



GC MultiProtect



What is GC MultiProtect?

GC MultiProtect is a 5 year term life insurance product which provides high accidental coverage of up to 400% of the sum insured with affordable premium.

Product Features

Insured Age	15 – 60 years old
Period of Insurance	5 years
Payment Period	Single Premium, 2 years or 3 years
Mode of Payment	Annual, Semi-annual, Quarterly, Monthly (Except Single Premium)
Sum Insured	Starts from \$10,000

Benefits



Death or Total and Permanent Disability Benefit

100% of the Sum Insured



Accidental Death or Total and Permanent Disability Benefit

200% of the Sum Insured



Accidental Death while Traveling in Public Conveyance Benefit

300% of the Sum Insured



Accidental Death while Traveling in Public Conveyance During Public Holiday Benefit*

400% of the Sum Insured

*Public Holiday: Ancestors' Day, Water Festival Ceremony and Khmer New Year.

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.
- (iv) Drugs or stimulants 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) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- (iii) 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.
- (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.

3. Accidental Death or Total and Permanent Disability

- (i) The Insured has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured does not notify the Company.
- (ii) The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- (iii) Pregnancy, childbirth, miscarriage or any of their consequences.

This above list is for reference only. Please refer to the Terms and Conditions for the complete list and details of exclusion.

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.



CONTACT US

 **023-989-218 / 098-989-218**

 **service@gc-life.com.kh**  **www.gc-life.com.kh**

 **One Park, House No. A12, Road R8, Phum 1, Sangkat Srah Chak,
Khan Daun Penh, Phnom Penh**