



Group Accidental Death and Dismemberment Rider



I Subject Matter of Insurance

Life of the Insured Member

I Product Features

Insured Member Age	18 – 64 years old
Period of Insurance	1 year
Sum Insured	Starts from \$5,000

I Premium Payment

Mode of Payment	Follow Basic Product
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Follow Basic Product

I Coverage

This product provides coverage on Death, Total and Permanent Disability (TPD) and Partial and Permanent Disability (PPD) due to accident during the policy in-force period.

I Benefit

Accidental Death and Total and Permanent Disability

100% of Sum Insured shall be payable in case the Insured Member dies due to accidental injury

Accidental Partial and Permanent Disability

a percentage of the Sum Insured shall be payable in case the Insured Member suffers from any Partial and Permanent Disability due to Accidental Injury (refer to Table of Benefits below)

Table of Benefits

No	Insured Event	% of Sum Insured
1	Loss of 1 limb	50%
2	Loss of 1 hand at wrist	50%
3	Loss of 1 eye	50%
4	Loss of hearing in 2 ears	75%
5	Loss of hearing in 1 ear	20%
6	Loss of speech	50%
7	Loss of 2 thumbs – 2 phalanges per thumb	30%
8	Loss of 1 thumb – 2 phalanges	10%
9	Loss of 1 thumb – 1 phalanx	5%
10	Loss of 1 index finger – 3 phalanges	6%
11	Loss of 1 index finger – 2 phalanges	4%
12	Loss of 1 index finger – 1 phalanx	2%
13	Loss of 1 other finger – 3 phalanges	5%
14	Loss of 1 other finger – 2 phalanges	3%
15	Loss of 1 other finger – 1 phalanx	2%
16	Loss of 1 great toe – 2 phalanges	6%
17	Loss of 1 great toe – 1 phalanx	2%
18	Loss of 1 other toe (per toe)	3%

Note: Total payout for Partial and Permanent Disability is up to 100% of Sum Insured or maximum \$100,000 per life.

I Exclusion

The Company shall not cover Accidental Death, Total and Permanent Disability and Partial and Permanent Disability that is caused directly or indirectly, wholly or partly, by any of following events:

1. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
2. Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related diseases.
3. 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.
4. While the Insured Member is committing a felony or is being arrested, under arrest, or escaping the arrest.
5. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
6. While the Insured Member performs duty as military, police or volunteers and participates in the war or crime suppression.
7. The Insured Member has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured Member does not notify the Company.
8. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
9. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any highspeed races, or in professional sport activities.
10. 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.



CONTACT US

 **023-989-218 / 098-989-218**

 service@gc-life.com.kh

 www.gc-life.com.kh

 One Park, House No. A12, Road R8, Phum 1, Sangkat Srah Chak,
Khan Daun Penh, Phnom Penh