



"Life Shield" Insurance



The period of insurance is one year and renewal of policy is available after maturity.



Subject Matter of Insurance

Life of the Insured



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 Disability (TD) during the policy inforce period.





Premium and Sum Insured

There are three plans (A, B, C) for the premium and the corresponding sum insured as stated in the table below under this section. Please select one of the three plans.

Table of Premium and Corresponding Sum Insured

Currency Unit: US dollar

Plan	Premium	Sum Insured for Death or Total Disability Due to Illness	Sum Insured for Accidental Death or Total Disability Due to Accidental Injury Benefit
A	23	0/100/500/1000	5000
B	43	0/200/1000/2000	10000
C	80	0/400/2000/4000	20000

The “Sum Insured for Death or Total Disability Due to Illness” stated in the table above is determined by the effective date of the Contract and the selected Plan: Within the first 2 months from the effective date of the Contract, the sum insured for death or total disability due to illness under Plan A, B, C is zero. After 2 months from the effective date of the Contract, the sum insured for death or total disability due to illness under Plan A is 100 US dollar; under Plan B is 200 US dollar; under Plan C is 400 US dollar. After 4 months from the effective date of the Contract, the sum insured for death or total disability due to illness under Plan A is 500 US dollar; under Plan B is 1,000 US dollar; under Plan C is 2,000 US dollar. After 6 months from the effective date of the Contract, the sum insured for death or total disability due to illness under Plan A is 1,000 US dollar; under Plan B is 2,000 US dollar; under Plan C is 4,000 US dollar.



Benefit

1. For death or total disability due to illness, the sum insured for death or total disability is based on the selected plan stated on the table above.
2. For death or total disability due to an accidental injury the sum insured for the accidental death or the sum insured for total disability due to accidental injury is based on selected plan stated on the table above.
3. Continuous Renewal Benefit

If the applicant renews the policy, the Company will offer the following renewal benefits:

- (1) The "Sum Insured for Death or Total Disability Due to Illness" shall be 1,000 US dollar for Plan A; 2,000 US dollar for Plan B; 4,000 US dollar for Plan C;
- (2) The first time the Contract is renewed, each sum insured shall be increased by 10%;
- (3) The second time the Contract is renewed, each sum insured shall be increased by 20%;
- (4) From the third and subsequent times the Contract is renewed, each sum insured shall be increased by 30%.

We recommend you to purchase our "Accidental Injury Hospitalization Allowance Rider" as well in order to maximize your coverage.



Exclusion

1. If the Insured dies due to any of the following events, the Company shall not be obliged to pay the insurance benefit:
 - (1) The Insured has already been diagnosed with an illness at the time of applying for the insurance and the applicant did not declare such illness during the application process.
 - (2) The Insured is intentionally murdered or harmed by the applicant;

- (3) The Insured commits an offence or resists any legal criminal enforcement measure;
- (4) Suicide or deliberate self-injury of the Insured, unless the Insured has lost his/her civil capacity defined by the Kingdom of Cambodia when committing suicide or deliberate self-injury;
- (5) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs;
- (6) 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;
- (7) The Insured is involved in diving, skydiving, climbing, adventure, extreme stunt show, car racing;
- (8) 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;
- (9) The Insured fails to follow the medical prescription and uses or takes drugs by him or herself (except for the use of non-prescribed medicines according to the direction for use);
- (10) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
- (11) The Insured suffers from mental and behavioral disorder;
- (12) War, military clash, riot or armed rebellion;
- (13) Nuclear explosions, nuclear radiation or nuclear contamination;
- (14) The Insured dies or becomes totally disabled due to accidental injury after 180 days of the date of accident.

2. Any expense related to the medical treatment of the Insured or any outpatient and hospitalization fee arisen from accidental injury is not covered under this Contract and the Company shall not be obliged to pay any insurance benefit. If there are riders attached to the Contract, the Company shall execute the other contracts accordingly.

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**