



GC Credit Protect



What is GC Credit Protect?

GC Credit Protect is an insurance plan to cover your financial obligations in case of death and total and permanent disability. It ensures that your family is secured against the burden of repaying your liabilities in case of any unforeseen event.

Subject Matter of Insurance

Life of the Insured.

Product Features

Insured Age	18 – 64 years old
Period of Insurance	1 to 30 years
Sum Insured	Starts from \$1,000
Sum Insured Options	Level or Decreasing

- Level Sum Insured means that the Sum Insured amount remains the same during the entire period of insurance.
- Decreasing Sum Insured means that the Sum Insured amount will decrease every year at the Policy Anniversary date.

Premium Payment

Mode of Payment	Single Premium
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Not Applicable

Coverage

This product provides coverage on Death and Total and Permanent Disability (TPD) during the policy inforce period.

Benefit



Death Benefit

100% of Sum Insured shall be payable in case the Insured dies



Total and Permanent Disability Benefit

100% of Sum Insured shall be payable in case the Insured becomes TPD

I Exclusion

1. Death

No death benefit will be payable if death of the Insured, is caused directly or indirectly, wholly or partly, by one of following events:

- a. Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- b. A committed/attempted criminal offense.
- c. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- d. Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

2. Total and Permanent Disability

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

- a. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- b. HIV infection, AIDS, or AIDS related diseases.
- c. 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.
- d. While the Insured is committing a felony or is being arrested, under arrest, or escaping the arrest.
- e. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- f. While the Insured performs duty as military, police or volunteers and participates in the war or crime suppression.
- g. Pre-existing conditions, which existed before the Effective Date of this Policy. 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. An Insured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - i. The Insured had received or is receiving treatment;
 - ii. Medical advice, diagnosis, care or treatment has been recommended;
 - iii. Clear and distinct symptoms are or were evident;
 - iv. Its existence would have been apparent to a reasonable person in the circumstances.
- h. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- i. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

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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