

**“AUSPICIOUS TRAVEL” VISITING TOURIST ACCIDENTAL DEATH AND DISABILITY INSURANCE  
TERMS AND CONDITIONS**

**1. Composition of Insurance Contract**

“Auspicious Travel” Visiting Tourist Accidental Death and Disability Insurance Contract (hereinafter referred to as “the Contract”) is an insurance contract in standard form and is composed of an insurance card, insurance certificate, and insurance terms and conditions.

**2. Application, Creation/Effectiveness of the Insurance Contract and the Commencement of Coverage**

During processing the tourist visa to enter Cambodia and upon payment of a premium of 10 US dollars by the visiting tourist as an applicant to the Company, the Contract is automatically created and effective once the Insured enters the Kingdom of Cambodia.

The Insured of this Contract shall be the applicant.

A minor visiting tourist can be the Insured, but there must be an accompanying guardian processing the insurance application on his/her behalf.

**3. Sum Insured and Premium**

The sum insured and premium for the Insured are listed in the table below:

**Table of Sum Insured and the Premium for this Contract**

Currency: US dollar

Sum Insured for Death Benefit	Sum Insured for Disability Benefit	Sum Insured for Hospitalization	Daily Allowance for Hospitalization	Sum Insured for Emergency Rescue Benefit	Premium
30,000	30,000	3,000	100	1,000	10

**4. Period of Insurance**

The period of insurance starts from the date of entry and coverage becomes effective as stated in Clause 2 above.

The expiration of the Contract shall be either one of following:

1. The Insured leaves the Kingdom of Cambodia;
2. The Insured has entered the Kingdom of Cambodia for 720 hours or more.

## **5. Coverage**

During the term of the Contract, the Company shall assume the following coverage and riders:

### **(1) Coverage**

#### **a. Death Benefit**

In case the Insured dies from an accident, the Company shall pay the death benefit of 30,000 US dollars, and the Contract shall be terminated.

#### **b. Disability Benefit**

In case the Insured suffers from accidental injury which causes disability within 180 days from the date of such accident, the Company will pay the disability benefit which equals to the sum insured for disability of 30,000 US dollars multiplied by the percentage corresponding to such disability based on Schedule: "Table of Proportion between Degrees of Disability and Payments of Insurance Benefit for Personal Insurance" in Clause 18 of the Contract.

In case the Insured suffers from one or more types of disability due to an accident, the Company will pay the sum of the disability benefit of each type of disability. However, the total disability benefits shall be limited to 30,000 US dollars.

### **(2) Riders**

#### **a. Hospitalization Benefit**

In case the Insured is injured due to an accident and is hospitalized for medical treatment at any legal medical institution within the Kingdom of Cambodia, the Company will pay a daily hospitalization allowance of 100 US dollars based on the actual number of days of hospitalization, but the Company will no longer pay the allowance if the accumulated amount has reached 3,000 US dollars.

#### **b. Emergency Rescue Benefit**

If the Insured suffers from personal injury due to an accident, and the situation is critical which requires the emergency rescue team to carry out the rescue, and the Insured is sent to the hospital or intensive care unit for rescue afterward, or when the on-spot rescue is not successful or the Insured dies along the way, the Company will pay a benefit with a limit of 1,000 US dollars.

## **6. Exclusion**

**Part 1:** If the Insured dies, is hospitalized or undergoes an emergency rescue due to any of the following events, the Company shall not be obliged to pay the insurance benefit, hospitalization benefit or emergency rescue benefit:

- (1) Exclusion expressly stated in the Contract;
- (2) Deliberate suicide or self-injury of the Insured;
- (3) The Insured commits an offence or resists any legal criminal enforcement measure;
- (4) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs;
- (5) The Insured is drunk driving, driving dangerously, driving without a valid driver's license, or driving a vehicle without a legally valid registration;
- (6) The Insured is involved in diving, skydiving, climbing, adventure, martial arts competition, wrestling competition, extreme stunt show, horse racing, car racing;
- (7) The Insured undergoes prenatal and postnatal examinations, pregnancy (including ectopic pregnancy), miscarriage (including abortion), delivery (including caesarean), contraception, sterilization surgery, infertility treatment and the complications caused by the aforementioned reasons;
- (8) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
- (9) The Insured suffers from genetic disease, congenital malformation, deformation or chromosomal abnormalities;
- (10) The Insured suffers from mental or behavioral disorder;
- (11) War, military clash, riot or armed rebellion;
- (12) Nuclear explosions, nuclear radiation or nuclear contamination.

