

AIA ចម្បង

**ENSURE THAT YOUR FAMILY
LIVES LIFE TO THE FULLEST**



LIFE AND HEALTH INSURANCE COMPANY

Life is an interesting journey. As we grow, we pass through various stages of happiness, challenges and unpredictability. But whatever the phase, ensure every moment you spend with your family is precious.

What is AIA ចម្បង?

AIA ចម្បង is a life insurance plan providing protection on death and total and permanent disability with affordable premium to you and your family. It ensures that your loved ones are well taken care of if you are no longer around and provides further peace of mind by equipping you with a lifelong coverage up to the age of 100.

Benefits Summary

AIA ចម្បង is specifically designed to offer:



Early protection starting from 30 days of age



Lifelong coverage up to the age of **100**



100%* payout in the event of an untimely demise



100%* payout in the event of Total & Permanent Disability

**Note: The benefits mentioned above are subject to terms, conditions, and exclusions of this product.*

Eligible Entry

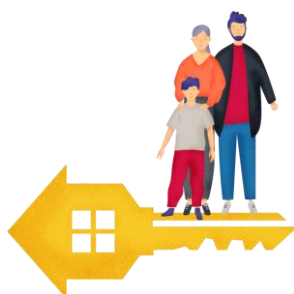
- Insured Person: 30 days – 69 years old
- Policy Owner: 18 years old and above

Premium Payment

- **Payment Term:** Follows the coverage term or any term that is not exceeding the coverage term
- **Payment Mode:** Semi-annual or Annual
- **Payment Method:** All the payment channels specified by the Company.
- **Grace Period for Late Payment:** A grace period of 30 (thirty) calendar days from the due date will be allowed for payment of each subsequent premium. The policy will remain in force during the grace period. If any premium remains unpaid at the end of its grace period, the policy shall lapse, and the Company has no further obligations to pay the benefits under the policy

Illustration Example

Life Protection For Your Loved Ones



Mr. Sok Sabay is a 30-year-old businessman and family breadwinner. He is looking for an insurance plan with a basic coverage amounts of US\$50,000 to support his family and business in the event of an unfortunate incident. Mr. Sok Sabay purchased **AIA ចម្បង** with coverage and payment term of 70 years. The premium that he needs to pay for the first year is \$563.00.



If something unfortunate happens to Mr. Sok Sabay during the policy term:

His family will receive	
Type of Coverage	Benefit Pay-out
Death Benefit	US\$50,000
Total and Permanent Disability Benefit	US\$50,000

Claim Procedure

If a claimant wishes to make a claim, they must send **AIA** the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. The appropriate claim form can be downloaded from our website: aia.com.kh or obtained from **AIA Insurance Agent (Life Planners)**.

Proof of death or total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA**. For example, this can be a death certificate, certified letter of total and permanent disability, etc.

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 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 DEATH BENEFIT

The Company shall not cover if death is caused directly or indirectly by any 1 (one) of the following occurrences:

- i. suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- ii. criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- iii. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- iv. 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.

2. EXCLUSIONS FOR TOTAL AND PERMANENT DISABILITY BENEFIT

The Company shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- i. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- ii. 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
- iii. entering, exiting, operating, 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; or
- iv. a Total and Permanent Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, which was not disclosed in Your application or health statement; or
- v. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- vi. drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force including Law on Land Traffic, and Law on the Control of Drug, etc.

3. SANCTION LIMITATION

- i. The Company may, on such notice in writing as the Company may decide, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the You or any person or entity connected with this Policy have exposed or may, in the Company's opinion, expose the Company to the risk of being or becoming subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations. The Company shall not thereafter be required to transact any business with You in connection with this Policy, including but not limited to making or receiving any payments under this Policy.
- ii. Without prejudice to this Clause (i) above, this Policy shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations.

Optional Riders

AIA សម្រាប់សុខភាព

A medical insurance plan which takes care of your long-term medical needs throughout your life and covers all the way from prevention to recovery. It protects you from the beginning with a variety of healthcare benefits that support your hospitalisation and surgery costs, out-patient care including pre-hospitalisation and post-hospitalisation due to illnesses and accident events, emergency medical treatment, as well as maternity needs and many others to ensure your overall well-being is being taken charge of.



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

 086 999 242 |  AIA.COM.KH |  AIA CAMBODIA