

AIA ComCare

Protect your most valuable assets

with exclusive, comprehensive group benefits



LIFE AND HEALTH INSURANCE COMPANY

As an employer that looks after your employees, you need a simple, cost-effective solution to ensure their wellbeing. AIA ComCare does this by offering your employees value-added benefits, showing them that you care and helping you retain them.

Unlike solutions offered by other insurance, AIA ComCare integrates life, accident and hospital cash components into one flexible solution to supplement the existing plan. This reduces any duplication and increases company efficiency.

How does AIA ComCare provide protection for your employees?

I. SAFEGUARD THEIR FINANCIAL HEALTH

Provide your employees financial security and numerous protection benefits, including two that are exclusive to AIA ComCare:



Critical Illness cover

Your employees receive financial protection once they're diagnosed with critical illnesses such as cancer and strokes. This allows them to fully focus on getting better, knowing that their financial situation is well taken care of.



Hospitalisation & Surgical cover

Our Group Hospitalisation benefit ensure employees receive daily hospitalisation allowance and surgical reimbursement. Your employees gain additional peace of mind when these financial worries are behind them.

II. DO MORE FOR THEM

As you ease your employee's monetary situation, you also provide them benefits that look after their current and future wellbeing.



Personal Medical Case Management (PMCM)

First-class treatment and care are as important as financial stability. If you choose selected plans with appropriate Critical Illness covers and coverage amounts, PMCM ensures your employees obtain the right diagnosis and treatment and gives them access to personalized medical consultations with innovative, high-quality support and care services. These specialized services aim to achieve the best health outcomes for individuals suspected of or diagnosed with cancer.



Health & Wellness Day*

We provide more than life and financial protection. Our privately-organized Health & Wellness events are geared towards maximizing employee health awareness by educating and informing them via health-related programs and activities. This results in healthier employees with higher productivity.



Individual Voluntary Solution (IVS)

While AIA ComCare is tailored to be comprehensive, employees may sometimes need coverage that caters to their particular needs. IVS provides those under your Group policy special offers when they purchase selected individual life policies**.

**For eligible companies only.*

***Within 90 days of the Group policy being active.*

Benefits Summary

Benefits	Amount of Insurance
Group Family Care Benefit Ensures your employee's family is financially protected in the event of his/her death.	100% of Group Family Care Benefit
Group Rehabilitation Benefit Provides a lump-sum payment should your employee lose any limb(s) or his/her eyesight.	
<ul style="list-style-type: none"> Total Disability: If an employee suffers total disability i.e. the loss of two limbs or two eyes OR one limb and one eye, he/she receives 	100% of Group Rehabilitation Benefit
<ul style="list-style-type: none"> Partial Disability: Should an employee suffer partial disability i.e. the loss of one limb or one eye, he/she receives: 	Up to 50% of Group Rehabilitation Benefit
Group Recovery Benefit Covers medical expenses against a range of critical illnesses including cancer, stroke, liver, lung and heart diseases – 26 conditions in total, in both early- and late-stages.	
<ul style="list-style-type: none"> Group 1 Illness/Surgery If an employee is diagnosed or undergoes Group 1 illness/surgery (early-stage) as defined in the policy, he/she receives: 	Up to 25% of Group Recovery Benefit
<ul style="list-style-type: none"> Group 2 Illness/Surgery If an employee is diagnosed or undergoes Group 2 illness/surgery (late-stage) as defined in the policy, he/she receives: 	100% of Group Recovery Benefit
Group Hospitalisation Benefit Cover the following expenses when your employee is hospitalised:	
<ul style="list-style-type: none"> Daily Hospitalisation Allowance Daily Hospitalisation Allowance is available for hospitalisation in local and overseas hospitals. Surgical Reimbursement This benefit includes all eligible surgical procedures and pre- and post-surgery diagnosis or treatment Overseas Emergency Assistance Employees traveling outside Cambodia are covered for emergency medical evacuation, repatriation of remains, and 24 hours worldwide telephone enquiry service. 	
Group Accidental Death and Injury Benefit Your employee or his/her beneficiaries are financially taken care of in the event of death, or any serious injuries sustained in an accident.	
<ul style="list-style-type: none"> Accidental Death: In the case of passing due to accidents, the beneficiaries of your employee will receive: 	100% of Group Accidental Death and Injury Benefit
<ul style="list-style-type: none"> Accidental Disability Group 2 or Third-Degree Burns: If an employee suffers from Accidental Disability Group 2 or Third-Degree Burns as defined in the policy, he/she receives: 	100% of Group Accidental Death and Injury Benefit
<ul style="list-style-type: none"> Accidental Disability Group 1 or Second-Degree Burns: If an employee suffers from Accidental Disability Group 1 or Second-Degree Burns as defined in the policy, he/she receives: 	Up to 50% of Group Accidental Death and Injury Benefit

