



"Life Guardian" Insurance



What is “Life Guardian” Insurance?

“Life Guardian” Insurance is an insurance plan which will be there to protect you and your loved ones throughout your life. It provides complete protection with guaranteed return of up to 250% of the sum insured.

Who is suitable for “Life Guardian” Insurance?

Any person who is between the age of 18 to 55.

Why choose “Life Guardian” Insurance?

Life Guardian Insurance is what you need throughout your life. It offers more than what a typical life insurance plan offers. It does not only provide death and total disability coverage but also includes a waiver of premium and critical illness coverage. In addition, when you reach retirement age, you will be able to receive a lump sum of money which will better prepare you for retirement. Most importantly, the premium for Life Guardian Insurance will always stay the same so you will not need to worry that the premium will increase with age.

Subject Matter of Insurance

Life of the Insured.



Product Features

- ◆ Insured Age: 18–55 Years Old
- ◆ Period of Insurance: Until the Insured reaches 80 Years Old
- ◆ Payment Period: 5, 10, 15, 20, 25, 30 Years
- ◆ Sum Insured: Starts from \$10,000

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

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

Survival Benefit shall be payable in case the Insured survives and reaches the age of 60.

Maturity Benefit shall be payable in case the Insured survives until the maturity date of the Contract.



Insurance Benefit

Survival Benefit	Maturity Benefit	Death and Total Disability (TD) Benefit Due to Illness	Death and Total Disability (TD) Benefit Due to Accidental Injury
Receive 150% of the sum insured if the Insured survives and reaches the age of 60	Receive 100% of the sum insured if the Insured survives until the maturity date of the Contract	<ul style="list-style-type: none"> • Receive 100% of the sum insured if the insured event occurs before the 2nd anniversary of the Contract • Receive 150% of the sum insured if the insured event occurs during the period from the 2nd anniversary of the Contract to when the Insured reaches the age of 60 • Receive 100% of the sum insured if the insured event occurs after the Insured reaches the age of 60 	<ul style="list-style-type: none"> • Receive 300% of the sum insured if the insured event occurs before the Insured reaches the age of 60 • Receive 100% of the sum insured if the insured event occurs after the Insured reaches the age of 60

Free Insurance Benefit

During the period from the 2nd anniversary of the Contract to the annual anniversary of the Contract when the Insured reaches the age of 60 if two years of premium has been fully paid, the following insurance coverage shall be free:

4 Types of Critical Illness (Type A)	34 Types of Critical Illness (Type B)	Waiver of Premium
Receive 100% of the sum insured if the Insured receives the first diagnostic confirmation of Breast Cancer, Cervical Cancer, Endometrial Cancer, Prostate Cancer	Receive 100% of the sum insured as the prepayment if the Insured receives the first diagnostic confirmation of any illness of 38 Types of Critical Illness stated under the terms and conditions of the Contract (other than Breast Cancer, Cervical Cancer, Endometrial Cancer and Prostate Cancer)	The subsequent premium payment shall be waived if the Insured receives the first diagnostic confirmation of Type A or B Critical Illness

6 in 1 Plan

Survival Benefit

1

Maturity Benefit

2

Critical Illness

3

Waiver of Premium

4

Death or TD Due to Illness

5

Death or TD Due to Accidental Injury

6

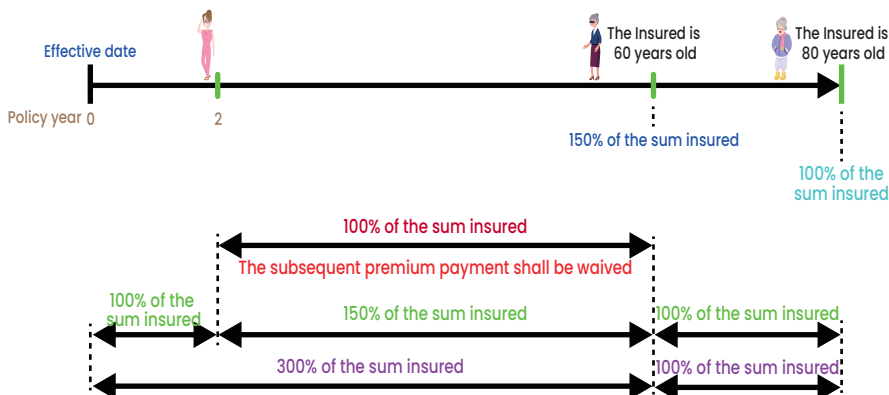
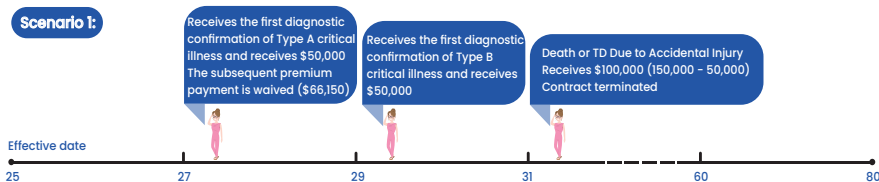


Illustration of Insurance Benefit

Ms. Chen / 25 years old / Sum Insured \$50,000 /

Annual Premium Payment \$2,450 / Payment Period 30 years

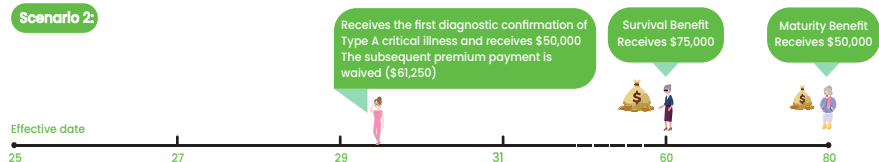
Scenario 1:



Total insurance benefit she is entitled to is \$266,150 (50,000 + 66,150 + 50,000 + 100,000)

She has paid total premium of \$7,350 (\$2,450*3)

Scenario 2:



Total insurance benefit she is entitled to is \$236,250 (50,000 + 61,250 + 75,000 + 50,000)

She has paid total premium of \$12,250 (\$2,450*5)

I Exclusion

(1) Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure such as intentionally concealing the below listed health conditions of the Insured, the Company shall not be obliged to pay the insurance benefit:

- a. The Insured has already been diagnosed or suspected to be diagnosed of a critical illness listed in Schedule 3: “38 Types of Critical Illness” of the Contract;
- b. The Insured has already been diagnosed with one or more chronic illnesses, or acute illness, or mental illness;
- c. The Insured has already been disabled, or has had functional disorder for eyes or ears, or limb movement disorder;
- d. The Insured is engaged in high risk occupation that the Company does not underwrite;
- e. The Insured’s true age does not meet the insurance application requirement upon the creation of the Contract and the application intentionally conceals such fact.

(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:

- a. The Insured is intentionally murdered or harmed by the applicant;
- b. The Insured is involved in a fight, or is intoxicated from alcohol, or drugs, or is deliberately self-injured;
- c. The Insured is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing;
- d. 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;
- e. The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
- f. The Insured violates the Cambodian Law by giving birth for another person;
- g. 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.

CONTACT US



☎ 023-989-218 / 098-989-218

✉ service@gc-life.com 🌐 www.gc-life.com



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