

AIA AccidentCare

Protect Your Most-Valued Business Asset

With An All-Inclusive Accident Solution



Employees are a company’s most valuable, tangible asset - individuals who need to be safeguarded beyond just their physical safety. Because unfortunate events can and do occur during and outside working hours.

AIA AccidentCare is a rider that enables employees to access protection coverage beyond traditional health benefits. Our goal is to provide a safety net that protects your employees and their families from financial hardship during difficult times. This is why you, as an employer, should consider AIA AccidentCare not as just an optional solution, but an ESSENTIAL one. AIA AccidentCare insures life and body.

How does AIA AccidentCare provide protection for your employees?



ACCIDENTAL DEATH

A lump sum of 100% sum assured will be paid if the insured member(s) passes away due to accidental causes



ACCIDENTAL DISABILITY

Up to 26 accidental disabilities or conditions caused by partial disability or total disability covered



ACCIDENTAL MEDICAL EXPENSE

- Covers selected medical treatments, hospital charges and licensed nursing services resulting from accidents
- Covers remaining medical treatment costs after reimbursement from Social Welfare, other fringe benefits or insurance

Benefits Summary

Type of Coverage	% Of Rider Sum Assured
Accidental Death Benefit	100%
Accidental Disability Benefit	
Loss of two limbs	100%
Loss of Sight, Hearing and Speech	
Loss of both hands, or of all fingers and both thumbs	
Total loss of sight of both eyes	
Total paralysis	
Injuries resulting in being permanently bedridden	50%
Loss of one arm at shoulder	
Loss of one arm between shoulder and elbow	
Loss of one arm at elbow	
Loss of one arm between elbow and wrist	

Benefit Summary

Loss of one hand at wrist	50%
Loss of one leg at hip	
Loss of one leg between knee and hip	
Loss of one leg below knee	
Loss of whole eye in one eye	
Loss of sight of one eye, except perception of light	
Loss of lens of one eye	
Loss of four fingers and thumb of one hand	
Loss of four fingers of both hands	Up to 40%
Loss of thumb of one hand	
• both phalanges	Up to 25%
• one phalanx	Up to 10%
Loss of index finger of one hand	
• three phalanges	Up to 10%
• both phalanges	Up to 8%
• one phalanx	Up to 4%
Loss of middle finger /ring finger/little finger of one hand	
• three phalanges	Up to 6%
• both phalanges	Up to 4%
• one phalanx	Up to 2%
Loss of metacarpals	
• first or second (additional)	Up to 3%
• third, fourth or fifth (additional)	Up to 2%
Loss of toes of one foot	
• all	Up to 15%
• great, both phalanges	Up to 5%
• great, one phalanx	Up to 2%
• other than great, if more than one toe lost each	Up to 1%
Loss of hearing	
• both ears	Up to 75%
• one ear	Up to 15%
Loss of speech	Up to 50%
Accidental Medical Expense Benefit	Up to the limit stated in the Certificate of Insurance

Eligibility

- **Initial Entry Age:** 30 days – 69 years old (Applicants above 64 years old are only eligible if they are part of take-over group and renewal members)
- **Coverage Term:** 1 (one) year, subject to renewal

Premium Payment

- **Payment Term:** 1 year; yearly renewable
- **Payment Mode:** Annually

- **Payment Method:** The Policy Owner can pay their premium via the method specified by the Company. The validated deposit slip or premium deduction shown in your account statement shall be considered as proof of payment.
- **Grace Period:** a grace period of 30 (thirty) days following the Due Date shall be allowed for the payment of any premium after the 1st (first) within each policy year. If any premium is not paid before the expiration of the Grace Period, this Policy shall automatically terminate at the expiration of the Grace Period. You shall be liable to the Company for the premium for the time the Policy was in force during the Grace Period.

Illustration Example

Company ABC has learned and considered AIA AccidentCare as the essential solution, which is attached on top of AIA ComCare, for their employees. They decide to purchase this most comprehensive care for their 100 employees believing that this all-inclusive solution will protect their overall health and peace of mind, especially when any unfortunate events occur.



Purchased Benefits Package of AIA AccidentCare

Benefits	Senior Executive	Middle Management	General Staff
I. Accidental Death Benefit (death from all accidental causes)	US\$ 50,000	US\$ 30,000	US\$ 25,000
II. Accidental Disability Benefit (partial and total disability)	US\$ 50,000	US\$ 30,000	US\$ 25,000
III. Accidental Medical Expense Benefit (selected accidental medical treatment cost and remaining medical treatment from Social Welfare, other fringe benefits or insurance)	US\$ 5,000	US\$ 3,000	US\$ 2,500

What benefits will employees be covered by AIA AccidentCare

Scenario	Employee Benefits
Mrs. Sothara is 29 years old, a general staff. She got injured due to an accident during her way to work.	After being sent to hospital, Sothara's treatments costs US\$300, AIA Cambodia reimburses Sothara US\$300 under Accidental Medical Expenses Benefit. With an all-inclusive solution from AIA Cambodia, she doesn't encounter financial distress during her treatment in hospital.

