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GC MultiProtect

What is GC MultiProtect?

GC MultiProtect is a 5 year term life insurance product which provides high accidental coverage of up to 400% of the sum insured with affordable premium.

Subject Matter of Insurance

Life of the Insured.

Product Features

Insured Age	15 - 60 years old
Period of Insurance	5 years
Payment Period	Single Premium, 2 years or 3 years
Sum Insured	Starts from $10,000

Premium Payment

Mode of Payment	Annual, Semi-annual, Quarterly, Monthly (Except Single Premium)
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 covers Death/Total and Permanent Disability (TPD) during the policy in-force period.

Benefits

Death or Total and Permanent Disability Benefit
100% of the Sum Insured shall be payable in case the Insured dies or becomes TPD

Accidental Death or Total and Permanent Disability Benefit
200% of the Sum Insured shall be payable for Accidental Death or Total and Permanent Disability

Accidental Death while Traveling in Public Conveyance Benefit
300% of the Sum Insured shall be payable in the event the Insured's death is due to an accident in Public Conveyance where the Insured is traveling in

Accidental Death while Traveling in Public Conveyance During Public Holiday Benefit*

400% of the Sum Insured shall be payable in the event the Insured's death is due to an accident in Public Conveyance where the Insured is traveling in and the accident occurs during a Public Holiday

*Public Holiday: Ancestors' Day, Water Festival Ceremony and Khmer New Year.

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:

(i) Suicide within 2 (two) years from Policy Effective Date or date of reinstatement.

(ii) A committed/attempted criminal offense.

(iii) Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.

(iv) 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:

(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 is committing a felony or while the Insured 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 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 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 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:

- a. The Insured 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 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 or Total and Permanent Disability

This product shall not cover any Accidental Death or Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

(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 is committing a felony or while the insured 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 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 performs duty as military, police or volunteers and participates in the war or crime suppression.

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

(viii) The Insured 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.

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