





# 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.

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.

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### CONTACT US

## 🕼 023-989-218 / 098-989-218

service@gc-life.com.kh

S www.gc-life.com.kh

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