Mr. Vichetra is 35 years old, a Middle Management. He gets injured by elevator at work which caused him loss of four fingers and thumb of one hand.	Mr. Vichetra receives a total expenses of US\$15,000 or equivalent to 50% of total benefit of Accidental Disability (Loss of four fingers and thumb of one hand due to accidental causes). With the sum of financial support, Mr. Vichetra is able to ease his financial drain.
Mr. Thareth is 48 years old, a Senior Executive, having a provincial business trip. He passes away after a car accident.	After the decease of Mr. Thareth, his family receives a lum sump of US\$50,000 or equivalent to 100% of total benefit of Accidental Death from AIA Cambodia as a financial support to his family.

Claim Procedure

QUALIFICATIONS OF THE CLAIMANT

The Claimant can be the Policy Owner or Beneficiary(ies) assigned by the Policy Owner. The Claimant shall be at least **18 years old**.

NOTICE OF CLAIM

Notice of a claim must be provided to the Company within 90 (ninety) days of the occurrence of any events which may give rise to claim under this Policy to the AIA Cambodia Office or by contacting Client Services at (855) 86 999 242.

REQUIRED DOCUMENTS OR PROOF OF EVIDENCE

- ACCIDENTAL DEATH AND DISABILITY PROOF**

Upon receipt of such notice, the appropriate forms will be given to the Claimant to file proof of Accident Death and Disability within 24 (twenty-four) hours.

- PROOF OF ACCIDENTAL MEDICAL EXPENSE BENEFITS**

Proof of evidence is mandatory. This includes but is not limited to submitting original copies of required documents such as receipts, medical certificates, medical discharge letters and any medical documents with claim forms to the Company.

All medical documents must be obtained from a medical facility which is legally licensed to supply medical treatment in the country.



CLAIM TURNAROUND TIME
Claim made within **15 (fifteen) working days** upon receipt of the complete required documents.



CLAIM REIMBURSEMENT METHOD
Claim amount will be deposited into the bank account provided by the Claimant to the Company.

Obtain your insurance proposal today

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

Exclusions

1. Exclusions for Accidental Death Benefit and Accidental Disability Benefit:

This Rider shall not cover the accidental death or accidental disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1) suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
- 2) a criminal offence committed or attempted to commit by You, or the Insured Member, or the Beneficiary; or
- 3) miscarriage, pregnancy, birth-giving or pregnancy complications except that such event has been induced by Accident; or
- 4) Accident occurring while or because the Insured Member is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
- 5) any form of mental or psychiatric disorder; or
- 6) hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- 7) Injuries are caused by insect bites including but not limited to mosquito bites and bee stings; or
- 8) participating in professional sports or activities of a hazardous nature such as skydiving, parachuting, bungee jumping, mountain climbing, racing, scuba diving, racing of any form; or
- 9) engaging in air travel, except when the Insured Member is a fare-paying passenger in a properly licensed commercial aircraft that is on a regular scheduled route operated; or while the life Insured Member works as a pilot or a crew in any aircraft or
- 10) strike, riot and civil commotion, rebellion or insurrection, or terrorist activity; or
- 11) war, declared or undeclared, or revolution; or
- 12) 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
- 13) 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; or
- 14) death or disability due to any illness or disease; or
- 15) an accidental disability resulting from a physical or mental condition which existed before the Effective Date, which was not disclosed in the application or health statement.

2. Exclusions for Accidental Medical Expense Benefit

This Rider shall not cover the medical expenses for Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1) suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
- 2) a criminal offence committed or attempted to commit by You, or the Insured Member, or the Beneficiary; or

Exclusions

- 3) miscarriage, pregnancy, birth-giving or pregnancy complications; or
- 4) Accident occurring while or because the Insured Member is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
- 5) any form of mental or psychiatric disorder; or
- 6) hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- 7) Injuries are caused by insect bites including but not limited to mosquito bites and bee stings; or
- 8) participating in professional sports or activities of a hazardous nature such as skydiving, parachuting, bungee jumping, mountain climbing, racing, scuba diving, racing of any form; or
- 9) strike, riot and civil commotion, rebellion or insurrection, or terrorist activity; or
- 10) war, declared or undeclared, or revolution; or
- 11) 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
- 12) 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; or
- 13) Treatments due to any illness or disease; or
- 14) Treatment prior to the Effective Date or Treatment as a result of an Accident prior to the Effective Date; or
- 15) Treatment that is not Medical Necessary



HEAD OFFICE – PHNOM PENH

GIA TOWER, 31ST FLOOR, SOPHEAK MONGKUL STREET, PHUM 14, SANGKAT TONLE
BASSAC,
KHAN CHAMKAR MORN, PHNOM PENH

SIEM REAP BRANCH

#29 & 30, CHARLES DE GAULLE ROAD SALA KANSENG,
SANGKAT SVAY DONGKOM, SIEM REAP

BATTAMBANG BRANCH

HOUSE NO. 2-6, STREET 3, PHUM KAMMEAKAR,
SANGKAT SVAY POR, KRONG BATTAMBANG, BATTAMBANG

KAMPONG CHAM BRANCH

VILLAGE 15, SANGKAT KAMPONG CHAM, KRONG KAMPONG CHAM,
KAMPONG CHAM

KAMPOT BRANCH

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAMPONG KANDAL,
KRONG KAMPOT, KAMPOT

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