



សុខភាព និងជីវិត
តាន់តែប្រសើរ

AIA 100 ការពារ

BOOST CRITICAL ILLNESS PROTECTION WITH A FORWARD-LOOKING PLAN





41 million people were killed by noncommunicable diseases (NCD), including some of the world's biggest killers: cardiovascular disease (heart disease and stroke), cancer, diabetes and chronic lung disease, which is equivalent to 74% of all deaths globally. World Health Organization (WHO) reported that 67.7% of death in Cambodia caused by NCDs in 2019.


Why should you choose AIA 100 រ៉ាំរ៉ៃ ?


AIA 100 រ៉ាំរ៉ៃ is a forward-looking plan, specially designed to boost critical illness protection. You can rest assured that your out-of-pocket medical expense are kept to minimum with holistic solutions that take care of you from diagnosis to recovery.


Five key reasons you should choose AIA 100 រ៉ាំរ៉ៃ :

- 

The first critical illness plan in the market that covers up to 118 conditions, from early to late stage
- 

High benefit payout of up to 50% sum assured upon diagnosis of any early stage critical-illness conditions
- 

Enhanced protection through the cover of diabetic complication and conditions
- 

Extended coverage for juvenile diseases and conditions, starting from age of 30 days old
- 

Personal Medical Case Management (PMCM)- Personalized medical consultation support & guidance on medical second opinion from overseas experts for further treatment journey* *This service does not include travelling and treatment costs.

Benefits Summary

The covered events and the corresponding benefit are as illustrated below:

Type of Coverage	Benefit Payout
Diabetes Complication Benefit	Up to 20% of Sum Assured
Early-Stage Critical Illness Benefit	Up to 50% of Sum Assured
Late-Stage Critical Illness Benefit	Up to 100% of Sum Assured

The aggregate of the lump sum payments made for Diabetes Complication Benefit, Early-Stage Critical Illness Benefit and Late-Stage Critical Illness Benefit shall not exceed 100% of the Sum Assured of AIA 100 រ៉ាំរ៉ៃ (AIA 100 KAPEA). The Family Care Benefit (Death Benefit) of the Policy shall be reduced by the amount of Rider paid.

Eligible Entry Age

- Insured Person: 30 days old to 60 years old
- Purchased a Basic Product from AIA that allows the attachment of this Rider.

Premium Payment

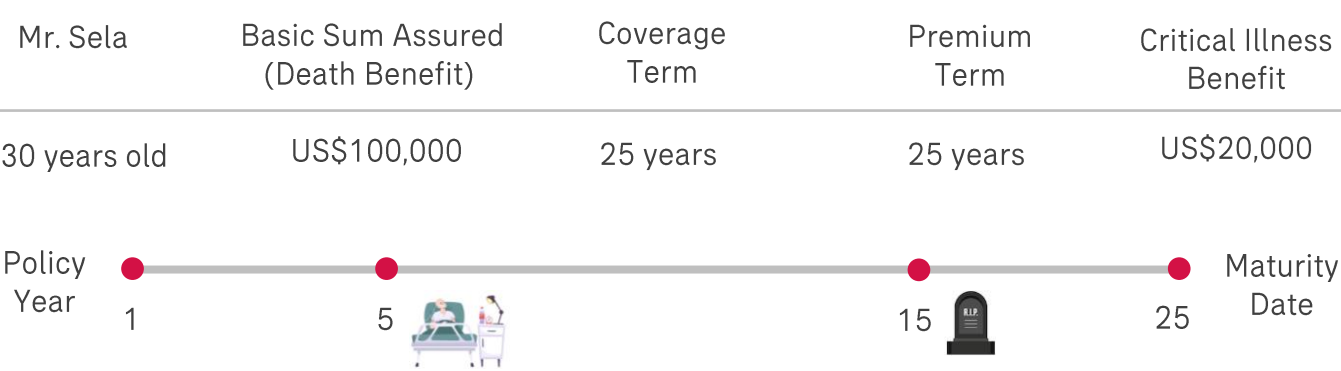
- **Payment Term:** Follow the basic product to which this Rider is attached.
- **Payment Mode:** Annual, Semi-annual, Monthly (The Premium Mode shall follow basic policy)
- **Payment Method:** all the payment channels specified by the Company
- **Grace Period for Late Payment:** Follow basic product

Illustration Example



Mr. Sela is a 30-year-old accountant whose parents are his dependents. To ensure his parents will not have financial burden should any unfortunate event happens to him, he decides to purchase a basic product from AIA with 25-year coverage term.

