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Neary Care

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## What is GC Neary Care?

GC Neary Care is an insurance plan with a 10 to 25 years term option specifically designed for women who are looking to achieve their financial goals.

## Who is suitable for GC Neary Care?

Women from age 18 to 55.

## Why choose GC Neary Care?

GC Neary Care is a women-centric insurance plan that provides benefits to ease the financial burden caused by a sudden loss of income or unfortunate event. In addition to the standard death and total and permanent disability benefit, female-specific early and late stage critical illnesses are covered upon diagnosis. Most importantly, GC Neary Care provides Full Moon Benefit, Celebration Benefit, HealthCare Benefit, and Maturity Benefit, with total additional benefits of up to 75% of the Sum Insured.



## Product Features

Issue Age	18 – 55 years old
Period of Insurance/ Payment Period	10 – 25 years
Mode of Payment	Annual, Semi-Annual or Quarterly
Sum Insured	Starts from \$10,000

## Benefits

Survival/Full Moon Benefit	% of Sum Insured as per Table Below
Death Benefit	100% of Sum Insured*
Total and Permanent Disability Benefit	100% of Sum Insured*
Female Early Stage Critical Illness Benefit**	25% of Sum Insured
Female Late Stage Critical Illness Benefit**	100% of Sum Insured*

**\*Less Any Female Early Stage Critical Illness Claim Paid**

**\*\*Waiting Period Applies!**

**\*\*\*Survival Period Applies!**

Policy Year	Full Moon Benefit** ***	% of Sum Insured
2 – 5	Up to Two Childbirth	2% for Each Childbirth

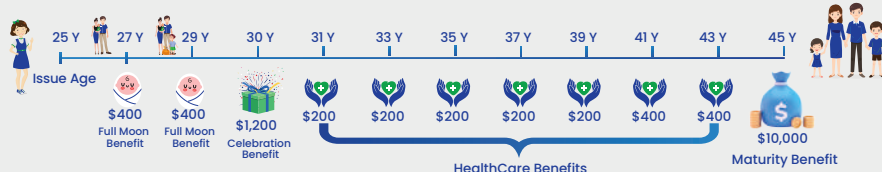
Policy Anniversary	Survival Benefit	% of Sum Insured
5	Celebration Benefit	10% Less Any Full Moon Benefit Paid During Policy Year 2 – 5
6	HealthCare Benefit	1%
8		1%
10		1%
12		1%
14		1%
16		2%
18		2%
20		2%
22		2%
24		2%
Maturity	Maturity Benefit	50%

# Illustration of Insurance Benefits

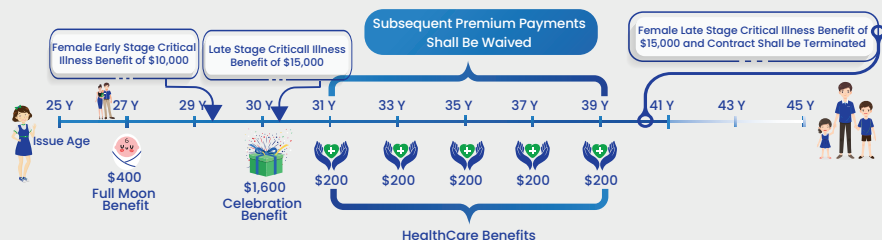


**Example:** Mrs. Pisey / 25 years old purchased a GC Neary Care insurance plan with Sum Insured of \$20,000 / Period of Insurance of 20 years / Payment Period of 20 years. In addition, she added a Waiver of Premium Rider (Option 1), Critical Illness Plus Rider Sum Insured of \$20,000, and Accidental Protection Rider Sum Insured of \$100,000. The total annual premium payment is \$895.90 (GC Neary Care = \$682.40 + Critical Illness Plus Rider = \$51.20 + Accidental Protection Rider = \$150 + Waiver of Premium Rider = \$12.30)

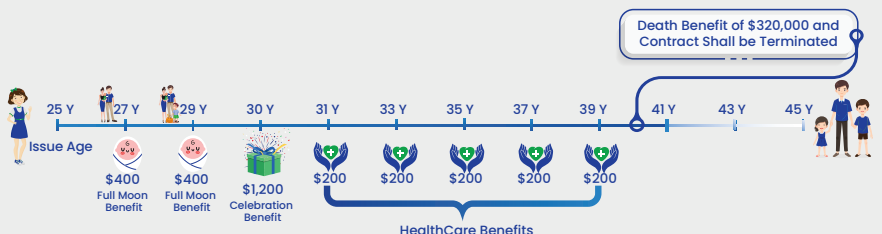
**Scenario 1:** Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Mrs. Pisey survives until the expiry date of the policy.



**Scenario 2:** Mrs. Pisey gave birth to a son when she was 26 years old. Unfortunately, she received diagnostic confirmation of Early Stage Breast Cancer when she was 29 years old, and she had a successful pancreas transplant when she was 30 years old. At the age of 40, her breast cancer developed into a late stage cancer. Mrs. Pisey dies due to illness at the age of 41.



**Scenario 3:** Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Unfortunately, during Khmer New Year when Mrs. Pisey was 40 years old, she dies due to an accident while riding a taxi back home.



# KEY EXCLUSIONS

## 1. Death

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

- 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 stimulators 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:

- 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 the 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. Female Critical Illness

No benefit shall be payable if the Critical Illness is caused directly or indirectly, wholly or partly, by any of following events:

- I Any illness or disease other than a diagnosis of a Critical Illness as defined in this contract.
- II Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- III The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- IV All Critical Illnesses presenting or diagnosed within the Waiting Period, inclusive of all Early Stage Critical Illness that is first diagnosed during the Waiting Period and that progresses to a Late Stage Critical Illness after the Waiting Period expires.

## 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.

CONTACT US



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