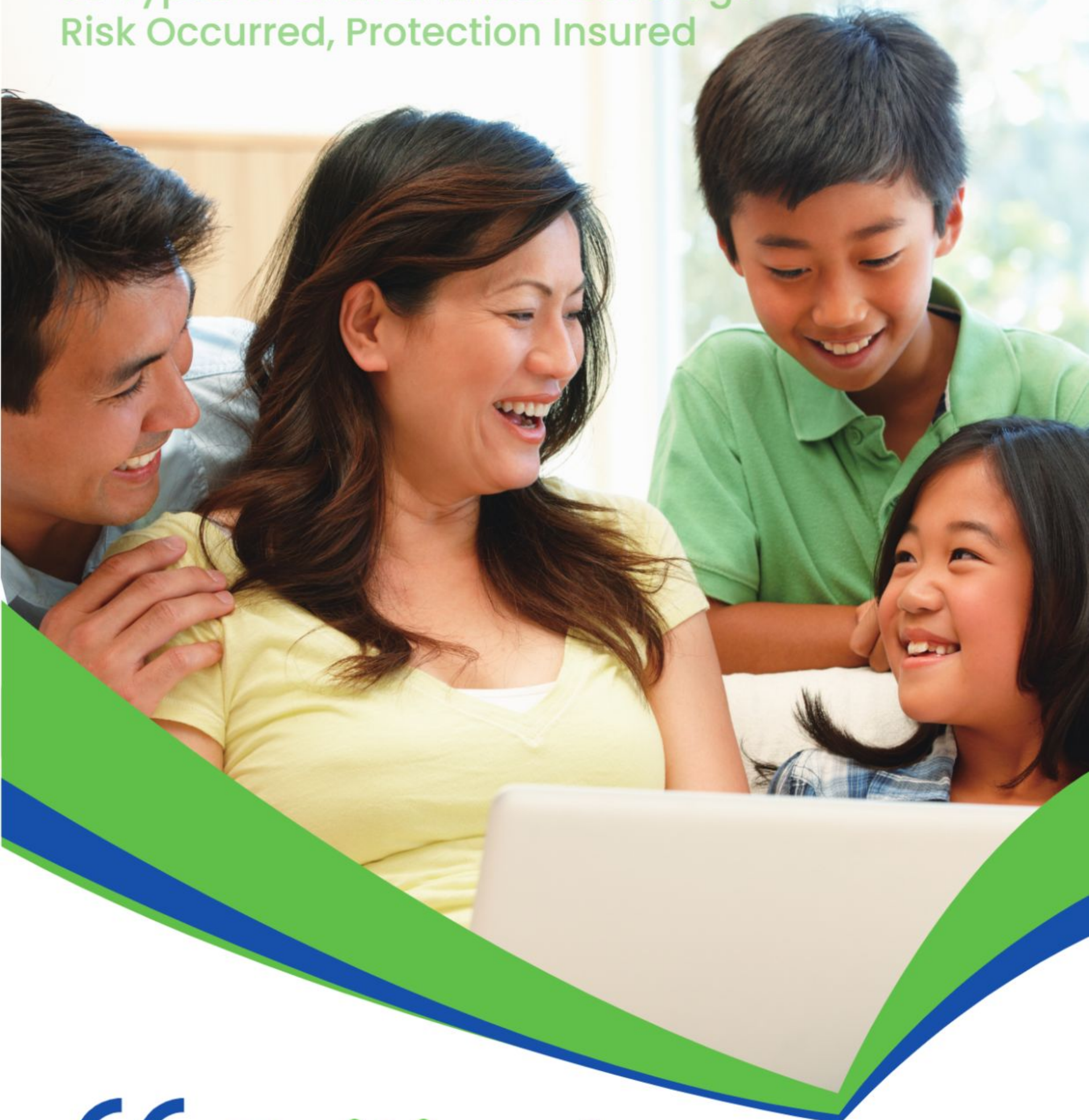




39 Types of Critical Illness Coverage
Risk Occurred, Protection Insured



“ Critical
Illness Rider Insurance ”

Subject Matter of Insurance

The diagnosis of a Critical Illness Event of the Insured.

Period of Insurance

The period of insurance shall be consistent with the Basic Product.

Premium Payment

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

Sum Insured

The sum insured of the Contract is 1,000 US dollars or the multiple of the premium multiplied by 1,000 US dollars.

There are two types of sum insured (Fixed Sum Insured and Accelerated Sum Insured) and the applicant shall select one of them upon application.

Fixed Sum Insured



The amount of sum insured stays the same during the entire period of insurance of the Contract.

