

PREMIUM WAIVER RIDER FOR POLICY OWNER

# PROTECT YOU FROM THE CONCERN AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE



Because life is unpredictable, the future can hold many different outcomes. We should be prepared to ensure our loved ones won't be negatively impacted if we are unable to financially support them.

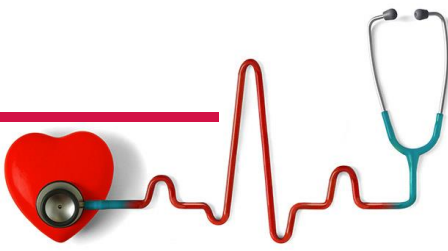
And if we're sick or should anything unfortunate occur, your family will be eternally grateful for financial support that enables them to maintain their living in the absence of their breadwinner.

# Why should you choose AIA **મિત્ર** PREMIUM PAYOR ?

AIA **મિત્ર** PREMIUM PAYOR is specially designed to protect you from any financial concern against involuntary premium discontinuance. Future premium of a policy will be waived if the Policy Owner passes away, becomes total and permanent disabled or suffers from critical illness.

condition cover **100** CONDITIONS for Adult

## Protection against Critical Illness



### Benefit Summary

AIA responsible to waive future premium if payor of the policy suffer from Critical Illness or any unfortunate event happen as illustrated below:

| Type of Coverage                     | Benefit  |
|--------------------------------------|--|
| Early-Stage Critical illness         | Waive 1 (one) year premium in the event that the policy owner is diagnosed with early stage of critical illness. |
| Late-Stage Critical illness          | Waive all future premiums* in the event that the policy owner is diagnosed with late stage of critical illness.  |
| Death/Total and Permanent Disability | Waive all future premiums* in the event that the policy owner dies or becomes total disability                   |

*\*Note: The premium will be waived until the end of the coverage term of the Rider.*

### Eligibility

- Age: 18 -60 years old
- Get protection under 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:** Follow the basic product to which this Rider is attached.
- **Payment Method:** all amounts due from the Company will be payable by the payment channel 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.



Example Illustration



Mrs. Bopha is a 30-year-old married woman with a five-year-old son. She decides to purchase a protection plan for her child but is worried this plan will be left unpaid and discontinued if anything unfortunate should occur to her.

Acting as the Policy Owner, Mrs. Bopha purchases a basic protection plan **AIA សម្រាប់ជីវិត** with a sum assured of US\$50,000 (Death/Total and Permanent Disability) for 25 years and attaches **AIA ការពារ PREMIUM<sup>PAYOR</sup>** as a rider to her plan. The premium that she needs to pay in the first year for **AIA ការពារ PREMIUM<sup>PAYOR</sup>** is US\$20.10 and basic product is US\$218.90.

Benefit payable to Mrs. Bopha’s family:



Scenario 1: Mrs. Bopha is diagnosed with Early-Stage Critical Illness during the policy term.

AIA responsible to waive of premium for 1 year upon the year that Mrs Bopha diagnosed with Early-Stage Critical Illness.



Scenario 2: Mrs. Bopha is diagnosed with Late-Stage Critical Illness during the policy term.

All the future premium will be waived, and her son protection plan continue to be secured until end of policy without paying any premium to AIA.



Scenario 3: Mrs. Bopha becomes Total & Permanent Disability during the policy term.

All the future premium will be waived, and her son protection plan continue to be secured until end of policy without paying any premium to AIA.



Scenario 4: If something unfortunate happens to Mrs. Bopha that she passes away during the policy term.

All the future premiums will be waived, and her son protection plan continue to be secured until end of policy year without paying any premium to AIA.





