



សុខភាព និងជីវិត  
កាន់តែប្រសើរ

**AIA សម្រាប់ជីវិត**

**Protect The Future**  
tailored to your life stage



Life is a journey filled with highs and lows—moments of success and times of challenge, joy and sorrow. When fortune smiles upon us, we cherish those moments and wish they would last forever. Life doesn't come with guarantees. But we can protect what we love most and stand strong for those who depend on us. Because true love is not just about being present in the good times, but rather about being prepared for the unexpected, and ready to face whatever tomorrow may bring. That is the promise of love.

# Introducing AIA សម្រាប់ជីវិត

## Flexible Solution

tailored to your needs—at every stage of life



### How does AIA សម្រាប់ជីវិត help you?

AIA សម្រាប់ជីវិត is an all-in-one solution for financial protection and long-term savings—designed to best fit your needs and adapt to your goals, preferences, and life circumstances. It grows with you, supports your dreams, and protects the quality of life you have built, along with the future of those you love.

#### Key reasons you should choose AIA សម្រាប់ជីវិត :



##### Personalized Protection Plan

Flexible solution tailored to your needs & affordability, offering a wide range of customizable benefits including pure protection plan, money-back protection and money-back plus interest, all designed to give you peace of mind and financial confidence.



##### Flexible Coverage Plan

Provide your protection with flexible coverage term and premium term that align precisely at every stage of your life—giving you the confidence to plan ahead with ease and assurance.

### Benefits Summary



#### FAMILY CARE BENEFIT

##### Protection in the event of Death

Ensures your family is protected and their financial needs will be fulfilled even though you are no longer with them.



#### NO CLAIM COMPLETION BENEFIT

##### Choose your savings option while you are being protected

If you would like to have some savings with your insurance policy, you can choose option of:

##### 1) MONEY-BACK PROTECTION

You will get most of your premiums back at the end of your chosen coverage term as No Claim Completion Benefit if no claim has been made from your policy.

##### 2) MONEY-BACK PLUS INTEREST

You will get most of your premiums back plus interest at the end of your chosen coverage term as No Claim Completion Benefit if no claim has been made from your policy.



# How does AIA សម្រាប់ជីវិត work?



Mr Sothanak, 28, purchased AIA សម្រាប់ជីវិត to ensure that his family financial needs are fulfilled if he is no longer there.

## POLICY ACCOUNT

AIA will set up a Policy Account for Mr. Sothanak and deposit all premiums he pay to his Policy Account.

- AIA will credit interest\* to the Policy Account (in case of option plan with money-back plus interest) based on the interest income the Company earns.

## What can Mr. Sothanak do from his policy account?

Mr. Sothanak can make a claim if any unfortunate event happens to him.

Mr. Sothanak can request for partial withdrawal of policy account value before the end of his coverage term.

Mr. Sothanak may receive money-back at the end as No Claim Completion Benefit if no claim has been made from his policy.

**Remark:** This benefit is only applicable if he chooses the savings option plan.

*\*Note: The interest or interest rate applicable to the plan is not fixed, the Company will determine the interest rate applicable to the plan from time to time.*

## Eligibility

- Insured Person: 1 – 60 years old
- Policy Owner: 18 – 60 years old

## Premium Payment

- **Payment Term:** 2, 5, 10, 15, 20, 25 years
- **Payment Mode:** Monthly, Semi-annual or Annual
- **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. The Policy will remain in force during the Grace Period. If any Premium remains unpaid at the end of its Grace Period, We will continue to deduct Policy Charge from the Policy Account Value. This Policy will remain in force until the Policy Account Value is exhausted by Policy Charge. Thereafter, this Policy shall lapse and have no further value.





# Illustration Example



Policy Year 1  
Aged 28



Policy Year 3  
Aged 30



Policy Year 7  
Aged 34



Policy Year 12  
Aged 39



Policy Year 20  
Aged 47

Mr. Sothanak got married and bought **AIA សម្រាប់ជីវិត** to protect himself and his wife with sum assured of \$25,000 and sets a savings target of \$10,000 with 20-year coverage term and 20-year payment term.