Accelerated Sum Insured



After the 2nd anniversary year of the Contract, the amount of sum insured will be increased by 3% every year based on the initial sum insured of the insurance contract.

Coverage

This product covers critical illness during the policy in-force period.

Benefit

Within the period of insurance and the effective period of the Contract, the Company shall assume the following coverages:

- 1** From the following day of the end of first year effectiveness of the Contract to the expiration date of the insurance period, if the Insured receives the first diagnostic confirmation of any critical illness as listed in Schedule 2: "39 Types of Critical Illness" under the Terms and Conditions of the Contract due to an illness or accident, regardless of whether it is one or many types of illness, the Company shall pay the Insured a sum insured for critical illness as follow and the Contract of this rider shall be terminated. (If the Insured receives the first diagnostic confirmation of any critical illness within 1 year starting from the effective date of the Contract, the Company shall return the premium paid to the applicant without interest).
- 2** For Fixed Sum Insured, the amount of insurance benefit shall be the sum insured.
- 3** For Accelerated Sum Insured, the amount of insurance benefit shall be calculated based on the initial sum insured of the insurance contract and the policy year of the contract.

39 Types of Critical Illness

Lung Cancer, Stomach Cancer, Liver Cancer, Colorectal Cancer, Esophageal, Prostate Cancer, Kidney Cancer, Lymphoma, Bladder Cancer, Leukemia, Brain Cancer, Pancreatic Cancer, Thyroid Cancer, Ovarian Cancer, Breast Cancer, Cervical Cancer, Endometrial Cancer, Major organ transplant or hematopoietic stem cell transplant operation, Final stage of kidney disease (also called chronic renal failure uremia), Acute or acute and malignant severe hepatitis, Benign brain neoplasms, Decompensation stage of chronic liver failure, Sequela of encephalitis or meningitis, Deep coma, Binaural hearing loss, Paralysis Heart valve surgery, Severe brain damage, Severe third-degree burns, Severe primary pulmonary hypertension, Severe motor neuron disease, Loss of speech, Severe aplastic anemia, Aorta surgery, Sequela of cerebral apoplexy, Acute myocardial infarction, Severe Parkinson's disease, Severe Alzheimer's disease, Coronary artery bypass grafting

Classic Case



Ms. Wong

32 years old
Married
CPA

She purchased the “Offspring Prosperity” Insurance with 6 years payment period for her 4 years old child. She only paid 0.16 USD more each month to purchase the “Critical Illness Rider” Insurance for her child and her child is covered with 39 types of critical illness. Most importantly, the sum insured for the critical illness protection increases by 3 % every year, meaning that when her child reaches the age of 22, the sum insured for critical illness at that time is already 148% of the initial sum insured.

Ms. Wong also purchased the “Good Future” Insurance with 18 years payment period for herself. She only paid 0.75 USD more each month to purchase the “Critical Illness Rider” Insurance and is also covered with 39 types of critical illness. Most importantly, when she reaches the age of 52, the sum insured for critical illness at that time is already 157% of the initial sum insured.



Exclusion

(1) Any expense related to medical treatment of the Insured resulted from illness or accidental injury is not covered under the Contract and the Company shall not be obliged to pay any insurance benefit;

(2) Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure as intentionally concealing the health conditions of the Insured listed below, the Company shall not be obliged to pay the insurance benefits;

a.The Insured has already been diagnosed of a critical illness listed in Schedule 2: “39 Types of Critical Illness” of the Contract;

b.The Insured has already been in the process of confirming a suspected critical illness listed in Schedule 2: “39 Types of Critical Illness” of the Contract;

c.The Insured has already been diagnosed with one or more chronic illnesses, or acute illness, or mental illness;

d.The Insured has already been disabled, or has had functional disorder for eyes or ears, or limb movement disorder;

e.The Insured is engaged in high risk occupation that the Company does not underwrite.

(3) If the Insured suffers from any insured event due to any of the following situations, the Company shall not be obliged to pay the insurance benefit stated on Clause 8 under this terms and conditions, but shall be obliged to pay the health benefit:

1.The Insured is intentionally murdered or harmed by the applicant;

2.The Insured is involved in a fight, or is intoxicated from alcohol, or drugs, or is deliberately self-injured;

3.The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing;

4.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;

5.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;

6.The Insured suffers from any medical accident due to plastic surgery or other surgical operation;

7.The Insured suffers from any insured event due to war, military clash, riot or armed rebellion, nuclear explosions, nuclear radiation or nuclear contamination.

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

 023-989-218 / 098-989-218

 service@gc-life.com  www.gc-life.com



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