



## GC Group Care



## What is GC Group Care?

GC Group Care is a 1 year group insurance plan which is specially designed to protect your employees and their family members. It provides 24/7 protection for them wherever they are.

## Who is suitable for GC Group Care?

Your employees and their spouses/children.

## Why choose GC Group Care?

GC Group Care is an affordable group insurance plan which provides high coverage and a variety of options for you to choose from for your employees with accidental death and disability sum insured up to six times of the basic sum insured. In addition, you can add the Group Medicare Rider to provide your employees additional benefits such as hospitalization allowance, surgery benefit, and dengue/malaria benefit.

## Subject Matter of Insurance

Life of the Insured Member



## I Product Features

No. of Insured Member	5 or more people
Insured Member/Insured Member's Spouse Age	18 - 64 years old
Insured Member's Child Age	1 - 17 years old
Period of Insurance	1 year
Sum Insured	Starts from 5,000 USD

### Premium Payment

Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	After payment of the 1st premium, failure to pay any subsequent premiums on or before its due date will constitute a default in premium payment. If the premium remains unpaid after the Grace Period (30days), the Policy will be suspended from the following day of the expiration of the Grace Period, and the Policy will not be effective during such suspension.

## Coverage

This product provides coverage on Death and Total and Permanent Disability (TPD) due to natural or accidental for the Insured Member while his coverage is in-force.

## I Benefit

### Death and TPD Benefit

**Basic Sum Insured** shall be payable in case the Insured Member die or becomes TPD

### Accidental Death and TPD Benefit

**Accidental Sum Insured** shall be payable in case the Insured Member die or becomes TPD due to accident

### Death and TPD Benefit for Spouse/Child(ren)

**Basic Sum Insured for Spouse/Child(ren)**, if any, shall be payable in case the Insured Member's Spouse and/or Child(ren) die or becomes TPD

## Make it comprehensive by adding these group riders:

-  Group Medicare Rider
-  Group MediCash Rider
-  Group MediPlus Rider
-  Group Accidental Death and Dismemberment Rider
-  Waiver of Premium Rider

## I Exclusion

### 1) Death

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

- (i) Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.
- (ii) A committed/attempted criminal offense.
- (iii) HIV and/or any HIV-related illnesses including AIDS and/or any mutations, derivation or variations thereof.
- (iv) Drugs or stimulants 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:

- (i) Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
  - (ii) HIV infection, AIDS, or AIDS related diseases.
  - (iii) 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.
  - (iv) While the Insured Member is committing a felony or while the Insured Member is being arrested, under arrest, or escaping the arrest.
  - (v) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
  - (vi) While the Insured Member performs duty as military, police or volunteers and participate in the war or crime suppression.
- conveyance except when the Insured Member is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

(vi) While the Insured Member performs duty as military, police or volunteers and participates in the war or crime suppression.

(vii) Pre-existing conditions, which existed before the effective date or the date of reinstatement of this policy, whichever is later. Pre-existing conditions shall mean illnesses that the Insured Member has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured Member may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- a) The Insured Member had received or is receiving treatment;
- b) Medical advice, diagnosis, care or treatment has been recommended;
- c) Clear and distinct symptoms are or were evident;
- d) Its existence would have been apparent to a reasonable person in the

circumstances.

(viii) The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

(ix) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

### **3) Accidental Death and Total and Permanent Disability**

(i) Suicide, attempted suicide, or self-inflicted injury, while sane or insane.

(ii) HIV infection, AIDS, or AIDS related diseases.

(iii) 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.

(iv) While the Insured Member is committing a felony or while the Insured Member is being arrested, under arrest, or escaping the arrest.

(v) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

(vi) While the Insured Member performs duty as military, police or volunteers and participates in the war or crime suppression.

(vii) The Insured Member has known about the defective physical, illness or injury before starting the insurance coverage, but the Insured Member does not notify the Company.

(viii) The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

(ix) Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.

(x) Pregnancy, childbirth, miscarriage or any of their consequences.

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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