As an accountant, he is always cautious in his financial planning. Understanding the rise of the NCDs and the high treatment cost, to protect his finance, he decides to attach an **AIA 100 រ៉ាំរ៉ៃ**. The premium for **AIA 100 រ៉ាំរ៉ៃ** that he needs to pay for the first year is **\$85.4**. and the annual premium of basic product **AIA សម្រាប់ជីវិត** is US\$558.10.



- Mr. Sela is diagnosed of a cancer as defined under Late-Stage of Critical Illness category; he receives US\$ 20,000 claim payment for Critical Illness Benefit.
- Mr. Sela dies in policy year 15; therefore, AIA pay-out the claim US\$ 80,000 for death benefit.

Total benefit paid: US\$ 100,000

Critical Illness Table

| Diabetes Complication Conditions for Insureds from 18 - 70 years old

Critical Illness Category	Diabetes Complication
Diabetes	1. Amputation of One Foot due to Complication from Diabetes Mellitus 2. Diabetic Retinopathy 3. Diabetic Nephropathy

| **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	<div>1. Cerebral Shunt Insertion</div> <div>2. Pituitary Tumour Surgery</div> <div>3. Bacterial Meningitis with full recovery</div> <div>4. Peripheral Motor Neuropathy</div> <div>5. Less Severe Parkinson's Disease</div> <div>6. Brain Aneurysm Surgery</div> <div>7. Coma for 72 hours</div> <div>8. Mild Encephalitis</div> <div>9. Locked in Syndrome</div> <div>10. Severe Epilepsy</div>	<div>51. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</div> <div>52. Encephalitis with permanent neurological deficits</div> <div>53. Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</div> <div>54. Benign Brain Tumour – of specified severity</div> <div>55. Brain Surgery</div> <div>56. Alzheimer's Disease/Severe Dementia</div> <div>57. Persistent Vegetative State (Apallic Syndrome)</div> <div>58. Cerebral Aneurysm Requiring Brain Surgery</div> <div>59. Irreversible Loss of Speech</div> <div>60. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms</div> <div>61. Idiopathic Parkinson's Disease</div> <div>62. Surgery for Idiopathic Scoliosis</div> <div>63. Loss of Independent Existence</div> <div>64. Progressive Supranuclear Palsy</div>
Cancer	<div>11. Carcinoma in situ</div> <div>12. Early Prostate Cancer</div> <div>13. Early Thyroid Cancer</div> <div>14. Early Bladder Cancer</div> <div>15. Early Chronic Lymphocytic Leukaemia</div> <div>16. Gastro-intestinal Stromal Tumour (GIST)</div> <div>17. Early Melanoma</div>	<div>65. Cancer - of specified severity and does not cover very early cancers</div>