Note: The above benefits are subject to the terms, conditions, and exclusions as specified in the insurance policy

Eligibility

- **Initial Entry Age:** 30 days – 69 years old (Applicants above 64 years old are only eligible if they are part of a take-over group or renewal members)
- **Coverage Term:** One (1) year, subject to renewal
- Your organization must have a minimum of 5 members.
- The covered members must be actively at work at the time of enrolment.

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

As company ABC understands that their employees are their greatest asset, they purchase AIA ComCare's comprehensive life insurance solution for all 100 of their staff to protect their finances and well-being, as well as to retain their loyalty. Since AIA ComCare offers the flexibility to customize package based on company's requirements, the following benefits are selected for their employee:



Benefits	Senior Executive	Middle management	General Staff
1. Group Family Care Benefit (death from all causes)	US\$ 40,000	US\$ 20,000	US\$ 10,000
2. Group Rehabilitation Benefits (partial & total disability from all causes)	US\$ 40,000	US\$ 20,000	US\$ 10,000
3. Group Accidental Death & Injury Benefit (additional fund booster on death, disability or burns resulting from accidental injury)	US\$ 40,000	US\$ 20,000	US\$ 10,000
4. Group Recovery Benefit (7 major critical illnesses with 26 conditions)	US\$ 40,000	US\$ 20,000	US\$ 20,000

What benefits do employees receive?

Scenario	Employee Benefits
Mr. Dara is a fit, young Senior Executive who's been diagnosed with early-stage liver cancer.	After his diagnosis, Mr. Dara receives US\$ 10,000 or equivalent to 25% of US\$ 40,000 to alleviate any financial hardship and pay his medical bills. He's also eligible for Teladoc Health to receive personal medical case management; he uses Teladoc to find the best cancer treatment possible. With the benefits gained from AIA, Mr. Dara does not need to worry about treatment costs and can focus fully on his recovery.
Mrs. Roth, a single mother in the Middle Management, had an accident during a business trip and had both her legs amputated (Permanently Disabled).	<p>Mrs. Roth receives a total payout of US\$40,000:</p> <ul style="list-style-type: none">• US\$ 20,000 or equivalent to 100% of total benefit No.2 (partial & total disability from all causes) and• US\$ 20,000 or equivalent to 100% of total benefit No.3 (additional for accident causes) <p>The payout will help Mrs. Roth and daughter to release financial burden.</p>
Mr. Veasna, a general staff, passed away after a heart attack.	Mr. Veasna's family will receive US\$ 10,000 or equivalent to 100% of total benefit No.1 (death from all causes) from AIA to support them and ease their financial burden after the death of their sole breadwinner.

Terms and Conditions Apply

Claim Procedure

If your covered members wish to make a claim, they must send **AIA** the appropriate form and evidence within 90 days from the covered event occurrence. The appropriate claim form can be downloaded from our website: aia.com.kh or obtained from **AIA Life Planners**.

Proof of evidence is mandatory document to be submitted together with the claim form to **AIA**, for example: original receipt, medical certificate, medical discharge letter, and any medical document. All medical documents are obtained from medical facility which is legally licensed to supply medical treatment in the country.

The claimant could apply for the claim if the claim event and medical treatment happen during the policy 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



Optional Riders

Enhance your employee's protection with optional riders:

- **AIA MedCare:**

A group medical rider that supports organizations by offer comprehensive medical coverage for employee with variety of healthcare benefits .

- **AIA AccidentCare:**

A rider that enables employees to access protection coverage on accidental death, accidental disability, and accidental medical expense.

Exclusions

1. EXCLUSIONS FOR GROUP FAMILY CARE BENEFIT

The Group Family Care Benefit does not cover death due to:

- i. Suicide, self-inflicted Injury, whether sane or insane, within 2 (two) years from the Policy Effective Date; or
- ii. a criminal offence committed or attempted to commit by You, or the Insured Member, 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.

