

PREMIUM WAIVER RIDER FOR POLICY OWNER

PROTECT YOU FROM THE CONCERN AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE



Because life is unpredictable, the future can hold many different outcomes. We should be prepared to ensure our loved ones won't be negatively impacted if we are unable to financially support them.

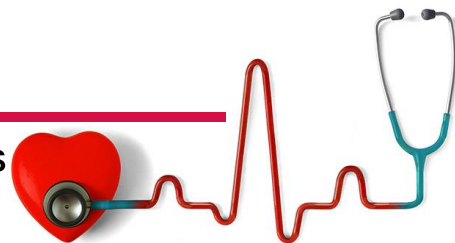
And if we're sick or should anything unfortunate occur, your family will be eternally grateful for financial support that enables them to maintain their living in the absence of their breadwinner.

Why should you choose AIA **મિત્ર** PREMIUM PAYOR ?

AIA **મિત્ર** PREMIUM PAYOR is specially designed to protect you from any financial concern against involuntary premium discontinuance. Future premium of a policy will be waived if the Policy Owner passes away, becomes total and permanent disabled or suffers from critical illness.

condition cover **100** CONDITIONS for Adult

Protection against Critical Illness



Benefit Summary

AIA responsible to waive future premium if payor of the policy suffer from Critical Illness or any unfortunate event happen as illustrated below:

Type of Coverage	Benefit
Early-Stage Critical illness	Waive 1 (one) year premium in the event that the policy owner is diagnosed with early stage of critical illness.
Late-Stage Critical illness	Waive all future premiums* in the event that the policy owner is diagnosed with late stage of critical illness.
Death/Total and Permanent Disability	Waive all future premiums* in the event that the policy owner dies or becomes total disability

**Note: The premium will be waived until the end of the coverage term of the Rider.*

Eligibility

- Age: 18 -60 years old
- Get protection under a basic product from AIA that allows the attachment of this Rider.

Premium Payment

- **Payment Term:** Follow the basic product to which this Rider is attached.
- **Payment Mode:** Follow the basic product to which this Rider is attached.
- **Payment Method:** all amounts due from the Company will be payable by the payment channel specified by the Company.
- **Grace Period for Late Payment:** a grace period of 30 (thirty) days from the due date will be allowed for payment of each subsequent premium. This Policy will remain in force during the Grace Period. If any Premium remains unpaid at the end of its Grace Period, this Policy shall lapse, and the Company has no further obligations to pay the benefits under this Policy.

Example Illustration



Mrs. Bopha is a 30-year-old married woman with a five-year-old son. She decides to purchase a protection plan for her child but is worried this plan will be left unpaid and discontinued if anything unfortunate should occur to her.

Acting as the Policy Owner, Mrs. Bopha purchases a basic protection plan **AIA សម្រាប់ជីវិត** with a sum assured of US\$50,000 (Death/Total and Permanent Disability) for 25 years and attaches **AIA ការពារ PREMIUM^{PAYOR}** as a rider to her plan. The premium that she needs to pay in the first year for **AIA ការពារ PREMIUM^{PAYOR}** is US\$20.10 and basic product is US\$218.90.

Benefit payable to Mrs. Bopha's family:



Scenario 1: Mrs. Bopha is diagnosed with Early-Stage Critical Illness during the policy term.

AIA responsible to waive of premium for 1 year upon the year that Mrs Bopha diagnosed with Early-Stage Critical Illness.



Scenario 2: Mrs. Bopha is diagnosed with Late-Stage Critical Illness during the policy term.

All the future premium will be waived, and her son saving plan continue to be secured until end of policy without paying any premium to AIA.



Scenario 3: Mrs. Bopha becomes Total & Permanent Disability during the policy term.

All the future premium will be waived, and her son saving plan continue to be secured until end of policy without paying any premium to AIA.



Scenario 4: If something unfortunate happens to Mrs. Bopha that she passes away during the policy term.

All the future premiums will be waived, and her son protection plan continue to be secured until end of policy year without paying any premium to AIA.

