

**AIA ការពារបឋម**

**Life can turn upside down**

**when the unexpected occurs**



While we all hope that only good thing will happen to us, we cannot ignore the fact that life can take an unexpected turn. When such happens, you want to ensure you have a protected plan to rely on.

**AIA កំពុងបង្កើន** is a life insurance product which covers death due to non-accidental causes, accidental disability, and accidental death. It offers you a specialized life insurance solution ensuring that you and your loved ones are financially well-protected.

How does **AIA កំពុងបង្កើន** address your needs?



**THREE TYPES OF PROTECTION IN ONE PACKAGE**

Offers protection for death due to natural cause, accidental death, and accidental disability in one simple solution.



**COVERAGE THAT FITS YOUR BUDGET**

Offer 5-year protection with affordable premium



**SEEMLESS APPLICATION PROCESS**

Easily purchase your policy online via AIA's official website



**WORLDWIDE COVERAGE**

Ensure Protection and peace of mind wherever you are

Benefits Summary

No.	Type of Coverage	Plan 1	Plan 2
1.	Natural Death Benefit	US\$5,000	US\$10,000
2.	Accidental Disability Benefit	US\$10,000	US\$20,000
3.	Accidental Death Benefit	US\$15,000	US\$30,000
Annual Premium		US\$48	US\$78

Eligibility of Entry Age

- Insured Person: 18 – 45 years old
- Coverage Term: 5 years, subject to renewal

Premium Payment

- Payment Term: 5 years, subject to renewal.
- Payment Mode: Annual
- Grace Period: A grace period of 30 (thirty) 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 have no further value.



## Illustration Example

Sokha, a 25-year-old office worker, is healthy and independent. Still, she wants to make sure her family is protected in case something unexpected happens. To give herself a peace of mind and ensure her loved ones will not face any financial burdens, Sokha chose AIA កម្ពុជា, a protection plan designed to support her through uncertainties in life.

Due to her busy schedule, Sokha did not have time to visit an insurance agent of the company (Life Planner). She chose to buy AIA កម្ពុជា (Plan 1) by herself on AIA's website with annual premium of only US\$48.

## Benefits that Sokha will receive at a Glance:



- **Scenario 1:** Sokha unexpectedly passed away due to an illness. Her family receives the basic sum assured of US\$5,000 for death due to natural causes.



- **Scenario 2:** While on a business trip to Koh Kong, Sokha was involved in a car accident that left her permanently disable. She received a total pay out amount of US\$10,000.



- **Scenario 3:** Sokha passed away in a traffic accident while commuting at night. Her family receives a total of US\$15,000 for Death due to accident.

## Claim Procedure

If the 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 claims form can be downloaded from our website at [aia.com.kh](http://aia.com.kh) or obtained from **AIA Insurance Agent (Life Planners)**.

Proof of evidence 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, police report, etc.

The claimant can apply for a claim if the covered event 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](mailto:KH.Care@aia.com)
- Website : [aia.com.kh](http://aia.com.kh)
- Telegram : AIACambodia bot

## Exclusions for Natural Death Benefit

The Company shall not cover if death is caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- i. death is due to suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- ii. a 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.

## Exclusion for Accidental Disability Benefit and Accidental Death Benefit

- i. assault or murder; or
- ii. riot and civil commotion, industrial action, or terrorist activity; or
- iii. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- iv. accident occurring while or because the Insured is under the non-prescribed drug or illegal drug, stimulators, 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
- v. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- vi. war, declared or undeclared, or revolution; or
- vii. 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
- viii. making an arrest as an officer of the law; or
- ix. violation or attempted violation of the law or resistance to arrest; or
- x. participation in any fight or affray; or
- xi. racing on horse or wheels; 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 is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.



**HEAD OFFICE – PHNOM PENH**

GIA TOWER, 31<sup>ST</sup> 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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