



GC Group Credit Life

GC团体信贷保



What is GC Group Credit Life?

GC Group Credit Life is a group life insurance plan designed for financing entities, and in the event their borrower dies or becomes totally and permanently disabled, the outstanding amount due will be covered. It protects the financing entity and provides reassurances to the borrower and their family by settling outstanding debt in case of unforeseen events.

Product Features

Insured Member Age	18 - 64 years old
Period of Insurance	1 to 30 years
Mode of Payment	Single Premium
Sum Insured	Starts from 1,000 USD
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 on a monthly basis or on an annual basis at the Coverage Anniversary date of the Insured Member's coverage every year, as the case may be. Sum Insured payable for Death and Total and Permanent Disability Benefit is 100% of current Sum Insured.

Benefit



Death Benefit

100% of Sum Insured



Total and Permanent Disability Benefit

100% of Sum Insured

Exclusion

1. Death

- (i) Suicide within 2 (two) years from Policy Effective Date or Insured Member's Coverage Date, whichever is later.
- (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

- (i) 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.
- (ii) While the Insured Member is committing a felony or is being arrested, under arrest, or escaping the arrest.
- (iii) Pre-existing conditions, which existed before the Insured Member's Coverage Date. 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.
- (iv) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

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 团体信贷保？

GC 团体信贷保是专门为金融机构设计的团体人寿保险计划。在借款人死亡和高度残疾的情况下，该保险计划将赔付还未偿还的贷款金额。通过在借款人遭遇不幸事件时替其偿还未结清债务，它可以保护金融机构，同时也能让借款人及其家人安心。

投保说明

被保险人年龄	18 - 64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	平准型或递减型

*平准型保险金额是指在整个保单有效期内，保险金额保持不变。

递减型保险金额是指保险金额将视情况：(i) 逐月减少；或 (ii) 在被保险人的保障周年日逐年减少。对于死亡或高度残疾，赔付的保险金额为当时的保险金额的100%。

保险利益



死亡保险金

保额的100%



高度残疾保险金

保额的100%

责任免除

一、死亡

1. 自被保险人保障的生效日期起 2 (两) 年内自杀。
2. 犯下或企图犯下刑事罪行。
3. 人体免疫功能丧失病毒(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，导致发生本主合同保险事故。
2. 被保险人故意犯罪或抗拒依法采取的刑事强制措施。
3. 在被保险人保障的生效日期之前，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。

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 simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency.

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  www.gc-life.com.kh

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