



"GOOD FUTURE" INSURANCE

Protection
for Life

Cashback
Every
3 Years

**Risks Occurred,
Benefits Insured;
Healthy Life, Saving Style**





Subject Matter of Insurance

Life of the Insured.

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

Death and Total Disability coverages are available for the Insured while the policy is in force.

Starting from the 6th anniversary of the policy, the Insured receives the health benefit every 3 anniversary years. The amount of health benefit is 10% of the sum insured for each benefit collection and 100% of the sum insured for the final benefit collection.

Benefit

(1) Health Benefit

Starting from the 6th anniversary of the policy, the Insured receives the health benefit every 3 anniversary years. The amount of health benefit is 10% of the sum insured for each benefit collection and 100% of the sum insured for the final benefit collection.

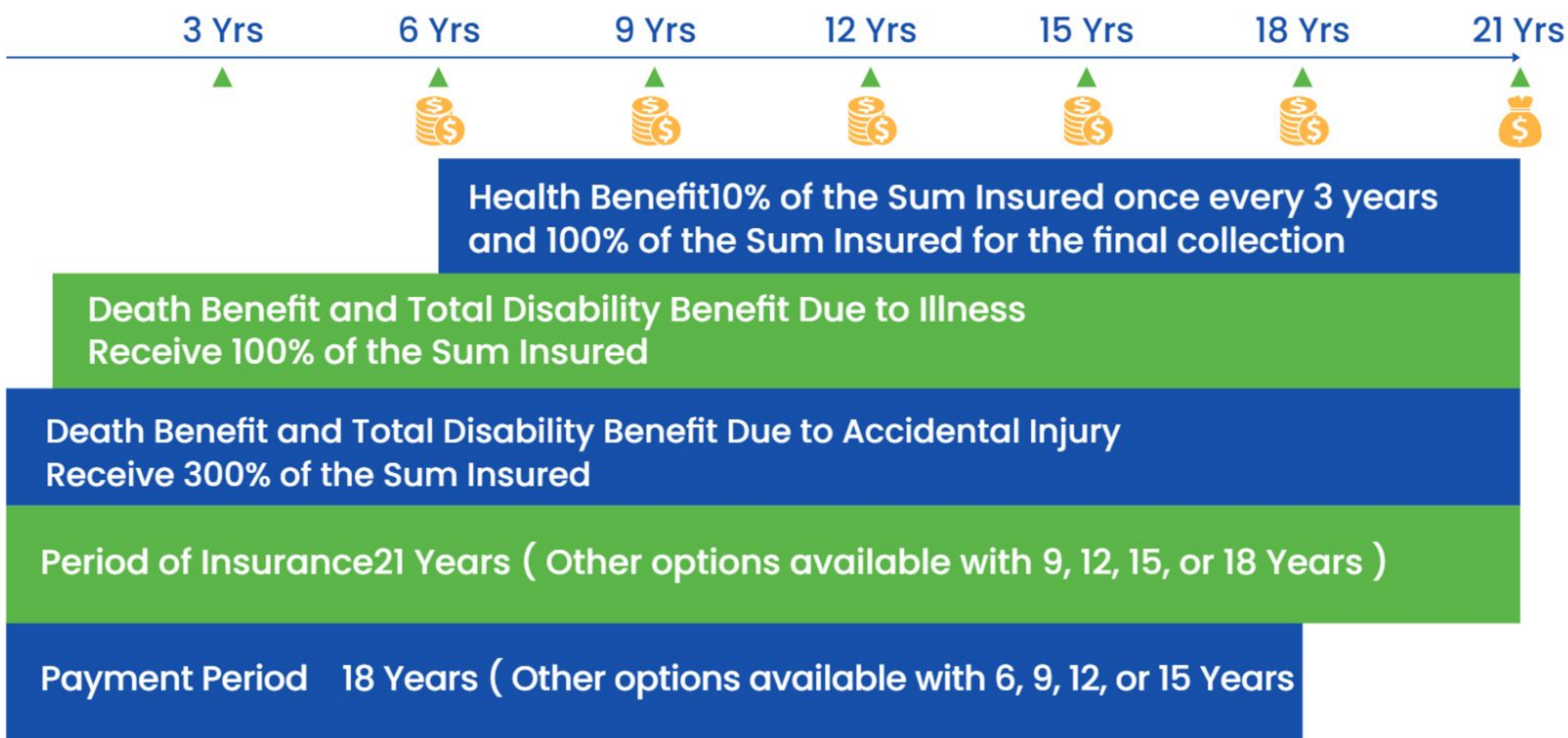
(2) Death Benefit and Total Disability Benefit due to Illness

100% of the sum insured shall be payable in case the Insured dies or becomes totally disable due to illness after 180 days of the effective date of the Contract.

