



GC SokSan[®]



What is GC SokSan?

GC SokSan is a one-year term life insurance plan offering great value and designed to provide superior coverage in the event of death or total and permanent disability. The insurance plan for adults provide protection of up to ten times the sum insured in the event of accidental death or total and permanent disability, giving you even greater peace of mind.

Subject Matter of Insurance

Life of the Insured.

Product Features

Insured Age	1 - 64 years old
Period of Insurance	1 year
Sum Insured	Starts from 500 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) during the policy in-force period.

Benefit



Death and Total and Permanent Disability Due to Illness

100% of the Sum Insured shall be payable in case the Insured dies or becomes TPD due to illness.



Death and Total and Permanent Disability Due to Accident

100% of the Accidental Sum Insured shall be payable in case the Insured dies or becomes TPD due to accident. (Up to **10 Times** of the Sum Insured for issue ages 18 to 64)

Note: The maximum Sum Insured for issue ages 1 to 17 is 20,000 USD inclusive of Illness and Accidental Sum Insured

I Exclusion

This product does not cover:

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:

- a. Suicide.
- b. A committed/attempted criminal offense.
- c. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof.
- d. 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:

- a. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- b. HIV infection, AIDS, or AIDS related diseases.
- c. 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.
- d. While the Insured is committing a felony or is being arrested, under arrest, or escaping the arrest.
- e. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- f. While the Insured performs duty as military, police or volunteers and participates in the war or crime suppression.
- g. 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:
 - i. The Insured had received or is receiving treatment;
 - ii. Medical advice, diagnosis, care or treatment has been recommended;
 - iii. Clear and distinct symptoms are or were evident;
 - iv. Its existence would have been apparent to a reasonable person in the circumstances.
- h. Drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force.
- i. 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. Death and Total and Permanent Disability Due to Accident

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:

- a. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
- b. HIV infection, AIDS, or AIDS related diseases.
- c. 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.
- d. While the Insured or the Beneficiary is committing/attempting a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
- e. Participation in any fight or affray.
- f. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- g. While the Insured performs duty as military, police or volunteers and participates in the war or crime suppression.
- h. The Insured has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured does not notify the Company.
- i. Drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force.
- j. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.
- k. Pregnancy, childbirth, miscarriage or any of their consequences.
- l. Nuclear weapons, radiation or radioactivity from any nuclear fuel or nuclear refuse arising from the combustion of nuclear fuel and any process of self-sustaining nuclear fission/fusion.
- m. Any form of mental or psychiatric disorder.
- n. Death or Total and Permanent Disability due to Accidental Injury after 180 (one hundred and eighty) days of the date of Accident.
- o. Injuries that are caused by insect bites including but not limited to mosquito bites and bee stings.
- p. Hernia, ptomaines or bacterial infections (except pyogenic infection which shall occur with and through an accidental cut or wound).
- q. The intentional or negligent inhalation or consumption of poison, gases or noxious fumes.
- r. Committing/attempting assault or murder.

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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