



**GC MultiProtect**

---

**GC 多倍保**



## What is GC MultiProtect?

GC MultiProtect is a 5 year term life insurance product which provides high accidental coverage of up to 400% of the sum insured with affordable premium.

## Product Features

Insured Age	15 - 60 years old
Period of Insurance	5 years
Payment Period	Single Premium, 2 years or 3 years
Mode of Payment	Annual, Semi-annual, Quarterly, Monthly (Except Single Premium)
Sum Insured	Starts from \$10,000

## Benefits



**Death or Total and Permanent Disability Benefit**

100% of the Sum Insured



**Accidental Death or Total and Permanent Disability Benefit**

200% of the Sum Insured



**Accidental Death while Traveling in Public Conveyance Benefit**

300% of the Sum Insured



**Accidental Death while Traveling in Public Conveyance During Public Holiday Benefit\***

400% of the Sum Insured

\*Public Holiday: Ancestors' Day, Water Festival Ceremony and Khmer New Year.

## Key Exclusion

### 1. Death

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

### 2. Total and Permanent Disability

- 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.
- 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.
- 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.
- 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 or Total and Permanent Disability

- The Insured has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured does not notify the Company.
- The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- Pregnancy, childbirth, miscarriage or any of their consequences.

This above list is for reference only. Please refer to the Terms and Conditions for the complete list and details of exclusion.

## 什么是 GC 多倍保？

GC 多倍保 是一个低保费高保障的 5 年定期人寿保险，为您提供意外保障高达保险金额的 400%。

## 投保说明

被保险人年龄	15 - 60岁
保险期间	5年
缴费年期	趸缴、2年或3年
缴费周期	年缴、半年缴、季缴、月缴（除了趸缴之外）
保险金额	10,000 美元或以上

## 保险利益



死亡或高度残疾保险金  
保险金额的 100%



意外死亡或高度残疾保险金  
保险金额的 200%



乘坐公共交通工具意外死亡保险金  
保险金额的 300%



公共假期乘坐公共交通工具意外死亡保险金\*  
保险金额的 400%

\*公共假期: 亡人节、送水节和柬新年。

## 重要责任免除

### 一、死亡

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。

4. 吸毒、兴奋剂、酗酒、醉驾或其由现行法律规定的并发症。

### 二、高度残疾

1. 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。
2. 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。
3. 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。
4. 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、意外死亡或高度残疾

1. 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。
2. 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。

以上列明的责任免除为简单叙述，详情请阅读本保险条款。

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。



**CONTACT US**

**联系我们**

 **023-989-218 / 098-989-218**

 [service@gc-life.com.kh](mailto:service@gc-life.com.kh)  [www.gc-life.com.kh](http://www.gc-life.com.kh)



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