



GC LiFE

GC
Neary Care



What is GC Neary Care?

GC Neary Care is an insurance plan with a 10 to 25 years term option specifically designed for women who are looking to achieve their financial goals.

Who is suitable for GC Neary Care?

Women from age 18 to 55.

Why choose GC Neary Care?

GC Neary Care is a women-centric insurance plan that provides benefits to ease the financial burden caused by a sudden loss of income or unfortunate event. In addition to the standard death and total and permanent disability benefit, female-specific early and late stage critical illnesses are covered upon diagnosis. Most importantly, GC Neary Care provides Full Moon Benefit, Celebration Benefit, HealthCare Benefit, and Maturity Benefit, with total additional benefits of up to 75% of the Sum Insured.

Subject Matter of Insurance

Life of the Insured.



Product Features

Issue Age	18 – 55 years old
Period of Insurance/ Payment Period	10 – 25 years
Sum Insured	Starts from \$10,000

Premium Payment

Mode of Payment	Annual, Semi-annual or Quarterly
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:

1. Death and Total and Permanent Disability (TPD) coverages during the policy in-force period.
2. Survival/Full Moon Benefits on the respective Policy Anniversaries or full moon date.
3. Early and Late Stage Critical Illness (CI) Benefits for females.

Benefits

Survival/Full Moon Benefit	% of Sum Insured as per Table Below
Death Benefit	100% of the Sum Insured shall be payable in case the Insured dies*
Total and Permanent Disability Benefit	100% of the Sum Insured shall be payable in case the Insured become TPD*
Female Early Stage Critical Illness Benefit**	25% Sum Insured is payable if the Insured is diagnosed with Early Stage CI
Female Late Stage Critical Illness Benefit**	100% Sum Insured is payable if the Insured is diagnosed Late Stage CI*

Policy Year	Full Moon Benefit** ***	% of Sum Insured
2 – 5	Up to Two Childbirth	2% for Each Childbirth
Policy Anniversary	Survival Benefit	% of Sum Insured
5	Celebration Benefit	10% Less Any Full Moon Benefit Paid During Policy Year 2 – 5
6	HealthCare Benefit	1%
8		1%
10		1%
12		1%
14		1%
16		2%
18		2%
20		2%
22		2%
24		2%
Maturity	Maturity Benefit	50%

*Less Any Female Early Stage Critical Illness Claim Paid
 Waiting Period Applies! *Survival Period Applies!

Make it comprehensive by adding these riders:

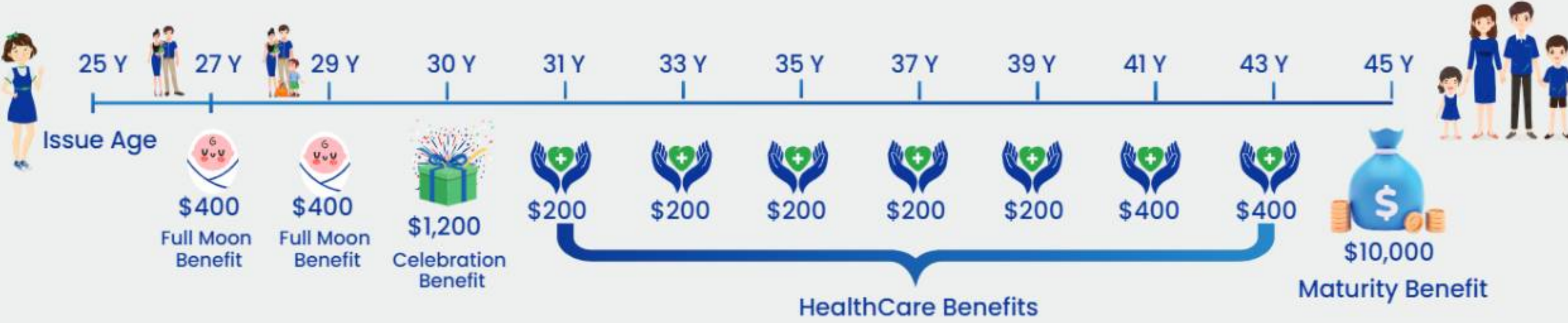
- ✓ Accidental Protection Rider
- ✓ Critical Illness Plus Rider
- ✓ Term Protection Rider
- ✓ Waiver of Premium Rider



