



# Group MediPlus Rider



## I Product Features

Insured Member Age	3 – 64 years old
Period of Insurance	1 year

## I Benefit



Inpatient Medical Expense Due to Accident



Outpatient Medical Expense Due to Accident



Additional Medical Expense Coverage



Ambulance Charges Due to Accident

### Benefit Table

No.	Benefit	Benefit Limit Amount
1	<b>Inpatient Medical Expense Due to Accident:</b> A. Daily Room and Board B. Room and Board – Intensive Care Unit C. Hospital General Fees D. Surgery Benefit E. In-Hospital Physician's Visit F. Post-Hospital Benefits	Up To 10% of Basic Policy Sum Insured or \$2,500, Whichever is Lower
2	<b>Outpatient Medical Expense Due to Accident:</b> A. Physician/Specialist Consultation Fees B. Prescribed Medicines and Dressings C. Prescribed Diagnostic Procedure: x-ray, electrocardiograms, basal metabolism test, laboratory examinations and tests, ultrasound, endoscopy, computerized tomography (CT) and magnetic resonance imaging (MRI) scans	
3	<b>Additional Medical Expense Coverage:</b> A. Damage to the Teeth B. Dengue Fever/Malaria C. Food Poisoning D. Snake/Insect/Animal Bite E. Sport Injury	
4	<b>Ambulance Charge Due to Accident</b>	\$300

# I Exclusion

The Company shall not cover medical expenses that is caused directly or indirectly, wholly or partly, by any of following events:

1. Accidental Bodily Injuries caused by traffic Accidents while riding on a motorcycle (driver or passenger) without wearing a helmet, unless it is specifically stated in the Policy and additional Premium has been paid.
2. Alternative medicines, other than licensed chiropractors, osteopaths, homeopaths, and acupuncturists.
3. Any claim arising in the course of travel undertaken against medical advice.
4. Any medical or physical conditions arising from Dengue Fever or Malaria within the Waiting Period. This shall not be applicable after the first year of continuous cover of the Insured Member.
5. Flying or any aerial activity except as passenger in a properly licensed power-driven aircraft (the word 'passenger' does not include any member of the aircrew or a technician working in or upon an aircraft).
6. A pre-existing condition arising from any injury or sickness for which an Insured Member received consultation, medical treatment, diagnosis, care or service; or took prescribed drugs or medicine within a period of 12 (twelve) months prior to the effective date of insurance for that Insured Member. No benefit shall be payable under the Policy and supplementary contracts for pre-existing conditions unless the Insured Member has been continuously insured under the policy or the policy owner's group hospital and surgical insurance for at least 12 (twelve) months with the previous insurer.
7. Any treatment for mental disorders; injuries due to insanity or self-infliction or suicide ; rest cures or sanatoria care, special nursing care; communicable disease requiring by law isolation or quarantine; sexually transmitted disease; claim which in the opinion of the Company arises directly or indirectly from Acquired Immunodeficiency Syndrome (AIDS) or attributable to Human Immunodeficiency Virus (HIV).
8. Routine physical examination; drug addiction or alcoholism; services for care and treatment of oral cavity except for dental operation required as a result of injury sustained in an Accident.
9. Reconstructive or plastic surgery, cosmetic treatment or surgery for beautification purposes; treatment of obesity, weight reduction and improvement or any elective surgery.

**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

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