**Part 2:** If the Insured is hospitalized or undergoes an emergency rescue due to any of the following event, the Company shall not pay the hospitalization benefit:

- (1) The Insured is hospitalized due to his/her own illness or non-accidental injury;
- (2) The Insured receives any dental care or repair, including teeth cleaning, teeth whitening, orthodontics, dental porcelain, dental implants or dental prostheses;
- (3) The Insured is hospitalized for cosmetics;
- (4) The Insured is hospitalized outside Cambodia;
- (5) The Insured is physically injured by accident, but the situation is not critical and does not require emergency rescue team, and the Insured is not sent to the hospital intensive care unit for further care.

## **7. Beneficiary**

The beneficiary of the Contract is the Insured.

The beneficiary designated for death benefit under the Contract shall be the legal heir of the Insured. The legal heir shall be confirmed in accordance with the laws of the country of nationality of the Insured.

## **8. Notice of Accident**

Upon occurrence of an accident, the Insured shall promptly notify the Company by him/herself or assign any other person to do it. Also, the Insured shall collect, retain, and provide all documents which sufficiently prove the occurrence of the accident, condition of injury, as well as hospitalization and number of days of hospitalization to the Company when claiming for benefit.

Except the case in which, upon the occurrence of accident, the Insured dies, becomes unconscious, or is seriously injured.

## **9. Claim and Payment of Benefit**

(1) The beneficiary, as the claimant for benefit, shall fill out the claim application form and provide evidences and documents required for claiming the benefit listed under the Contract. The claimant shall be obliged to promptly provide the relevant evidences and documents mentioned above.

(2) The Company, upon receipt of the claim application form from the claimant and the above-mentioned evidences and documents, shall verify them within 3 working days, or 15 working days for complicated cases.

After verification, if it is confirmed to be covered, the Company shall pay the benefit within 2 working days upon reaching an agreement with the claimant on the payment of benefit.

After verification, if it is confirmed not to be covered, the Company shall, within 2 working days of the verification, issue a notice of refusal of insurance benefit payment to the claimant by explaining the reasons.

(3) The effective period for the beneficiary to claim benefit from the Company shall be one year, from the date on which the beneficiary is aware or should have been aware of the accident.

## **10. Evidences and Documents Required for Claiming Insurance Benefit**

(1) An insurance card or any other proves of the objective existence of this insurance contract;

(2) Legal and valid identification documents of the claimant;

(3) Evidences and documents proving the fact, nature, and cause of the accident available to be provided by the claimant;

(4) If a representative is appointed to claim the benefit, a power of attorney and identification documents of the representative;

(5) If claiming for death benefit, the following evidences and documents:

- 1) a legally effective death certificate of the Insured;
- 2) a legally effective death certificate, if the Insured is declared dead due to accidental disappearance;
- 3) a certificate of de-registration of the Insured;
- 4) legal evidences to confirm the heir of the Insured;

(6) If claiming for disability benefit, certificate of degree of disability or letter of authentication of degree of physical disability issued by a medical institution or authentication institution which is legally qualified in disability authentication;

(7) If claiming for hospitalization benefit, the following evidences and documents:

Certificate of hospitalization, certificate of diagnosis of accidental injury (including diagnosis basis), hospitalization records, and other evidences sufficiently proving the occurrence, condition of injury, and the fact and number of days of hospitalization, issued by the hospital where the Insured is hospitalized;

(8) If claiming for emergency rescue benefit, the following evidences and documents:

Certificate of emergency rescue issued by the rescuing hospital or institution, certificate of diagnosis of accidental injury (including diagnosis basis), emergency medical records, and documents on emergency rescue service fee or medical fee.

If the Company has obtained, through any other channels, part of the evidences and documents required to be provided by the claimant under this clause (Clause 10 of the Contract), the Company shall require the beneficiary to provide only the evidences and documents it has not obtained.

## **11. Disappearance**

If the Insured disappears in an accident within the validity of the Contract and is later declared dead by the court, the Company shall pay the death benefit.

If the Insured reappears or is confirmed to be alive after the declaration of death, the beneficiary or any other person who have received the benefit shall return it (without interest) to the Company within 30 days after being aware of this.

## **12. Notice of Obligation of the Company**

Before, during, or after the creation of the Contract, the Company shall notify the Insured any matter related to this insurance through at least two of the following means:

- (1) Verbal notice by the Company's agents or staffs;

- (2) Advertisement at the location of processing the insurance application;
- (3) Notice on insurance card;
- (4) Notice of the contents of the Contract through mobile phone or internet.

### **13. Authentication of Degree of Disability**

If the Insured suffers from physical disability due to accident, and either party of the Contract disagrees on the degree of disability, an authentication from a judicial authentication institution in the Insured's country of citizenship shall be required.

If the treatment is not finished within 180 days from the date on which the Insured suffers from an accidental injury, the authentication document shall be issued based on the health condition of the Insured on the 180<sup>th</sup> day or a judicial authentication shall be carried out.

