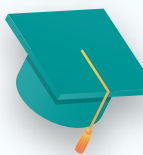




## GC Group Student Care

### GC 团体学平保



## What is GC Group Student Care?

**GC Group Student Care** is a 1-year term group insurance plan which was specifically designed to protect students. The plan provides students with 24/7 protection worldwide and a peace of mind for loving parents.

## Who is eligible for GC Group Student Care?

Students attending Pre-School, Primary School, Secondary/High School or College/University.

## Why choose GC Group Student Care?

**GC Group Student Care** is an affordable group insurance plan which provides students with basic and meaningful protection. In addition to the death and total and permanent disability coverage, students will also be covered in the case of partial and permanent disability and broken bone due to accident.



## I Product Features

Insured Member Age	3 - 35 years old
Period of Insurance	1 year
Sum Insured	2,000 to 15,000 USD

## I Benefit



### Death and Total and Permanent Disability

**100%** of Sum Insured



### Accidental Partial and Permanent Disability and Broken Bone

Based on the Percentage of Sum Insured in the Table Below

No	Insured Event	% of Sum Insured
1	Loss of 1 limb	50%
2	Loss of 1 hand/foot at or above wrist/ankle	50%
3	Loss of 1 eye	50%
4	Loss of hearing in 2 ears	75%
5	Loss of hearing in 1 ear	20%
6	Loss of speech	50%
7	Loss of 2 thumbs - 2 phalanges per thumb	30%
8	Loss of 1 thumb - 2 phalanges	10%
9	Loss of 1 thumb - 1 phalanx	5%
10	Loss of 1 other finger	5%
11	Loss of 1 toe	5%
12	Broken Bone Requiring Surgery*	20%*
13	Broken Bone Not Requiring Surgery*	5%*

\*The Broken Bone Requiring Surgery benefit and the Broken Bone Not Requiring Surgery benefit are only payable once during the period of insurance.

# I Exclusion

## 1) Death

No death benefit will be payable if death of the Insured Member is caused directly or indirectly, wholly or partly, by one of the following events:

- a. Suicide within 2 (two) years from the Policy Effective Date or date of reinstatement.
- b. A committed/attempted criminal offense.
- c. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- d. Drugs or stimulants 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:

- a. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- b. HIV infection, AIDS, or AIDS related diseases.
- c. 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.
- d. While the Insured Member is committing a felony or while the insured Member is being arrested, under arrest, or escaping the arrest.
- e. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- f. While the Insured Member performs duty as military, police or volunteers and participate in the war or crime suppression.
- g. 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:
  - i. The Insured Member had received or is receiving treatment;
  - ii. Medical advice, diagnosis, care or treatment has been recommended;
  - iii. Clear and distinct symptoms are or were evident;
  - iv. Its existence would have been apparent to a reasonable person in the circumstances.
- h. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- i. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high-speed races, or in professional sport activities.

## 3) Accidental Partial and Permanent Disability and Broken Bone

The Company shall not cover any Accidental Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Assault or murder.
- b. Riot and civil commotion, industrial action or terrorist activity.
- c. Willful exposure to danger or attempted self-destruction or self-inflicted injuries or suicide or attempted suicide while sane or insane.
- d. War, declared or undeclared, or revolution.
- e. Service in the armed forces in the time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- f. Making an arrest as an officer of the law.
- g. Violation or attempted violation of the law or resistance to arrest.
- h. Participation in any fight or affray.
- i. Accident occurring while or because the Insured Member is under the influence of alcohol, any non-prescribed drug or illegal drug.
- j. Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound).
- k. The intentional or negligent inhalation or consumption of poison, gases or noxious fumes.
- l. Entering, exiting, operating, or servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- m. A criminal offence committed or attempted to be committed by You, the Insured Member, or the Beneficiary.
- n. A disability resulting from a physical or mental condition which existed before the Effective Date of the Insured Member's coverage, which was not disclosed in the application or health statement.
- o. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high-speed races, or in professional sport activities.

## 什么是 GC 团体学平保？

GC 团体学平保是一个专门为学生设计的一年期团体保险计划。它提供7\*24的保障，无论他们身处何地，都能让充满爱心的父母无忧无虑。

## GC 团体学平保适合谁？

学前、小学、中学和大学的学生。

## 为什么要选择GC 团体学平保？

GC 团体学平保是一项经济实惠的团体保险计划，为学生提供基本且实用的保障。除了死亡和高度残疾责任以外，还有意外部分残疾和骨折的责任。



## I 投保说明

被保险人年龄	3 - 35岁
保险期间	1年
保险金额	2,000 至 15,000美元

## I 保险利益



### 死亡或高残保险金

保额的**100%**



### 意外部分残疾和骨折保险金

按以下保险金给付比例表

序号	保险事故	保险金给付比例(%)
1	一肢缺失	50%
2	手腕/脚踝处缺失一只手/脚	50%
3	一目失明	50%
4	双耳听力损失	75%
5	一耳听力损失	20%
6	言语功能丧失	50%
7	失去两根拇指 - 每根拇指两个指骨	30%
8	失去一根拇指 - 两根指骨	10%
9	失去一根拇指 - 一根指骨	5%
10	失去一根手指	5%
11	失去一个脚趾	5%
12	需要手术的骨折*	20%*
13	无需手术的骨折*	5%*

**\*在保险期间内，需要手术的骨折保险金和无需手术的骨折保险金仅赔付一次。**

# 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，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、意外部分残疾和骨折责任

如果因以下任何事件直接或间接，全部或部分造成的意外伤害，本公司将不承担给付保险金的责任：

1. 袭击或谋杀。
2. 暴动及平民暴乱、劳工行动或恐怖活动。
3. 在神志清醒或精神失常时，被保险人自愿将自己暴露于危险之中，企图自我毁灭，自伤，自杀或企图自杀。
4. 因战争（无论是否宣战），或革命。
5. 在宣战或未宣战的战争期间，或奉命执行战争行动期间，或恢复公共秩序期间，在武装部队服役。
6. 以执法人员身份执行抓捕。
7. 犯罪，企图犯罪或拘捕。
8. 参与任何打架或斗殴。
9. 被保险人因受到酒精、非处方药或非法药物的影响而发生的事故。
10. 疝气、尸碱或细菌感染（由于意外的割伤或伤口而发生的化脓性感染除外）。
11. 故意或过失吸入或食用毒物、毒气或有害气体。
12. 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，按既定时间表在既定航线上飞行的除外。
13. 您、被保险人或受益人实施或企图实施刑事犯罪。
14. 在被保险人的保险生效日期之前，由于身体或精神状况而造成的残疾，但在投保单或健康告知中没有披露。
15. 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。

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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