



Group Medicare Rider



I Subject Matter of Insurance

Hospitalization, surgery, and diagnosis of dengue fever and malaria of the Insured Member.

I Product Features

Insured Member Age	18 – 64 years old
Period of Insurance	1 year

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 hospitalization, surgery, dengue fever and malaria benefits for the Insured Member while his coverage is in-force.

I Benefit



Daily Allowance*

Daily Allowance amount based on the Plan selected multiplied with the actual number of days hospitalized will be payable for hospitalization due to

- (i) illness or accidental; or
- (ii) accidental only



Surgery Benefit*

Surgery Benefit will be payable based on the Plan selected for surgery performed due to

- (i) illness or accident; or
- (ii) accident only.



Dengue or Malaria*

Upon diagnosis, hospitalization or death due to Dengue or Malaria, the respective benefit amounts based on the Plan selected, shall be payable.

***Waiting period applies!**

Benefit Table

Plan	Daily Allowance	Maximum Number of Days per Hospitalization	Annual Limit for Hospitalization (Days)	Surgery Benefit (USD)	Hospitalization due to Dengue/ Malaria (USD)	Upon Diagnosis of Dengue / Malaria (Non-Hospitalization) (USD)	Death due to Dengue/ Malaria (USD)	Sum Insured (USD)
A	10	20	60	150	200	50	2,000	3,400
B	15	20	60	250	200	50	2,000	3,900
C	25	20	60	500	300	100	3,000	6,300
D	50	30	90	750	500	150	5,000	12,300
E	75	45	120	1,000	750	200	7,500	20,400

I Exclusion

DAILY ALLOWANCE AND SURGERY BENEFITS (ALL CAUSES)

The Company shall not cover any claim arising directly / indirectly from any one of the following occurrences:

1. The Insured Member is hospitalized or surgery is performed outside of the Kingdom of Cambodia, China, Thailand, Vietnam, Singapore or Malaysia.
2. 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 Member has reasonable knowledge of, unless the conditions are declared to the Company and accepted by the Company. An Insured Member may be considered to have reasonable knowledge of a pre existing condition where the condition is one for which:
 - i. The Insured Member 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.
3. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
4. The Insured Member being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.

5. Plastic/Cosmetic surgery, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
6. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of insurance.
7. Rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and Human Immune Deficiency Virus (HIV) related diseases, and any communicable diseases requiring quarantine by law.
8. Any treatment or surgical operation for congenital abnormalities or deformities, including hereditary conditions.
9. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
10. Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of any sickness, disease, illness, injuries or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
12. Hospitalization for donation of any body organ by the Insured Member.
13. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone-setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
14. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
15. Hospitalization for sex changes.
16. 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.
17. Committed criminal offense or an attempted commitment of a criminal offense by the Policy Owner, the Insured Member, or Beneficiary. Beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
18. 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.
19. Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high-speed races, or in professional sport activities.

DAILY ALLOWANCE AND SURGERY BENEFITS (ACCIDENTAL)

The Company shall not cover any claim arising directly / indirectly from any one of the following occurrences:

1. Suicide, attempted suicide, or self-inflicted injury, while sane or insane.
2. HIV infection, 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 while the Insured Member 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 high-speed races, or in professional sport activities.
10. Pregnancy, childbirth, miscarriage or any of their consequences.
11. Any claim not due to Accident.

DENGUE FEVER/MALARIA BENEFIT

The Company shall not cover any claim arising directly / indirectly from any one of the following occurrences:

1. The Insured Member is diagnosed with Dengue Fever or Malaria and/or he/she is hospitalized for Dengue Fever or Malaria outside of the Kingdom of Cambodia, China, Thailand, Vietnam, Singapore or Malaysia.
2. The Insured Member did not declare to the Company or intentionally deceived the Company the fact that the Insured Member has already been diagnosed with Dengue Fever/Malaria within 14 (fourteen) days before the creation of his/her coverage and was diagnosed or hospitalized after the effectiveness of his/her coverage.
3. The Insured Member is diagnosed with Dengue Fever/Malaria within the waiting period of his/her coverage.
4. The Insured Member is hospitalized not related to Dengue Fever/Malaria but was due to other medical treatment. This includes but is not limited to cosmetics, any dental care or repair, dental porcelain, dental implants or dental prostheses.

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.



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