



“GC Life Protect” Insurance

“无忧无虑” 保险



No Liability, No Worry

没负担，没担忧

What is “GC Life Protect” Insurance?

“GC Life Protect” Insurance is an insurance plan to cover your loans in case of death and total disability. It ensures that your family is secured against the burden of repaying your liabilities in case of any unforeseen event.

Product Features

Insured Age	18 - 60 years old
Period of Insurance	1 to 30 years
Mode of Payment	Single Premium
Sum Insured	Starts from \$1,000
Sum Insured Options	Level or Decreasing

- Level sum insured means that the sum insured amount remains the same during the entire period of insurance.
- Decreasing sum insured means that the sum insured amount will decrease every year.

Insurance Coverage

The Company shall pay a sum insured in case the Insured dies or becomes totally disabled. The sum insured amount equals the sum insured for death and total disability at the current policy year when the insured event occurs and the Contract shall be terminated. However, in case the Insured dies or becomes totally disabled due to illness within the 90-days waiting period, the Company shall return the premium paid to the applicant (without interest). The 90-days waiting period does not apply to death and total disability due to accidental injury.

Exclusion

If the Insured dies or becomes totally disabled resulting from any of the following situations, the Company shall not be obliged to pay the insurance benefit:

- a.The Insured is intentionally murdered or harmed by the applicant or beneficiary/beneficiaries;
- b.The Insured commits suicide within 2 years after the effective date of the Contract or is intentionally harmed by himself/herself;
- c.The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, automobile racing;
- d.The Insured violates the Cambodian Law;
- e.The Insured undergoes plastic surgery;
- f.The Insured suffers from any insured event due to war, military clash, riot or armed rebellion, nuclear explosions, nuclear radiation or nuclear contamination.

什么是“无忧无虑”保险？

“无忧无虑”保险是一个在死亡和高度残疾的情况下提供贷款保障的保险计划。它可以确保您的家人在发生任何不可预见的事情时免于偿还债务的负担。

投保说明

被保险人年龄	18 - 60岁
保险期间	1 - 30年
缴费周期	一次性缴费
保险金额	1,000 美元或以上
保险金额选项	固定型或递减型

- 固定型是指保险金额在保险期间内始终不变。
- 递减型是指在每满一周年时保险金额逐年减少。

保险利益

被保险人死亡或高度残疾，给付保险金，数额等于被保险人发生死亡或发生高度残疾当时的保单年度的保险金额，合同即刻终止。但是，如果被保险人在90日等待期内因疾病导致死亡或高度残疾，本公司不给付保险金，只向投保人无息返还所缴纳的保险费，合同即刻终止。因意外伤害事故导致死亡或高度残疾，不受90天等待期的限制。

责任免除

因下列情形之一，导致发生本合同保险事故的，本公司不承担给付保险金的责任：

- （一）投保人或受益人对被保险人的故意杀害或伤害；
- （二）被保险人故意自伤或自本合同生效之日起2年内自杀；
- （三）被保险人参加潜水、跳伞、攀岩、探险、特技表演、赛车；
- （四）被保险人违反柬埔寨法律；
- （五）被保险人因整容手术；
- （六）被保险人因战争、军事冲突、暴乱或武装叛乱，以及核爆炸、核辐射或核污染。

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