



**GC LIFE**



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# **ACCIDENTAL INJURY HOSPITALIZATION ALLOWANCE RIDER**





The period of insurance is one year



## Subject Matter of Insurance

Hospitalization of the Insured



## Premium Payment

Mode of Payment	Follow Basic Product
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Follow Basic Product



## Coverage

This product covers on the cost of Hospitalization for Insured due to accidents during the policy in-force period.





## 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 shall pay the hospitalization allowance agreed as follow:

(1) The calculation of hospitalization allowance shall be based on the Insured's actual number of days of hospitalization excluding the first 3 days multiplied by the "Daily Allowance" for the selected plan stated in the table above.

(2) The limit of days for each hospitalization of the Insured shall be based on the "Maximum Number of Days for Each Hospitalization" for the selected plan stated in the table above.

(3) The limit of days for annual hospitalization of the Insured shall be based on the "Annual Maximum Accumulated Days of Hospitalization" for the selected plan stated in the table above.

## Table of Premium, Sum Insured, Limited Days of Hospitalization

Currency Unit: US dollar

Plan	Premium	Sum Insured	Daily Allowance	Maximum Number of Days for Each Hospitalization	Annual Maximum Accumulated Days for Hospitalization
A	4	480	8	30	60
B	8	1,200	12	50	100
C	16	2,880	16	80	180
D	32	6,600	30	100	220





## Exclusion

1. Any expense related to the medical treatment of the Insured, cosmetics, any dental care or repair, including teeth cleaning, teeth whitening, orthodontics, dental porcelain, dental implants or dental prostheses.
2. The Insured is hospitalized outside Cambodia.
3. If the Insured is hospitalized due to any of the following events, the Company shall not pay the hospitalization allowance:
  - (1) The Insured has already been diagnosed with an illness at the time of applying for the insurance and the applicant did not declare such illness during the application process;
  - (2) The Insured is intentionally murdered or harmed by the applicant;
  - (3) The Insured commits an offence or resists any legal criminal enforcement measure;
  - (4) Suicide or deliberate self-injury of the Insured, unless the Insured has lost his/her civil capacity as defined by the Kingdom of Cambodia when committing suicide or deliberate self-injury;
  - (5) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs;
  - (6) The Insured is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration;
  - (7) The Insured is involved in diving, skydiving, climbing, adventure, extreme stunt show, car racing;
  - (8) 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;
  - (9) The Insured fails to follow the medical prescription and uses or takes drugs by him or herself (except for the use of non-prescribed medicines according to the direction for use);
  - (10) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
  - (11) The Insured suffers from mental and behavioral disorder;
  - (12) War, military clash, riot or armed rebellion;
  - (13) Nuclear explosions, nuclear radiation or nuclear.



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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