



GC LIFE



**GC
Scholar**



INSURANCE



What is GC Scholar?

GC Scholar is an insurance plan that provides coverage and benefits for your child with a special financial plan to prepare for their future education.

Who is suitable for GC Scholar?

Children from age 1 to 15.

Why Choose GC Scholar?

GC Scholar provides coverage and educational benefits for your child from secondary school to university ensuring that your child will receive a great education. In addition, you can add the Waiver of Premium Rider. In the case any unfortunate event occurs to you, the subsequent premiums will be waived to ease the burden on your child and to ensure he or she will continue to receive the benefits.

Subject Matter of Insurance

Life of the Insured.



Product Features

Issue Age	1 – 15 years old
Period of Insurance	Until the Insured (your child) is 22 years old
Payment Period	Until the Insured (your child) is 18 years old
Sum Insured	\$10,000 – \$50,000

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:

1. Death and Total and Permanent Disability (TPD) coverages during the policy in-force period.
2. Survival Benefits on the respective Policy Anniversaries.

Benefits

Survival 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

***Subject to Juvenile Lien, if applicable.**

Attained Age (Your Child's Age)	Issue Age		
	1-10	11-13	14-15
1-11	-	-	-
12	15%	-	-
13	-	-	-
14	-	-	-
15	15%	15%	-
16	-	-	-
17	-	-	-
18	20%	20%	20%
19	15%	15%	15%
20	15%	15%	15%
21	15%	15%	15%
22	15%	15%	15%

Make it comprehensive by
adding these riders:

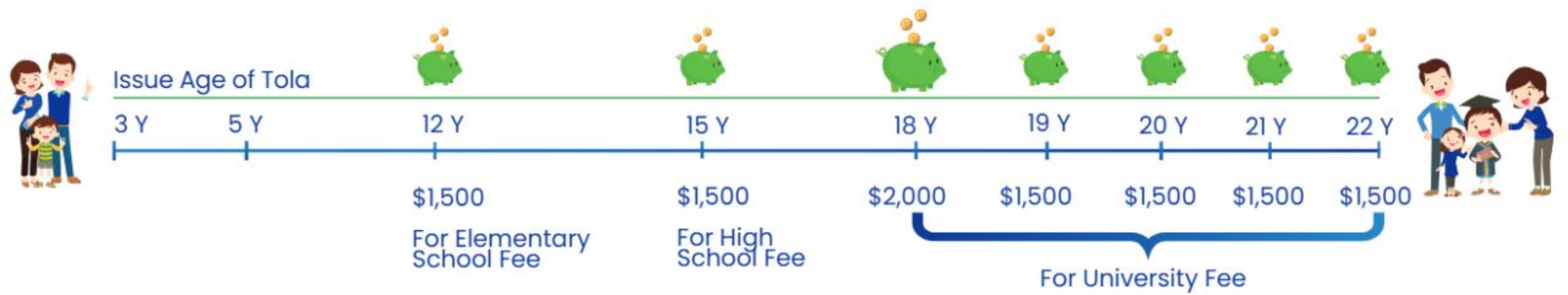
- ✓ Juvenile Critical Illness Rider
- ✓ Term Protection Rider
- ✓ Waiver of Premium Rider