2. EXCLUSIONS FOR GROUP REHABILITATION BENEFIT

The Group Rehabilitation Benefit shall not cover any 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 Member 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. for a disability resulting from a physical or mental condition which existed before the effective date of the Insured Member's coverage, which was not disclosed in the application or health statement; or
- v. a criminal offence committed or attempted to commit by You, or the Insured Member, or the Beneficiary; or
- vi. drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

3. EXCLUSIONS FOR GROUP REHABILITATION BENEFIT

Any Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences shall not be considered as an Accidental Injury:

- i. assault or murder; or

- ii. strike, riot and civil commotion, rebellion or insurrection, or terrorist activity; or
- iii. a criminal offence committed or attempted to commit by You, or the Insured Member, or the Beneficiary; or
- iv. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- v. war, declared or undeclared, or revolution; or
- vi. 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
- vii. making an arrest as an officer of the law; or
- viii. violation or attempted violation of the law or resistance to arrest; or
- ix. participation in any fight or affray; or
- x. racing on horse or wheels; or
- xi. accident occurring while or because the Insured Member is under the influence of alcohol, any non-prescribed drug or illegal drug; or
- xii. hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- xiii. the intentional or negligent inhalation or consumption of poison, gases or noxious fumes; or
- xiv. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured Member 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
- xv. a disability resulting from a physical or mental condition which existed before the effective date of the Insured Member's coverage, which was not disclosed in the application or health statement.

4. EXCLUSIONS FOR GROUP RECOVERY BENEFIT

The Benefit for Critical Illness does not cover:

- i. any illness or Surgery other than Diagnosis of or Surgery for a Critical Illness Event as defined in this provision; or
- ii. the signs or symptoms of the Critical Illness Event defined under late-stage is manifested prior to or within 90 (ninety) days from each Insured Member's effective date of Group Recovery Benefit; or
- iii. the signs or symptoms of the Critical Illness Event defined under early-stage is manifested prior to or within 120 (one hundred and twenty) days from each Insured Member's effective date of Group Recovery Benefit; or
- iv. the Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to each Insured Member's effective date of Group Recovery Benefit; or
- v. the Critical Illness Event, where in the Company's opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. The Company reserve the right to require the Insured Member to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is due to blood transfusion. For the purpose of this Policy,
 - a. 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.
 - b. 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.

- vi. the Critical Illness Event is within the same or lower severity of the previous Critical Illness Event claim; or
- vii. any Critical Illness Event diagnosed to be due, directly, or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured Member attains 17 (seventeen) years of age; or
- viii. any of the Critical Illness Event is caused by a self-inflicted Injury; or
- ix. any Critical Illness Event resulting directly from alcohol or drug abuse; or
- x. any Critical Illness Event resulting from a physical or mental condition which existed before the Insured Member's Policy Effective Date, and which was not disclosed in the application for insurance or health statement; or
- xi. donation of any of the Insured Member's organs.

5. EXCLUSIONS FOR GROUP HOSPITALISATION BENEFIT

• EXCLUSIONS DAILY HOSPITALISATION ALLOWANCE/ SURGICAL REIMBURSEMENT

This benefit shall not cover any Hospitalisation or Surgical expenses caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- i. any expense incurred as a result of a Pre-Existing Condition; or
- ii. any expense incurred for sterilization, artificial insemination, investigation/ Diagnosis and treatment of infertility, including Birth control measures, genetic testing or counselling, treatment occasioned by or resulting from pregnancy, childbirth or abortion; or
- iii. any expense incurred for corrective aids, contact lenses, hearing aids and treatment of refractive errors unless necessitated by a Physician; or
- iv. any expense incurred for treatment of alcoholism, drug abuse or any other complications arising therefrom, consumption of non-prescribed drugs, accidental or intentional drug over dosage or any drug Accident; or
- v. any expense incurred for any form of dental care or Surgery unless necessitated by a Physician and caused by an Accident (excluding denture and related expenses); or
- vi. any expense incurred for cosmetic or plastic Surgery or any elective Surgery unless necessitated by a Physician; or
- vii. any expense incurred for routine health checks or convalescence, custodial care, rest only care; or
- viii. any expense incurred for treatment or Surgery for tonsils, adenoids, hernia, prostatic hypertrophy, hydrocele, sinusitis, circumcision or a disease of the female reproductive tract; or
- ix. any expense related to 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
- x. any expense incurred for medical service or treatment other than western medicines, including Acupuncture, acupressure, bonesetting, herbalist treatment, hypnotism, massage therapy, aroma therapy; and other forms of alternative treatments, Experimental, Investigational or Unproven Services except when authorised by the Company; or
- xi. any expense incurred for confinement in any Hospital which is primarily a rest or convalescent home or rehabilitation establishment or similar establishment, or a facility primarily involved in the care of alcoholics or drug addicts; or
- xii. any expense incurred for any Hospitalisation which is not Reasonable and Customary; or