Critical Illness Conditions for Insureds from 30 days old- 70 years old (1/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Brain	<ol style="list-style-type: none"> 1. Cerebral Shunt Insertion 2. Pituitary Tumour Surgery 3. Bacterial Meningitis with full recovery 4. Peripheral Motor Neuropathy 5. Less Severe Parkinson's Disease 6. Brain Aneurysm Surgery 7. Coma for 72 hours 8. Mild Encephalitis 9. Locked in Syndrome 10. Severe Epilepsy 	<ol style="list-style-type: none"> 51. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living 52. Encephalitis with permanent neurological deficits 53. Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms 54. Benign Brain Tumour – of specified severity 55. Brain Surgery 56. Alzheimer's Disease/Severe Dementia 57. Persistent Vegetative State (Apallic Syndrome) 58. Cerebral Aneurysm Requiring Brain Surgery 59. Irreversible Loss of Speech 60. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms 61. Idiopathic Parkinson's Disease 62. Surgery for Idiopathic Scoliosis 63. Loss of Independent Existence 64. Progressive Supranuclear Palsy
Cancer	<ol style="list-style-type: none"> 11. Carcinoma in situ 12. Early Prostate Cancer 13. Early Thyroid Cancer 14. Early Bladder Cancer 15. Early Chronic Lymphocytic Leukaemia 16. Gastro-intestinal Stromal Tumour (GIST) 17. Early Melanoma 	<ol style="list-style-type: none"> 65. Cancer - of specified severity and does not cover very early cancers

Critical Illness Conditions for Insureds from 30 days old- 70 years old (2/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Cardiovascular (Heart, Vascular & blood disease)	<ul style="list-style-type: none"> 18. Myelodysplastic Syndrome or Myelofibrosis 19. Cardiac Pacemaker or Defibrillator Insertion 20. Coronary Angioplasty 21. Minimally Invasive Surgery to Thoracic or Abdominal Aorta 22. Carotid Artery Surgery 23. Stroke Treatment By Carotid Angioplasty and Stent Placement 24. Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 25. Less Severe Coronary Artery Disease 26. Percutaneous Valvuloplasty 27. Percutaneous Valve Replacement 28. Constrictive Pericarditis with Surgery 29. Secondary Pulmonary Arterial Hypertension 30. Pericardiectomy 31. Insertion of a Vena-cava Filter 	<ul style="list-style-type: none"> 66. Irreversible Aplastic Anaemia 67. Heart Attack – of specified severity 68. Coronary Artery By-Pass Surgery 69. Thoracic or Abdominal Aorta Surgery 70. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms 71. Heart Valve Surgery 72. Cardiomyopathy - of specified severity 73. Idiopathic/Primary Pulmonary Arterial Hypertension - of specified severity 74. Severe Eisenmenger 's Syndrome 75. Other Serious Coronary Artery Disease 76. Infective Endocarditis
Gastrointestinal	<ul style="list-style-type: none"> 32. Chronic Primary Sclerosing Cholangitis 33. Acute Necrotic Pancreatitis 34. Progressive Scleroderma with CREST syndrome 	<ul style="list-style-type: none"> 77. Chronic Relapsing Pancreatitis 78. Crohn's Disease with Fistula 79. Resection of the entire small intestine (duodenum, jejunum and ileum)
Immune Disease (digestive system, stomach & bowel)	<ul style="list-style-type: none"> 35. Less Severe Systemic Lupus Erythematosus With Lupus Nephritis 36. Guillain-Barre Syndrome 	<ul style="list-style-type: none"> 80. Systemic Lupus Erythematosus With Severe Kidney Complications 81. Multiple Sclerosis 82. Progressive Scleroderma 83. Severe Rheumatoid arthritis 84. Human Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion 85. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection

Critical Illness Table

Critical Illness Conditions for Insureds from 30 days-70 years old (3/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Kidney	37. Surgical Removal of a Kidney 38. Chronic Kidney Disease 39. Adrenalectomy for Adrenal Adenoma	86. Late-Stage Kidney Failure
Liver	40. Partial Surgical Removal of the Liver 41. Viral Hepatitis with Liver Cirrhosis	87. Late-Stage Liver Failure 88. Fulminant Viral Hepatitis 89. Chronic Auto-Immune Hepatitis
Lung	42. Tuberculous Myelitis 43. Surgical Removal of a Lung	90. Late-Stage Lung Failure 91. Severe Pulmonary Fibrosis
Organ Transplant	44. Small Bowel Transplant	92. Heart Transplantation 93. Lung Transplantation 94. Liver Transplantation 95. Kidney Transplantation 96. Pancreas Transplantation 97. Bone Marrow Transplant
Sensory Organ (Muscle, Ear, Eye)	45. Severe Osteoporosis with fractures requiring surgery 46. Cochlear Implant Surgery 47. Retinitis Pigmentosa 48. Corneal Transplant 49. Less Severe Poliomyelitis 50. Moderately Severe Burns	98. Poliomyelitis 99. Necrotising Fasciitis 100. Third Degree Burns – of specified severity

Waiting Period

Waiting Period means a period of time, expressed in number of days and starting from the Effective Date and during which Critical Illness Event is not covered under this Rider.

This Rider is required 120 (one-hundred and twenty) calendar days waiting period for Early-Stage Critical Illness Benefit and 90 (ninety) calendar days waiting period for Late-Stage Critical Illness Benefit starting from the Effective Date or Commencement Date of this Rider, whichever is later.

In any case that the Policy Owner request to increase the Rider Sum Assured, the Waiting Period shall be applied for the increased amount after the Effective Date of the new Rider Sum Assured.

Claim Procedure

If the claimant wishes to make a claim, he/she must send AIA the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. To make a claim, login to AIA+ or contact Client Care at +855 86 999 242, our Telegram AIACambodia bot, or seek support from AIA Life Planners.

Proof of evidence is a mandatory document to be submitted together with the claim form to AIA, for example: original receipt, medical certificate, medical discharge letter, and/or any related medical document. If the date of admission and the date of discharge are on the same day on the medical discharge letter or medical certificate, a summary MUST mention the Date and Time. All medical documents are to be obtained from a medical facility which is legally licensed to supply medical treatment in the country.

The claimant can apply for the claim if the claim event and medical treatment occurs during the policy's effective period.

Obtain Your Insurance Proposal Today

- **Contact AIA Life Planners or AIA Client Care**
- Telephone : 086 999 242
- Email : KH.Care@aia.com,
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusions

This Rider does not cover:

1. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
3. a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement; or
4. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
5. drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force such as Law on Land Traffic, and Law on the Control of Drug, etc.; or
6. any illness or surgery that is not a Critical Illness defined in Critical Illness Table; or
7. a Critical Illness Event defined under Early-Stage Critical Illness or Late-Stage Critical Illness for which the signs or symptoms first occurred within Waiting Period; or
8. the Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Effective Date or Commencement Date of this Rider, whichever is later; or

This Rider does not cover:

9. the Critical Illness Event, where in the Company's opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof except Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in Critical Illness Table. The Company reserves the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Rider,
 - i. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - ii. infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or Antibodies to such a Virus.
10. any Critical Illness that was Diagnosed due, directly or indirectly, to a congenital defect or disease, which manifested or was Diagnosed before the Insured turned 17 (seventeen) years old, except for conditions specifically covered by this Policy; or
11. any of the Critical Illness Event is caused by a self-inflicted injury; or
12. any Critical Illness Event resulting directly from alcohol or drug abuse; or
13. any Critical Illness Event resulting from a physical or mental condition which existed before the Effective Date or Commencement Date of this Rider (whichever is later) and which was not disclosed in the application for insurance or health statement; or
14. any event giving rise to a claim on the Insured, caused directly or indirectly by the intentional act of the Policy Owner or any other person(s) who shall be entitled to the benefits payable; or
15. donation of any of the Insured's organs; or
16. engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping; or
17. entering, exiting, operating, or servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.



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