## 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                     | <ol style="list-style-type: none"> <li>1. Cerebral Shunt Insertion</li> <li>2. Pituitary Tumour Surgery</li> <li>3. Bacterial Meningitis with full recovery</li> <li>4. Peripheral Motor Neuropathy</li> <li>5. Less Severe Parkinson's Disease</li> <li>6. Brain Aneurysm Surgery</li> <li>7. Coma for 72 hours</li> <li>8. Mild Encephalitis</li> <li>9. Locked in Syndrome</li> <li>10. Severe Epilepsy</li> </ol> | <ol style="list-style-type: none"> <li>51. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</li> <li>52. Encephalitis with permanent neurological deficits</li> <li>53. Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</li> <li>54. Benign Brain Tumour – of specified severity</li> <li>55. Brain Surgery</li> <li>56. Alzheimer's Disease/Severe Dementia</li> <li>57. Persistent Vegetative State (Apallic Syndrome)</li> <li>58. Cerebral Aneurysm Requiring Brain Surgery</li> <li>59. Irreversible Loss of Speech</li> <li>60. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms</li> <li>61. Idiopathic Parkinson's Disease</li> <li>62. Surgery for Idiopathic Scoliosis</li> <li>63. Loss of Independent Existence</li> <li>64. Progressive Supranuclear Palsy</li> </ol> |
| Cancer                    | <ol style="list-style-type: none"> <li>11. Carcinoma in situ</li> <li>12. Early Prostate Cancer</li> <li>13. Early Thyroid Cancer</li> <li>14. Early Bladder Cancer</li> <li>15. Early Chronic Lymphocytic Leukaemia</li> <li>16. Gastro-intestinal Stromal Tumour (GIST)</li> <li>17. Early Melanoma</li> </ol>  | <ol style="list-style-type: none"> <li>65. Cancer - of specified severity and does not cover very early cancers</li> </ol>  |

# Critical Illness Table

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

## Critical Illness Table

### Critical Illness Conditions for Insureds from 30 days-70 years old (3/3)

| Critical Illness Category           | Early-Stage Critical Illness   | Late-Stage Critical Illness  |
|-------------------------------------|--|--|
| Kidney                              | 37. Surgical Removal of a Kidney<br>38. Chronic Kidney Disease<br>39. Adrenalectomy for Adrenal Adenoma  | 86. Late-Stage Kidney Failure  |
| Liver                               | 40. Partial Surgical Removal of the Liver<br>41. Viral Hepatitis with Liver Cirrhosis  | 87. Late-Stage Liver Failure<br>88. Fulminant Viral Hepatitis<br>89. Chronic Auto-Immune Hepatitis   |
| Lung                                | 42. Tuberculous Myelitis<br>43. Surgical Removal of a Lung   | 90. Late-Stage Lung Failure<br>91. Severe Pulmonary Fibrosis   |
| Organ Transplant                    | 44. Small Bowel Transplant   | 92. Heart Transplantation<br>93. Lung Transplantation<br>94. Liver Transplantation<br>95. Kidney Transplantation<br>96. Pancreas Transplantation<br>97. Bone Marrow Transplant |
| Sensory Organ<br>(Muscle, Ear, Eye) | 45. Severe Osteoporosis with fractures requiring surgery<br>46. Cochlear Implant Surgery<br>47. Retinitis Pigmentosa<br>48. Corneal Transplant<br>49. Less Severe Poliomyelitis<br>50. Moderately Severe Burns | 98. Poliomyelitis<br>99. Necrotising Fasciitis<br>100. Third Degree Burns – of specified severity  |

## 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 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 Today

- **Contact AIA Life Planners or AIA Client Care**
- Telephone : 086 999 242
- Email : [KH.Care@aia.com](mailto:KH.Care@aia.com),
- Website : [aia.com.kh](http://aia.com.kh)
- Telegram : AIACambodia bot

## Exclusions

### This Rider does not cover:

1. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
2. 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
3. a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement; or
4. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
5. drugs or stimulants 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.; or
6. any illness or surgery that is not a Critical Illness defined in Critical Illness Table; or
7. a Critical Illness Event defined under Early-Stage Critical Illness or Late-Stage Critical Illness for which the signs or symptoms first occurred within Waiting Period; or
8. 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

### **This Rider does not cover:**

9. 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 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.
10. 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
11. any of the Critical Illness Event is caused by a self-inflicted injury; or
12. any Critical Illness Event resulting directly from alcohol or drug abuse; or
13. 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
14. 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
15. donation of any of the Insured's organs; or
16. 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
17. 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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