



Auspicious
Travel **Insurance**





What is Auspicious Travel Insurance?

Auspicious Travel Insurance is your ultimate travel companion, specially designed for tourists visiting the Kingdom of Cambodia. This comprehensive insurance plan offers great coverage against accidents, ensuring you are protected in the event of hospitalization, emergency rescue, disability, and death. With Auspicious Travel Insurance, you can focus on creating unforgettable memories while we take care of your safety so you can enjoy your adventure with a peace of mind!

A. Subject Matter of Insurance

Life of the Insured.

B. Product Features

- Period of Insurance: Coverage is valid for **30 Days** or until the Insured leaves the Kingdom of Cambodia, whichever is earlier
- Premium: **\$10**

C. Premium Payment

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

D. Coverage

This product provides coverage on accidental Death, Disability, Hospitalization, and emergency rescue during the policy inforce period.

E. Benefit



Accidental Death Benefit: In case the Insured dies from an accident, the Company shall pay the death benefit of **\$30,000**



Accidental Disability Benefit: In case the Insured suffers from accidental injury which causes disability, the Company will pay the disability benefit of **up to \$30,000** (refer to Table of Disability Benefit)



Accidental Hospitalization Allowance: In case the Insured is injured due to an accident and is hospitalized for medical treatment at any legal medical institution within the Kingdom of Cambodia, the Company will pay **\$100/Day (Up to \$3,000)**



Accidental Emergency Rescue Benefit: If the Insured suffers from personal injury due to an accident, and the situation is critical which requires the emergency rescue team to carry out the rescue, and the Insured is sent to the hospital or intensive care unit for rescue afterward, the Company will pay **up to \$1,000**



Table of Disability Benefit

No.	Insured Event	Benefit
1	Permanent and complete loss of vision in both eyes	\$30,000
2	Loss of two upper limbs or two lower limbs	
3	Loss of one upper limb and one lower limb	
4	Permanent and complete loss of vision in one eye and loss of one upper limb	
5	Permanent and complete loss of vision in one eye and loss of one lower limb	
6	Permanent and complete loss of functions of four limbs	
7	Permanent and complete loss of masticatory and swallowing functions	
8	Central nervous system or chest or abdominal organ dysfunction disorders, [resulting in] inability to engage in any work for whole life and needing support from others for daily activities to sustain life	
9	Permanent and complete loss of function of two or more joints among the three main joints of two upper limbs, or two lower limbs, or one upper limb and one lower limb	\$22,500
10	Loss of ten fingers	
11	Loss of one upper limb or permanent and complete loss of functions all three main joints in one upper limb	\$15,000
12	Loss of one lower limb or permanent and complete loss of functions all three main joints in one lower limb	
13	Permanent and complete loss of hearing in both ears	
14	Permanent and complete loss of functions of ten fingers	
15	Loss of ten toes	
16	Permanent and complete loss of vision in one eye	\$9,000
17	Permanent and complete loss of functions of two joints among the three main joints in one upper limb	
18	Permanent and complete loss of functions of two joints among the three main joints in one lower limb	
19	Loss of four fingers of one hand in which include both thumb and forefinger	
20	Permanent reduction by 5 cm or more in one lower limb	
21	Permanent and complete loss of speech	
22	Permanent and complete loss of functions of ten toes	
23	Permanent and complete loss of functions of one of the three main joints in one upper limb	\$6,000
24	Permanent and complete loss of functions of one of the three main joints in one lower limb	
25	Loss of two thumbs of both hands	
26	Loss of five toes in one foot	
27	Significant defect of eyelid in both eyes	
28	Permanent and complete loss of hearing in one ear	
29	Nasal defects and significant smelling disorder	
30	Loss of thumb and forefinger in one hand or loss of three or more fingers, including thumb and forefinger	\$4,500
31	Permanent and complete loss of functions of three or more fingers, including thumb and forefinger, in one hand	
32	Permanent and complete loss of functions of five toes in one foot	
33	Loss of thumb or forefinger in one hand, or loss of two or more fingers among the middle fingers, ring fingers, and little fingers	\$3,000
34	Permanent and complete loss of functions of thumb and forefinger in one hand	

Note: Maximum Payout for Disability Is up to \$30,000 per Life

F. Geographical Coverage

Kingdom of Cambodia

G. Exclusion

1. **If the Insured dies, is hospitalized or undergoes an emergency rescue due to any of the following events, the Company shall not be obliged to pay the insurance benefit, hospitalization benefit or emergency rescue benefit:**
 - (1) Exclusion expressly stated in the Contract;
 - (2) Deliberate suicide or self-injury of the Insured;
 - (3) The Insured commits an offence or resists any legal criminal enforcement measure;
 - (4) The Insured is involved in a fight, or is intoxicated from alcohol, or drugs;
 - (5) The Insured is drunk driving, driving dangerously, driving without a valid driver's license, or driving a vehicle without a legally valid registration;
 - (6) The Insured is involved in diving, skydiving, climbing, adventure, martial arts competition, wrestling competition, extreme stunt show, horse racing, car racing;
 - (7) 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;
 - (8) The Insured suffers from any medical accident due to plastic surgery or other surgical operation;
 - (9) The Insured suffers from genetic disease, congenital malformation, deformation or chromosomal abnormalities;
 - (10) The Insured suffers from mental or behavioral disorder;
 - (11) War, military clash, riot or armed rebellion;
 - (12) Nuclear explosions, nuclear radiation or nuclear contamination.
2. **If the Insured is hospitalized or undergoes an emergency rescue due to any of the following event, the Company shall not pay the hospitalization benefit:**
 - (1) The Insured is hospitalized due to his/her own illness or non-accidental injury;
 - (2) The Insured receives any dental care or repair, including teeth cleaning, teeth whitening, orthodontics, dental porcelain, dental implants or dental prostheses;
 - (3) The Insured is hospitalized for cosmetics;
 - (4) The Insured is hospitalized outside Cambodia;
 - (5) The Insured is physically injured by accident, but the situation is not critical and does not require emergency rescue team, and the Insured is not sent to the hospital intensive care unit for further care.



**Scan here for
more information**



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

service@gc-life.com.kh

GC Life Insurance - Cambodia

www.gc-life.com.kh

**For More Information
023 / 098 989 218**