### **14. Termination of the Contract at Request of the Insured**

Upon creation and entry into effect of the Contract, either party to the Contract shall not unilaterally terminate the Contract.

In case of any special circumstance which should lead to termination of the Contract, both parties shall discuss and deal with such circumstance. If a decision to terminate is made, the Contract shall be terminated after the Company returns all or part of the premium. The Company shall no longer be bound by the coverage.

In case the Contract has been created and entered into force, the Company has the right to deduct from the premium of the Insured the portion in respect of which it has fulfilled its coverage.

### **15. Dispute Resolution**

For any dispute relevant to the insurance business, any of the disputing parties shall submit the dispute to the Insurance Regulator of Cambodia for mediation and resolution prior to filing a lawsuit in a court or commencing arbitration, except in relation to a dispute involving criminal charges.

### **16. Definition**

The Company: refers to GC Life Insurance PLC.

Legally valid identification document: refers to a certificate or document, such as ID card, passport, etc., issued by the national government to prove identity.

Accident: refers to objective hazard which is external, unexpected, unintentional, non-disease, and directly causes personal injury. Accident includes explosion, collapse, scalding, collision, lightning strike, electric shock, contort, frostbite, heat stroke, drowning, suffocation, fall, acute poisoning, animal bite, boat or plane crash, work-related injury caused by overwork. Sudden death is not attributable to accidental death (Sudden death refers to non-violent sudden death of a person that appears healthy within 24 hours after occurrence of symptoms due to underlying illness, malfunction, or other causes. Sudden death shall be determined by the hospital diagnosis and authentication by the police station.)

Drugs: refer to opium, heroin, methamphetamine, morphine, cannabis, cocaine, ketamine determined by the United Nations and other addictive narcotics and psychiatric drugs restricted by Cambodian law, except any medicines which contained components of drugs, but is prescribed by a doctor and used by following the doctor's prescription for the treatment of disease.

Drink driving: refers to an event in which the vehicle driver is tested or verified to contain in every hundred milliliter of his/her blood the level of alcohol which reaches or exceeds the level limited by Cambodian law or government.

Driving without a valid driver license: refers to any of the following situations:

- (1) not obtaining driving qualifications;
- (2) driving a type of vehicle which does not match the driving license;
- (3) having an unqualified driving license;
- (4) having a learner's license and learning to drive without coach guidance, or without following the designated time and route for learners.

Vehicle without a valid registration: refers to any of the following situations:

- (1) Any vehicle which has been deregistered in accordance with law;
- (2) Failing to undergo or to pass regular safety and technical inspection of vehicles.

Vehicles: refers to wheeled vehicles driven or pulled by engines and providing transportation for passengers and goods as well as any engineering work.

Hereditary disease: a disease caused by defect, mutation, or distortion in the genetic material (chromosomes and genes) of reproductive cells or fertilized eggs, usually characterized by vertical transmission from parents to descendant.

Congenital malformations, deformation or chromosomal abnormalities: refers to malformations, deformation or chromosomal abnormalities in the Insured at birth. Congenital malformations, deformations and chromosomal abnormalities are determined in accordance with the "International Statistical Classification of Diseases and Related Health Problems (ICD-10)" of the World Health Organization.

Diving: refers to underwater activity in rivers, lakes, seas, reservoirs, canals and other water areas by using auxiliary breathing apparatus.

Climbing: refers to the activity of climbing cliffs, building facades, man-made cliffs, ice cliffs, and icebergs.

Adventure: refers to the act of deliberately putting oneself in any circumstance by knowing that it causes risks of death or injury under certain natural condition; for example, river rafting, mountaineering, walking through desert or inaccessible primitive forest.

Martial art competition: refers to a competition between two or more people in judo, karate, taekwondo, free combat, boxing and other boxing, and other confrontational competition by using machineries.

Stunt performance: refers to a performance of equestrian, juggling, animal training and others.

Mental and behavioral disorder: is based on the “International Statistical Classification of Diseases and Related Health Problems (ICD-10)” issued by the World Health Organization.

War: refers to the armed struggle between states, citizens, or political groups for certain political and economic purposes, subject to declaration of the government.

Military conflict: refers to an armed confrontation between nations or people within certain scope and subject to declaration of the government.

Riot: refers to an armed disturbance which undermines social order, subject to declaration of the government.

## 17. Languages

This Contract is written in Khmer, English, and Chinese, and the Khmer version shall prevail in case of any inconsistency.