| 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)	<div>18. Myelodysplastic Syndrome or Myelofibrosis</div> <div>19. Cardiac Pacemaker or Defibrillator Insertion</div> <div>20. Coronary Angioplasty</div> <div>21. Minimally Invasive Surgery to Thoracic or Abdominal Aorta</div> <div>22. Carotid Artery Surgery</div> <div>23. Stroke Treatment By Carotid Angioplasty and Stent Placement</div> <div>24. Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</div> <div>25. Less Severe Coronary Artery Disease</div> <div>26. Percutaneous Valvuloplasty</div> <div>27. Percutaneous Valve Replacement</div> <div>28. Constrictive Pericarditis with Surgery</div> <div>29. Secondary Pulmonary Arterial Hypertension</div> <div>30. Pericardiectomy</div> <div>31. Insertion of a Vena-cava Filter</div>	<div>66. Irreversible Aplastic Anaemia</div> <div>67. Heart Attack – of specified severity</div> <div>68. Coronary Artery By-Pass Surgery</div> <div>69. Thoracic or Abdominal Aorta Surgery</div> <div>70. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</div> <div>71. Heart Valve Surgery</div> <div>72. Cardiomyopathy - of specified severity</div> <div>73. Idiopathic/Primary Pulmonary Arterial Hypertension - of specified severity</div> <div>74. Severe Eisenmenger 's Syndrome</div> <div>75. Other Serious Coronary Artery Disease</div> <div>76. Infective Endocarditis</div>
Gastrointestinal	<div>32. Chronic Primary Sclerosing Cholangitis</div> <div>33. Acute Necrotic Pancreatitis</div> <div>34. Progressive Scleroderma with CREST syndrome</div>	<div>77. Chronic Relapsing Pancreatitis</div> <div>78. Crohn’s Disease with Fistula</div> <div>79. Resection of the entire small intestine (duodenum, jejunum and ileum)</div>
Immune Disease (digestive system, stomach & bowel)	<div>35. Less Severe Systemic Lupus Erythematosus With Lupus Nephritis</div> <div>36. Guillain-Barre Syndrome</div>	<div>80. Systemic Lupus Erythematosus With Severe Kidney Complications</div> <div>81. Multiple Sclerosis</div> <div>82. Progressive Scleroderma</div> <div>83. Severe Rheumatoid arthritis</div> <div>84. Human Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion</div> <div>85. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</div>
Kidney	<div>37. Surgical Removal of a Kidney</div> <div>38. Chronic Kidney Disease</div> <div>39. Adrenalectomy for Adrenal Adenoma</div>	<div>86. Late-Stage Kidney Failure</div>

Critical Illness Conditions for Insureds from 30 Days - 70 Years Old (3/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
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

Additional Critical Illness for Insureds from 30 days old - 18 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Cardiovascular (Heart, Vascular & blood disease)	1. Kawasaki Disease (on Diagnosis) 2. Adolescent Morbid Obesity (on Diagnosis)	7. Severe Kawasaki Disease with Heart Complications 8. Adolescent Morbid Obesity (requiring surgery)
Gastrointestinal	3. Insulin Dependent Diabetes Mellitus (on Diagnosis)	9. Juvenile Insulin Dependent Diabetes Mellitus
Immune Disease	4. Severe Juvenile Rheumatoid Arthritis (on Diagnosis)	
Kidney	5. Nephrotic Syndrome requiring hospitalisation	10. Persistent Glomerulonephritis with Nephrotic Syndrome 11. Severe Relapsing Nephrotic Syndrome
Lung	6. Severe Asthma	12. Persistent Severe Asthma 13. Respiratory Diphtheria
Liver		14. Wilson Disease
Sensory Organ (Muscle, Ear, Eye)		15. Hand, Food and Mouth Diseases with Severe (Life Threatening) Complications

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 Diabetes Complication Benefit and 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

Contact **AIA Insurance Agent (Life Planners)** or **AIA Client Care**:

- Telephone : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusion

AIA 100 ~~mim~~ does not cover:

1. any illness or surgery that is not a Critical Illness defined in Critical Illness Table; or
2. a Critical Illness Event defined under Diabetes Complication Conditions or Early-Stage Critical Illness or Late-Stage Critical Illness for which the signs or symptoms first occurred within Waiting Period; or
3. 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
4. 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 Appendix I – 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.
5. 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
6. any of the Critical Illness Event is caused by a self-inflicted injury; or
7. any Critical Illness Event resulting directly from alcohol or drug abuse; or
8. 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
9. 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
10. donation of any of the Insured's organs; or
11. 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
12. 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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