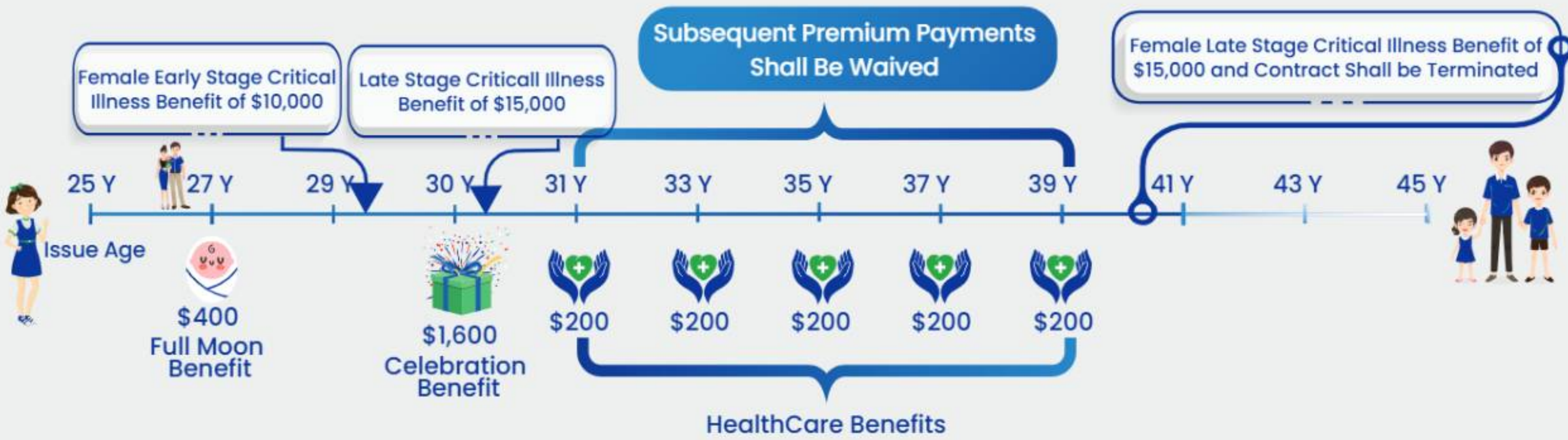
Illustration of Insurance Benefits

Example: Mrs. Pisey / 25 years old purchased a GC Neary Care insurance plan with Sum Insured of \$20,000 / Period of Insurance of 20 years / Payment Period of 20 years. In addition, she added a Waiver of Premium Rider (Option 1), Critical Illness Plus Rider Sum Insured of \$20,000, and Accidental Protection Rider Sum Insured of \$100,000. The total annual premium payment is \$895.90 (GC Neary Care = \$682.40 + Critical Illness Plus Rider = \$51.20 + Accidental Protection Rider = \$150 + Waiver of Premium Rider = \$12.30)

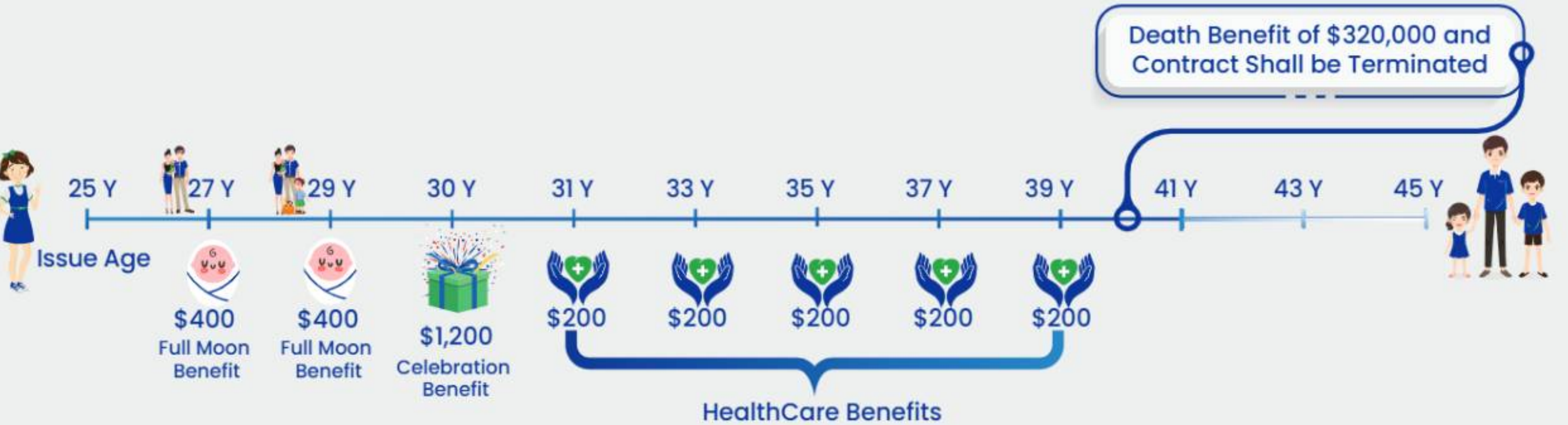
Scenario 1: Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Mrs. Pisey survives until the expiry date of the policy.



Scenario 2: Mrs. Pisey gave birth to a son when she was 26 years old. Unfortunately, she received diagnostic confirmation of Early Stage Breast Cancer when she was 29 years old, and she had a successful pancreas transplant when she was 30 years old. At the age of 40, her breast cancer developed into a late stage cancer. Mrs. Pisey dies due to illness at the age of 41.



Scenario 3: Mrs. Pisey gave birth to a son when she was 26 years old and gave birth to a daughter when she was 28 years old. Unfortunately, during Khmer New Year when Mrs. Pisey was 40 years old, she dies due to an accident while riding a taxi back home.



EXCLUSIONS

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. Female Critical Illness

No benefit shall be payable if the Critical Illness is caused directly or indirectly, wholly or partly, by any of following events:

- I Any illness or disease other than a diagnosis of a Critical Illness as defined in this contract.
- II Disease/s resulting from AIDS, AIDS-related complex or infection by HIV.
- III 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. The 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.
- IV The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- V All Critical Illnesses presenting or diagnosed within the Waiting Period, inclusive of all Early Stage Critical Illness that is first diagnosed during the Waiting Period and that progresses to a Late Stage Critical Illness after the Waiting Period expires.
- VI If resulting directly/indirectly from radioactive contamination arising from fuel, weapons, waste or processing.

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.

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