



"GC Life Protect" Insurance



No Liability, No Worry

What is “GC Life Protect” Insurance?

“GC Life Protect” Insurance is an insurance plan to cover your loans in case of death and total 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 – 60 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.

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 Disability (TD) during the policy inforce period.

I Benefit

The Company shall pay a sum insured in case the Insured dies or becomes totally disabled. The sum insured amount equals the sum insured for death and total disability at the current policy year when the insured event occurs and the Contract shall be terminated. However, in case the Insured dies or becomes totally disabled due to illness within the 90-days waiting period, the Company shall return the premium paid to the applicant (without interest). The 90-days waiting period does not apply to death and total disability due to accidental injury.

I Exclusion

If the Insured dies or becomes totally disabled resulting from any of the following situations, the Company shall not be obliged to pay the insurance benefit:

- a. The Insured is intentionally murdered or harmed by the applicant or beneficiary/beneficiaries;
- b. The Insured commits suicide within 2 years after the effective date of the Contract or is intentionally harmed by himself/herself;
- c. The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, automobile racing;
- d. The Insured violates the Cambodian Law;
- e. The Insured undergoes plastic surgery;
- f. 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 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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