



HEALTHIER, LONGER,
BETTER LIVES

Extend Protection
to your loved one

AIA កម្រិត

As a parent, full of love and care is enduring and knows no bounds. You unconditionally support your children at every stage of life, regardless of the hardships and difficulties you may endure.

AIA កម្រិត is a life protection solution to your children if any unforeseen event happens.

WHAT IS AIA កាតព្វកិច្ច ?

AIA កាតព្វកិច្ច provides protection on death and total and permanent disability due to non-accidental causes to juvenile starting from 30 days old.

BENEFITS SUMMARY

AIA កាតព្វកិច្ច is specifically designed to offer:



Protection from new-born
30 days of age



100%* payout in case of
untimely demise
(Death Benefit)



100%* payout in case of
unfortunate total disability
(Total & Permanent Disability Benefit)

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

ELIGIBILITY

- **Entry Age for Insured Person:** 30 days old - 17 years old
- **Expiry Age:** 22 years old
- **Coverage Term:** up to 22 years old

PREMIUM PAYMENT

- **Payment Term:** Policy Owner can choose the premium payment term of 5, 10, 15, 18 years or any term that is not more than the coverage term.
- **Payment Mode:** Annual, Semi-annual or Monthly
- **Payment Method:** Payment channels 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.

ILLUSTRATION EXAMPLE



Life protection for your precious one

Mrs. Bopha, 25, is a mother of a newborn baby, Sithysak. She purchased **AIA កាតព្វកិច្ច** to protect her 3-month-old son with a basic coverage amount of US\$10,000. She chooses a coverage term of 22 years with 18-year premium payment term. The annual premium for her policy is US\$ 80.00.

BENEFIT SUPPORT TO MRS. BOPHA'S FAMILY:



Scenario 1: Sithysak is happy and healthy until maturity date.

- Age of 3 months
- Sithysak is fully protected until the age of 22 against death and total and permanent disability.
- Age of 22



Scenario 2: In case an unfortunate event happens to Sithysak during the policy term.

Sithysak's family will receive	
Type of Coverage	Benefit Pay-out
Death Benefit	US\$10,000
Total and Permanent Disability Benefit	US\$10,000

CLAIM PROCEDURE

If the claimant wishes to make a claim, they must send **AIA Cambodia** 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 death or total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA Cambodia**. The claimant can apply for the claim if the claim event 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

1. EXCLUSIONS FOR DEATH BENEFIT

The Company's liability shall be limited to the Surrender Value (if any) less indebtedness on this Policy, if death is due to:

- (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 Policy Owner, 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) engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; 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 the application or health statement.
- (v) a criminal offence committed or attempted to commit by Policy Owner, 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 such as 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, 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.



OPTIONAL RIDERS:

ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS:

1. FAMILY ALLOWANCE RIDER

An extra protection to ensure that your children or your family will financially be secured and receive additional living allowance annually if any unforeseen event happens.

2. JUVENILE ACCIDENTAL BENEFIT

A personal accident insurance plan for children that provides protection against accidental death, disabilities, and burns from 30 days of age.

3. JUVENILE CRITICAL ILLNESS BENEFIT

The first-ever plan to cover 30+ common childhood diseases including cancer, brain, respiratory, heart, kidney, organ transplant, hand, foot and mouth diseases, with the coverage start as early as when the child is 30 days old. It provides valuable financial support on necessary medical expenses and treatment for critical illness upon diagnosis starting from the early stage.

4. HOSPITAL ALLOWANCE BENEFIT

Provides daily hospital cash support and extra support upon hospitalisation in Intensive Care Unit (ICU) in the event of hospitalisation due to accidents or illnesses.

5. WAIVER OF PREMIUM PLUS RIDER

Waives all the future premiums if the policy owner passes away or becomes Total and Permanent Disabled or suffers from Critical Illness/Surgery as defined under this rider during the coverage period.



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,
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