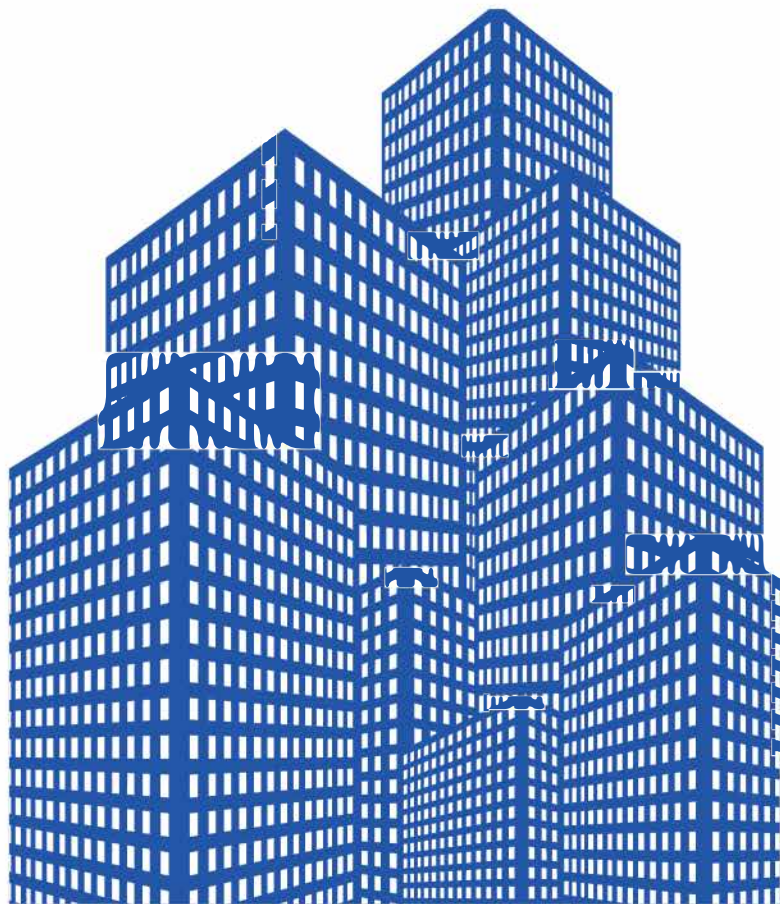




“Life Shield” Group Insurance

“护身符”团体保险



What is “Life Shield” Group Insurance?

“Life Shield” Group Insurance is an insurance plan specially designed for enterprises, institutions, organizations, and for your family. It provides 24/7 protection for your employees and family members wherever they are.

Who is suitable for “Life Shield” Group Insurance?

Any enterprises, institutions, organizations, and families who wants to provide protection to their employees or family members.

Why choose “Life Shield” Group Insurance?

As Life Shield Group Insurance is a customizable plan, it means you have many coverage options to choose from. In addition to the death and total disability benefits, your employees and family members can add additional coverage for reimbursements of outpatient or inpatient hospitalization expenses and other benefits including Accidental Injury Hospitalization Allowance, Dengue Fever Hospitalization Allowance, etc.



Product Feature

No. of Insured	3 or more people
Insured Age	18 – 65 years old
Period of Insurance	1 year
Mode of Payment	Single Premium

Insurance Benefit and Premium

Benefit	Platinum	Gold	Sliver
	Sum Insured	Sum Insured	Sum Insured
In case the Insured dies or becomes totally disabled due to an accidental injury within 180 days from the date of such accident:	20,000 USD	10,000 USD	5,000 USD
After 90 days waiting period, in case the Insured dies or becomes totally disabled due to illness:	4,000 USD	2,000 USD	1,000 USD
Premium	68 USD	35 USD	18 USD

Need more coverage?