- xiii. any expense incurred for other education services such as speech improvement, diabetic classes and nutritional services, or group support services; or
- xiv. any expense incurred for criminal acts of the Policy Owner, Insured Member or Beneficiary in violation of laws and regulations of the Kingdom Cambodia; or if the criminal acts occur outside the Kingdom of Cambodia, in violation of the laws and regulations of such country; or resistance to arrest; or
- xv. any expense incurred for any investigation, treatment or surgical operation for congenital disorder that gives rise to signs or symptoms, or is diagnosed, before the Insured Member attains 17 (seventeen) years of age; or
- xvi. any expense incurred due to non-Medically Necessary health services in the opinion of a Physician; or
- xvii. any expense incurred for services and supplies for smoking cessation programmes and the treatment of nicotine addiction; or
- xviii. any expense incurred for services rendered by a Physician with the same legal residence as the Insured Member or who is a member of the Insured Member's family, including spouse, brother, sister, parent or child; or services delivered by an agent of the Company; or
- xix. any expense incurred for clinical home care; custodial care in any setting; day care; hospice, private duty nursing; respite care unless prior approval is obtained from Network Physician and the Company; or
- xx. any expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of casket, embalming and/or cremation; or
- xxi. surgery expense due to reasons other than Accidental Injury if the Comprehensive Option not selected in the latest Certificate of Insurance and Member Listing; or
- xxii. any expense incurred for any of the exclusions under this Policy.

• **EXCLUSIONS FOR OVERSEAS EMERGENCY ASSISTANCE**

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

- i. any expense incurred as a result of a Pre-Existing Condition; or
- ii. more than one emergency evacuation for any single medical condition of the Insured Member during the Policy term, subject to a maximum of one year; or
- iii. any cost or expense not expressly covered by the benefit and not approved in advance and in writing by The Provider and/or not arranged by the Provider. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when The Provider cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured Member; or
- iv. any event occurring when the Insured is within the Kingdom of Cambodia; or
- v. any expense for Insured Member who is travelling outside the Kingdom of Cambodia contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior Accident, illness or Pre-Existing Condition; or
- vi. any expense for medical evacuation if the Insured Member is not suffering from a Serious Medical Condition, and/or in the opinion of the Provider Medical Practitioner, the Insured Member can be adequately treated locally, or treatment can be reasonably delayed until the Insured Member returns to Kingdom of Cambodia; or

- vii. any expense for medical evacuation where the Insured Member, in the opinion of the Provider Medical Practitioner, can travel as an ordinary passenger without a medical escort; or
- viii. any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first 24 (twenty-four) weeks of pregnancy; or
- ix. any expense related to Accident or Injury occurring while the Insured Member is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis; or
- x. any expense incurred for emotional, mental or psychiatric illness, including psychosis, mental/nervous disorders, or sleep disturbance disorders; or
- xi. any expense incurred as a result of a self-inflicted Injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases; or
- xii. any expense related to 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
- xiii. any expense related to the Insured Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route; or
- xiv. any expense related to the Insured Member engaging in the commission of, or the attempt to commit, an unlawful act; or
- xv. any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment; or
- xvi. any expense incurred as a result of the Insured Member in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection; or
- xvii. any expense which is a direct result of nuclear reaction or radiation; or
- xviii. any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location; or
- xix. any expense in respect of the Insured Member more than 70 (seventy) years old at the date of intervention; or
- xx. any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war; or
- xxi. any expense incurred due to reasons other than Accidental Injury if the Comprehensive Option not selected in the latest Certificate of Insurance and Member Listing.

6. SANCTION LIMITATION

- i. The Company may, on such notice in writing as the Company may decide, terminates this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the Policy Owner 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 the Policy Owner 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.
- iii. As an ongoing obligation, the Policy Owner shall immediately inform the Company if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of the Policy Owner or any person or entity connected with this Policy.



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