



GC LIFE



**Life Shield
Group**



What is “Life Shield” Group Insurance?

“Life Shield” Group Insurance is an insurance plan specially designed for enterprises, institutions, organizations, and for your family. It provides 24/7 protection for your employees and family members wherever they are.

Who is suitable for “Life Shield” Group Insurance?

Any enterprises, institutions, organizations, and families who want to provide protection to their employees or family members.

Why choose “Life Shield” Group Insurance?

As Life Shield Group Insurance is a customizable plan, it means you have many coverage options to choose from. In addition to the death and total disability benefits, your employees and family members can add additional coverage for reimbursements of outpatient or inpatient hospitalization expenses and other benefits including Accidental Injury Hospitalization Allowance, Dengue Fever Hospitalization Allowance, etc.

Subject Matter of Insurance

Life of the Insured.



I Product Feature

No. of Insured	3 or more people
Insured Age	18 – 65 years old
Period of Insurance	1 year

I Premium Payment

Mode of Payment	Single Premium
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Not Applicable

Coverage

This product provides coverage on Death and Total and Permanent Disability (TPD) due to illness or accident for the Insured Member while his coverage is in-force.

I Insurance Benefit and Premium

Benefit	Platinum	Gold	Sliver
	Sum Insured	Sum Insured	Sum Insured
In case the Insured dies or becomes Totally and Permanently Disabled due to accident, the company shall pay	20,000 USD	10,000 USD	5,000 USD
In case the Insured dies or becomes Totally and Permanently Disabled due to illness, the company shall pay	4,000 USD	2,000 USD	1,000 USD
Premium	68 USD	35 USD	18 USD

Make it comprehensive by adding these group riders:

-  Accidental Injury Hospitalization Allowance Group Rider
-  Dengue Fever Hospitalization Allowance Group Rider
-  Accidental Injury Medical Insurance Group Rider – Outpatient
-  Accidental Injury Medical Insurance Group Rider – Inpatient
-  Accidental Injury Medical Insurance Group Rider – Hospital Transfer Due to Critical Condition

I Exclusion

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 stimulators 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 Policy 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 are caused by insect bites including but not limited to mosquito bites and bee stings.
- p. Hernia, ptomaines or bacterial infection (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. Assault or murder.

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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