Consider adding these riders:

- Accidental Injury Hospitalization Allowance Group Rider
- Dengue Fever Hospitalization Allowance Group Rider
- Accidental Injury Medical Insurance Group Rider - Outpatient
- Accidental Injury Medical Insurance Group Rider - Inpatient
- Accidental Injury Medical Insurance Group Rider - Hospital Transfer Due to Critical Condition

I Exclusion

(1) If the Insured suffers from any insured event due to any of the following events, the Company shall not be obliged to pay the insurance benefit:

- 1) The Insured is intentionally murdered or harmed by the applicant or the beneficiary;
- 2) The Insured commits an offence or resists any legal criminal enforcement measure;
- 3) Suicide or deliberate self-injury of the Insured, unless the Insured has lost his/her civil capacity defined by the Kingdom of Cambodia when committing suicide or deliberate self-injury;
- 4) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs;
- 5) The Insured is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration;
- 6) The Insured is involved in diving, skydiving, climbing, adventure, extreme stunt show, car racing;
- 7) The Insured fails to follow the medical prescription and uses or takes drugs by him or herself (except for the use of non-prescribed medicines according to the direction for use);
- 8) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
- 9) The Insured suffers from mental and behavioral disorder;
- 10) War, military clash, riot or armed rebellion;
- 11) Nuclear explosions, nuclear radiation or nuclear contamination.

什么是“护身符”团体保险？

“护身符”团体保险是一个专门为企业，机构，组织和您的家人设计的保险计划。无论您的员工和家人在哪里，它将为他们提供24/7的保障。

“护身符”团体保险适合谁？

需要为其员工或家人提供保障的企业、机构、组织和家庭。

为什么要选择“护身符”团体保险？

由于“护身符”团体保险是可订制的保险计划，因此您将有很多保障范围可选。除了死亡和高残的保障外，您的员工和家人可以附加门诊或住院费用的报销、意外伤害住院津贴和登革热住院津贴等保障。



I 投保说明

被保险人人數	3个人以上
被保險人年齡	18 – 65岁
保險期間	1年
繳費週期	一次性繳費

I 保險利益和保險費

保險利益	铂金	黄金	白银
	保險金額	保險金額	保險金額
因意外傷害，并自該意外傷害事故發生日起180日內因該意外傷害導致死亡或高度殘疾：	20,000 美元	10,000 美元	5,000 美元
90天等待期結束後，因疾病導致死亡或高度殘疾：	4,000 美元	2,000 美元	1,000 美元
保險費	68 美元	35 美元	18 美元

I 需要更多的保障？

請考慮附加以下的附加險：

- 附加團體意外傷害住院津貼保險
- 附加團體登革熱病住院津貼保險
- 附加團體意外傷害醫療保險 – 門診
- 附加團體意外傷害醫療保險 – 住院
- 附加團體意外傷害醫療保險 – 危重症轉院

I 责任免除

一、因下列情形之一，导致被保险人发生保险事故的，本公司不承担给付保险金的责任：

- 1、投保人或被保险人对被保险人的故意杀害、故意伤害；
- 2、被保险人犯罪或抗拒依法采取的刑事强制措施；
- 3、被保险人自杀或故意自伤，但被保险人自杀或故意自伤时为无民事行为能力人的除外；
- 4、被保险人斗殴、醉酒，吸食或注射毒品；
- 5、被保险人酒后驾驶、无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车；
- 6、被保险人参加潜水、跳伞、攀岩、探险、特技表演、赛车；
- 7、被保险人未遵医嘱私自使用或服用药物（但按使用说明规定使用非处方药的除外）；
- 8、被保险人因整容手术或者其他内、外科手术导致医疗事故；
- 9、被保险人的精神和行为障碍；
- 10、战争、军事冲突、暴乱或武装叛乱；
- 11、核爆炸、核辐射或核污染。

*Show your love to your employees
and family members by providing
them the best coverage!*

**通过提供最好的保险保障
向您的员工和家人表达您的爱意!**

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。

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