

# AIA ទូទាត់សងប្រាក់កម្ចី

AIA LOAN REPAYMENT INSURANCE

**PROTECT YOUR MOST IMPORTANT ASSETS  
WITH AIA**



LIFE AND HEALTH INSURANCE COMPANY



You have just made one of the biggest investments in your life – your dream home. While you are taking care of the housing loan, have you ever thought about what your loved ones would face if something bad happened to you?

**How does AIA ទូទាត់សងប្រាក់កម្ចី (AIA Loan Repayment Insurance) help you protect your loved ones?**

**AIA ទូទាត់សងប្រាក់កម្ចី (AIA Loan Repayment Insurance)** will ensure your peace of mind as this plan is designed to protect your family from the financial hardship paying your outstanding housing loan in case of unforeseen and unfortunate circumstance happens to you.

The plan offers the following attractive features:



**PROTECTION FOR YOUR LOVED ONES**

In case of an unfortunate event of Death or Total and Permanent Disability (TPD), AIA ទូទាត់សងប្រាក់កម្ចី (AIA Loan Repayment Insurance) provides coverage for your outstanding housing loan, so that your family can be financially protected while continuing to live in the home you have given them.



**WIDE RANGE OF COVERAGE TERM**

You can choose from a wide range of coverage terms from 1 to 33 years depending on what suits your loan tenure the best.



**ONE TIME PREMIUM**

You only need to pay premium once to enjoy full protection during your chosen coverage term.



**PREMIUM FINANCING**

You have an option to pay your premium as an instalment, attached to your bank loan repayment, while enjoying the full insurance benefit.



**SURRENDER VALUE**

You may pay off your loan before the original loan tenure, and you have flexibility to stay protected or surrender before policy maturity and receive surrender value if any.



**OPTION TO CONTINUE YOUR COVERAGE WITH AIA**

Should you refinance your mortgage loan and need a continued life insurance protection for the outstanding mortgage loan amount, you have option to continue your coverage from AIA, without further underwriting.

## Benefits Summary

Benefit	Amount
Death Benefit	Following the Schedule of Benefits
Total and Permanent Disability Benefit	
Surrender Value	

## Eligible Entry

- Insured Person: 18 - 60 years old
- Policy Owner: 18 – 60 years old

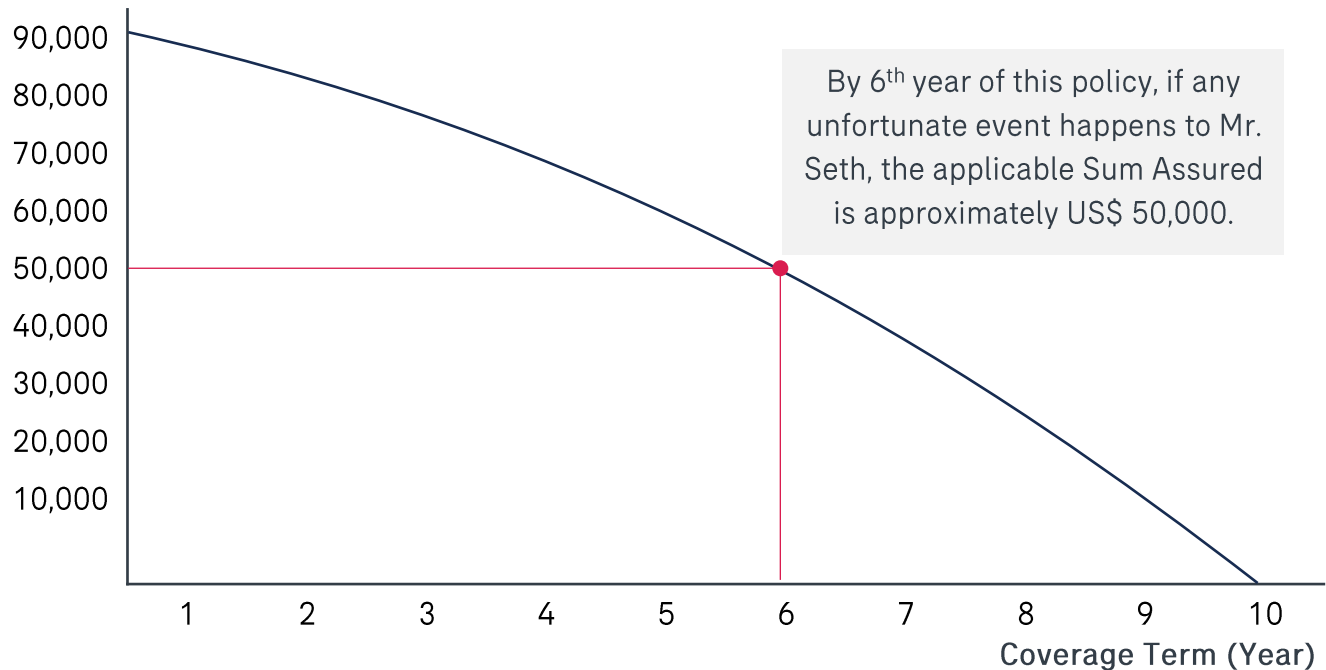
## Premium Payment

- Payment Term: Single Premium
- Payment Mode: Single Payment
- Payment Method: all the payment channels specified by the Company.
- Premium Financing: Self or bank-financing

## Illustration Example

Mr. Seth, a 30-year-old breadwinner of a new established family – one wife and one daughter, took a housing loan with the amount of US\$ 80,000 for 10 years at 10% annual interest rate. As a breadwinner, he fears leaving the burden of unpaid debt to his family should any unfortunate events happen to him. Therefore, he decided to protect his family and create peace of mind through buying **AIA ទូទាត់សងប្រាក់កម្ចី** (AIA Loan Repayment Insurance).

Sum Assured (US\$)



## 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](http://aia.com.kh) or obtained from **AIA Life Planners**.

Proof of death, total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA**. 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](mailto:KH.Care@aia.com)
- Website : [aia.com.kh](http://aia.com.kh)
- Telegram : AIACambodia bot

## Exclusions

### Exclusions for Death Benefit

This Policy shall pay the amount of insurance in accordance with the Schedule of Benefits in the event of death except where the death of the Insured resulted from:

- Suicide, attempted suicide or self-inflicted injury, whether the Insured was sane or insane; or
- a criminal offence committed or attempted to commit by the Insured, or the Secondary Beneficiary; or
- 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
- drugs or stimulators abuse, or alcohol abuse, drunk-driving or their complications determined by the law in forces.

Should the death of the Insured resulted from the exclusions above, the liability of the Insurer in respect of the insurance of the said Insured under this Policy shall be the surrender value.

### Exclusions for Total and Permanent Disability Benefit

This Policy shall pay the amount of insurance in accordance with the Schedule of Benefits in the event of Disability except where the Disability of the Insured is directly or indirectly caused by:

- willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- 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
- 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
- No benefit will be provided for a Disability resulting from a physical or mental condition which existed before the Issue Date or Commencement Date, whichever is later, of this Supplementary Contract which was not disclosed in the application or health statement; or
- a criminal offence committed or attempted to commit by the Insured, or the Secondary Beneficiary; or
- drugs or stimulators abuse, or alcohol abuse, drunk-driving or their complications determined by the applicable law and regulation.



**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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