64岁
被保险人子女年龄	1 - 17岁
保险期间	1年
保险金额	5,000 美元或以上

I 保险利益

保险计划如下表显示，总计6个计划供您选择。如您为某被保险人投保计划3，则该被保险人因非意外事故导致死亡或高度残疾，本公司赔付100%的保险金额；如该被保险人因意外事故导致死亡或高度残疾，本公司赔付300%的保险金额。

计划	非意外死亡或高度残疾保险金	意外死亡或高度残疾保险金
1.	保额的100%	保额的100%
2.	保额的100%	保额的200%
3.	保额的100%	保额的300%
4.	保额的100%	保额的400%
5.	保额的100%	保额的500%
6.	保额的100%	保额的600%

I 责任免除

一、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：

1. 自本保险合同生效日或复效之日起2年内自杀。
2. 犯下或企图犯下刑事罪行。
3. 人类免疫缺陷病毒（HIV）和/或任何与HIV相关的疾病，包括后天免疫机能丧失综合症（AIDS）和/或其任何突变，衍生或变异。
4. 毒品、兴奋剂或酗酒，酒后驾驶及其由现行法律规定并发症。

二、高度残疾

如果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，本公司将不承担给付保险金的责任：

1. 在神志清醒或精神失常时自杀、企图自杀或自伤。
2. 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。
3. 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。
4. 被保险人故意犯罪或抗拒依法采取的刑事强制措施。
5. 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。
6. 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。
7. 在保险合同生效日或保险合同复效日(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，而该状况是针对以下情况之一：
 - i. 被保险人已经接受或正在接受治疗；
 - 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。
8. 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；
9. 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。

三、意外死亡

1. 在神志清醒或精神失常时，被保险人自杀，企图自杀或自伤。
2. 被保险人感染人类免疫缺陷病毒（HIV），及其与获得性免疫缺陷综合症（AIDS）或与AIDS相关的疾病。
3. 因战争（无论是否宣布），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。
4. 被保险人犯罪或被捕时，被保险人被捕或拘捕。
5. 进入、离开、操作、服务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。
6. 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。
7. 被保险人在签订保险合同之前已经知道自身疾病或残疾，但是被保险人未如实告知本公司。
8. 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。
9. 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。
10. 由怀孕，分娩，流产或相关事件。

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, 详情请阅读本保险条款, 并以条款的叙述为准。



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