(3) Death Benefit and Total Disability Benefit due to Accidental Injury

300% of the sum insured shall be payable in case the Insured dies or becomes totally disabled due to an accidental injury.

Product Diagram



We recommend you to purchase our “Critical Illness Rider” and “Accidental Injury Hospitalization Allowance Rider” as well in order to maximize your coverage.

Example

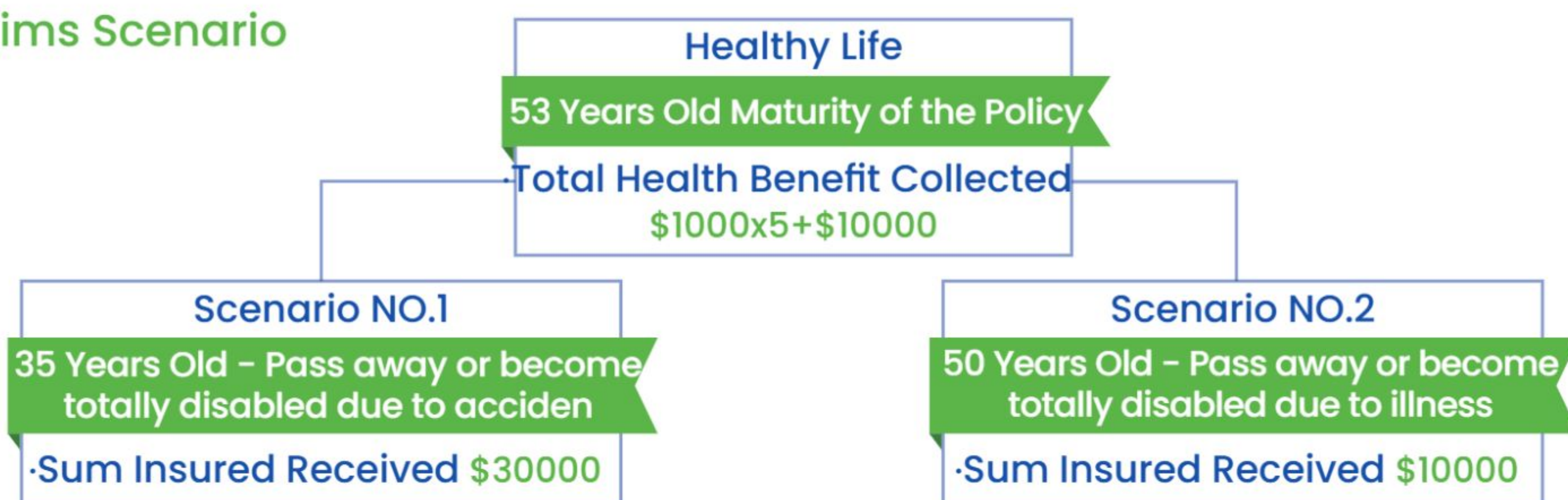


Ms. Wong 32 years old/Married/CPA

She purchased the "Good Future" Insurance with sum insured of 10,000 USD; 21 years of insurance period; 18 years of payment period; monthly premium payment of 67.43 USD.

She states "I really like this insurance because it covers a lot, not only normal death and disability, but also accidental death and disability with 300% sum insured. The thing I like the most about this insurance is that I can receive health benefit regularly during the insurance period and receive a large lump sum of health benefit at the maturity. Other than that, there is a large selection and I can determine the premium amount based on the affordability. This insurance is the perfect choice for the head of household and if anything happens to him, the family will be covered and if nothing happens, it is like savings. Benefits in either way!"

Claims Scenario



Exclusion

1. Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure as intentionally concealing the bad health conditions or high risky occupation of the Insured, the Company shall not be obliged to pay the insurance benefits stated on Clause 8 under this terms and conditions, but shall be obliged to pay the health benefit;
2. If the Insured suffers from any insured event due to any of the following situations, the Company shall not be obliged to pay the insurance benefit stated on Clause 8 under this terms and conditions, but shall be obliged to pay the health benefit:
 - (1) The Insured is intentionally murdered or harmed by the applicant
 - (2) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs, or is deliberately self-injured;
 - (3) The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing;
 - (4) The Insured is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration
 - (5) The Insured undergoes prenatal and postnatal examinations, pregnancy (including ectopic pregnancy), miscarriage (including abortion), delivery (including caesarean), contraception, sterilization surgery, infertility treatment and the complications caused by the aforementioned reasons;
 - (6) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
 - (7) 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 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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