Illustration of Insurance Benefits

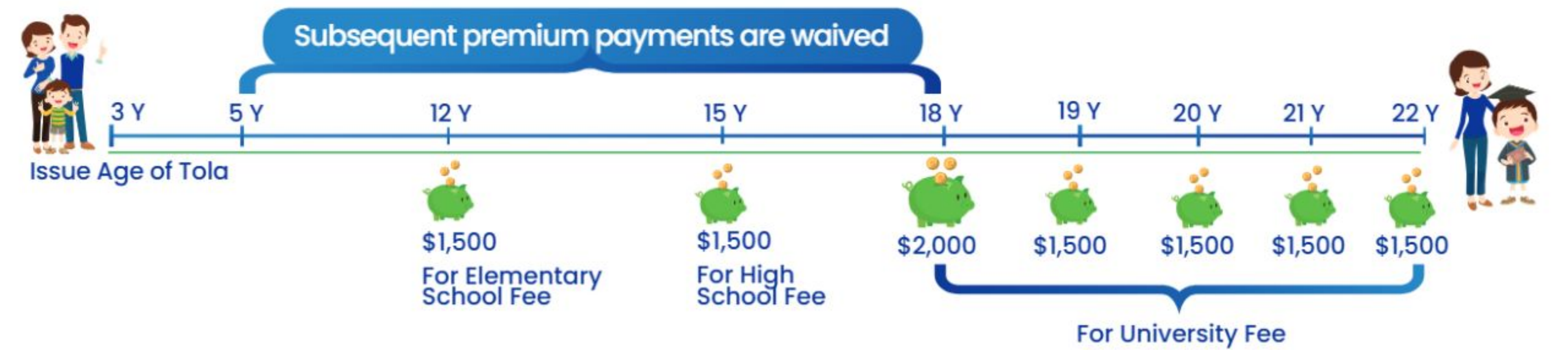


Example: Mr. Vicheka/30 years old and Mrs. Pisey/25 years old purchased a GC Scholar insurance plan for their son Tola with Sum Insured of \$10,000. In addition, they added Waiver of Premium Rider (Option 3) to cover both of them. Total annual premium payment is \$718.70
(GC Scholar = \$675.90 + Waiver of Premium Rider for Mr. Vicheka = \$27.20 + Waiver of Premium Rider for Mrs. Pisey = \$15.60)

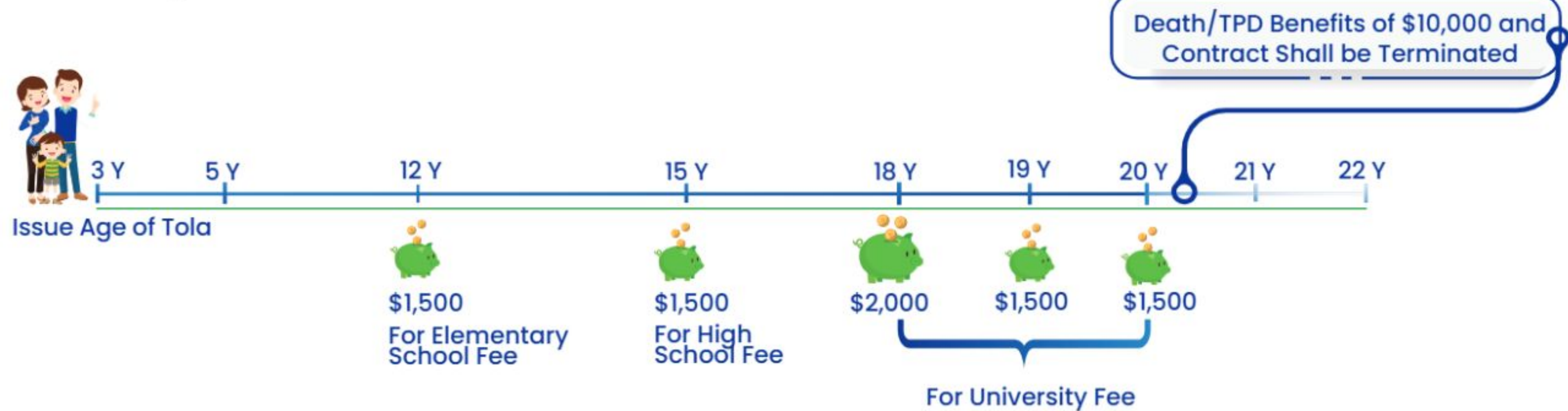
Scenario 1: Mr. Vicheka, Mrs. Pisey and Tola survive until the expiry date of the policy.



Scenario 2: Mr. Vicheka and Mrs. Pisey got into an accident when Tola was 5 years old. Unfortunately, Mr. Vicheka passed away immediately due to the accident leaving only Mrs. Pisey to take care of Tola.



Scenario 3: Tola passed away/became totally and permanently disabled at the age of 20.



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.

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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