



GC PureProtect

GC 守护保



What is GC PureProtect?

GC PureProtect is an affordable insurance plan to cover you in case of death, total and permanent disability, and late stage critical illness. It secures your family's finance in case of any unforeseen event.

Product Features

Insured Age	1 to 64 (Option 1), 18 to 64 (Option 2)
Period of Insurance	1 to 30 years
Payment Period	Same as Period of Insurance
Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Sum Insured	Starts from \$10,000

Benefit

Option 1

Death or Total and Permanent Disability (TPD)

100% of the Sum Insured shall be payable in case the Insured dies or becomes TPD.



Option 2

Death, TPD or Late Stage Critical Illness (CI)

100% of the Sum Insured shall be payable in case the Insured dies or becomes TPD or is diagnosed to be suffering from a CI or actually undergoes a surgery set out in the Critical Illness Table stated under the Terms and Conditions.



Key Exclusion

1. Death

- (i) Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- (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.

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) 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.
- (iii) 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. Critical Illness/Surgery

- (i) Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- (ii) Pre-existing conditions, which existed before the Effective Date or the date of reinstatement of this Policy.
- (iii) Suicide, attempted suicide, or self-inflicted injury, while sane or insane.

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 守护保？

GC 守护保是一项为死亡、高度残疾和重大疾病提供保障的保险计划。它可以保证您的家庭在遭遇任何不可预见的不幸时的财务安全。

投保说明

被保险人年龄	1 - 64岁（选项1）、18 - 64岁（选项2）
保险期间	1 - 30年
缴费年期	与保险期间一致
缴费周期	年缴、半年缴、季缴、月缴
保险金额	10,000 美元或以上

保险利益

选项1

死亡或高度残疾

如果被保险人死亡或高度残疾，本公司给付100%的保险金额。



选项2

死亡、高度残疾或晚期重大疾病

如果被保险人死亡或高度残疾或对符合保险条款中载明的晚期重大疾病确诊/实际进行手术，本公司给付100%的保险金额。



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。

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. 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。
3. 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、晚期重大疾病/手术

1. 感染免疫机能丧失综合症（艾滋病），及由感染艾滋病相关综合症或人体免疫缺陷病毒（HIV）引起的疾病。
2. 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。
3. 被保险人在神智清醒或精神错乱时企图自杀和自残。

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

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