## 18. Schedule

**Table of Proportion Between Degrees of Disability and  
Payments of Insurance Benefit for Personal Insurance**

Class	Item	Degree of Disability	Percentage of Payment
Class 1	1	Permanent and complete loss of vision in both eyes (Note 1)	100%
	2	Loss of two upper limbs or two lower limbs	
	3	Loss of one upper limb and one lower limb	
	4	Permanent and complete loss of vision in one eye and loss of one upper limb	
	5	Permanent and complete loss of vision in one eye and loss of one lower limb	
	6	Permanent and complete loss of functions of four limbs (Note 2)	
	7	Permanent and complete loss of masticatory and swallowing functions (Note 3)	
	8	Central nervous system or chest or abdominal organ dysfunction disorders, [resulting in] inability to engage in any work for whole life and needing support from others for daily activities to sustain life (Note 4)	
Class 2	9	Permanent and complete loss of function of two or more joints among the three main joints of two upper limbs, or two lower limbs, or one upper limb and one lower limb (Note 5)	75%
	10	Loss of ten fingers (Note 6)	



Class 3	11	Loss of one upper limb or permanent and complete loss of functions all three main joints in one upper limb	50%
	12	Loss of one lower limb or permanent and complete loss of functions all three main joints in one lower limb	
	13	Permanent and complete loss of hearing in both ears (Note 7)	
	14	Permanent and complete loss of functions of ten fingers (Note 8)	
	15	Loss of ten toes (Note 9)	
Class 4	16	Permanent and complete loss of vision in one eye	30%
	17	Permanent and complete loss of functions of two joints among the three main joints in one upper limb	
	18	Permanent and complete loss of functions of two joints among the three main joints in one lower limb	
	19	Loss of four fingers of one hand in which include both thumb and forefinger	
	20	Permanent reduction by 5 cm or more in one lower limb	
	21	Permanent and complete loss of speech (Note 10)	
	22	Permanent and complete loss of functions of ten toes	
Class 5	23	Permanent and complete loss of functions of one of the three main joints in one upper limb	20%
	24	Permanent and complete loss of functions of one of the three main joints in one lower limb	
	25	Loss of two thumbs of both hands	
	26	Loss of five toes in one foot	
	27	Significant defect of eyelid in both eyes (Note 11)	
	28	Permanent and complete loss of hearing in one ear	
	29	Nasal defects and significant smelling disorder (Note 12)	
Class 6	30	Loss of thumb and forefinger in one hand or loss of three or more fingers, including thumb and forefinger	15%
	31	Permanent and complete loss of functions of three or more fingers, including thumb and forefinger, in one hand	
	32	Permanent and complete loss of functions of five toes in one foot	
Class 7	33	Loss of thumb or forefinger in one hand, or loss of two or more fingers among the middle fingers, ring fingers, and little fingers	10%
	34	Permanent and complete (Note 13) loss of functions of thumb and forefinger in one hand	

Note:

(1) Loss of vision includes loss or removal of eyeball, or being unable to distinguish between light and dark, or only able to identify hand movement in front of the eyes; the best corrected visual acuity is lower than 0.02 of the international vision standard, or the visual radius is less than 5 degrees and having diagnosis certificate issued by an optician accredited by the Company.

(2) Loss of functions of joints means permanent stiffness, or paralysis, or the inability to move freely of joints.

(3) Loss of masticatory and swallowing functions refers to a state of physical disorder or malfunction caused by any reasons other than teeth, resulting in inability to chew or swallow, and inability to eat or swallow any food other than liquid.

(4) Needing support from others for daily activities to sustain life refers to inability to eat, excrete, wear and take off clothes, live, walk, bath, etc., by oneself and needing the help of others.

(5) Three main joints of upper limbs refer to the shoulder, elbow and wrist joints; three main joints of lower limbs refer to the hip, knee and ankle joints.

(6) Loss of fingers refers to [a condition in which] the proximal interphalangeal joint (the interphalangeal joint) is completely cut off.

(7) Loss of hearing refers to loss of average hearing frequency of greater than 90 dB with 500, 1000, or 2000 hertz of language frequency.

(8) Loss of functions of fingers refers to [a condition in which] the distal interphalangeal joint is cut off, or the proximal interphalangeal joint is stiff or cannot move freely.

(9) Loss of toes refers to [a condition in which] the toe joint is completely cut off.

(10) Loss of speech refers to [a condition in which] the three or more functions of the four linguistic functions, namely lip, tongue, roof of mouth and throat, are unable to articulate sound, or the vocal cord has been completely removed, or brain injury causes aphasia, provided, subject to diagnosis certificate issued by qualified ENT (ear, nose and throat) physician, excluding loss of speech due to mental disorder.

(11) Significant defect of eyelid in both eyes refers to [a condition in which] the eyelid cannot completely cover the cornea when the eyes are closed.

(12) Nasal defects and significant smelling disorder refers to defect of all or half of nasal cartilage and congestion of both nostrils, difficulty in nasal breathing, unable to cure, or loss of smell in both nostrils.

(13) The reference of “permanent and complete” means complete loss of functions despite 180 days (from the date of accident) of treatment, excluding any unrecoverable cases such as removal of eyeball.