• Family Care Benefit	\$25,000
• Rehabilitation Benefit for Disability	\$25,000
• Additional Benefit for Accidental Death & Disability	\$25,000
• No Claim Completion Benefit	\$11,793
• Annual Premium	\$588.70

Mr. Sothanak has a daughter. He decided to double his protection plan to \$50,000 and increased a savings target of \$20,000.

• Family Care Benefit	\$50,000
• Rehabilitation Benefit for Disability	\$50,000
• Additional Benefit for Accidental Death & Disability	\$50,000
• No Claim Completion Benefit	\$24,202
• Annual Premium	\$1,277.10

Mr. Sothanak has a successful career. He is now more conscious on his health and starts preparing his critical illness plan by adding to his plan with sum assured of \$50,000.

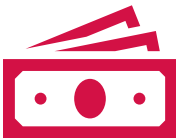
• Family Care Benefit	\$50,000
• Rehabilitation Benefit for Disability	\$50,000
• Additional Benefit for Accidental Death & Disability	\$50,000
• No Claim Completion Benefit	\$24,202
• AIA 100 ការពារ <sup>PRO</sup>	\$50,000
• Annual Premium	\$1,532.10

Mr. Sothanak is diagnosed with an early-stage cancer and received US\$ 25,000 of Critical Illness Benefit from his policy to pay for his treatment.

• Family Care Benefit	\$50,000
• Rehabilitation Benefit	\$50,000
• Additional Benefit for accidental Death & Disability	\$50,000
• No Claim Completion Benefit	\$24,202
• AIA 100 ការពារ <sup>PRO</sup>	\$25,000
• Annual Premium	\$1,532.10

Mr. Sothanak lives happily with his family at the end of the coverage term and received a money back with total amount of \$24,202.

• No Claim Completion Benefit	\$24,202
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Mr. Sothanak received  
a total benefit of  
**\$49,202**



# 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 Insurance Agent (Life Planners).

Proof of death or 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 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

### 1. SUICIDE AND GENERAL EXCLUSIONS

**Our liability shall be limited to the Policy Account Value less indebtedness, if 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
- a criminal offence committed or attempted to commit by You, or the Insured, or the 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 or alcohol abuse, drunk driving, or their complications as determined by the law in force.

### 2. SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer 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 of its states, and/or any other applicable economic or trade sanction laws or regulations.



## CHOOSE VARIETY BENEFITS OPTION OF RIDERS TO ENCHANCE MORE COVERAGE:



### AIA 100 ကံကံ / AIA 100 ကံကံ<sup>PRO</sup>

#### Protection in Critical Illness events

The first critical illness benefit in the market that covers up to 118 conditions, from early to late stage including diabetes complication. You will receive a lump-sum of critical illness benefit that helps cover medical expenses, providing your family's immediate financial support when you need it the most and you can fully focus on what truly matters- recovery and being present for the ones we love.



### REHABILITATION BENEFIT FOR DISABILITY

#### Protection in Disability event

Allows you to access a lump-sum fund should an unfortunate event causes you to become total and permanent disability.



### ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

#### Extra protection in unfortunate events due to accident

Increases your protection and ensures that you and your loved ones are financially well covered should any unfortunate accident happens to you.



### AIA ကံကံ PREMIUM<sup>PAYOR</sup>

#### Protection in involuntary premium discontinuance

Your protection will continue even if the payor no longer affords to pay the premium due to critical illness with early-stage or late-stage or become death or total and permanent disability.



### AIA ကံကံ PREMIUM

#### Protection in involuntary premium discontinuance

Your protection will continue even if the insured no longer affords to pay the premium due to critical illness with early-stage or late-stage.



### ADDITIONAL ACCIDENT BENEFITS

#### Protection in the event of unfortunate injuries

This rider increases your coverage in the event of accident and overseas emergency needs.



### RECOVERY BENEFIT FOR CRITICAL ILLNESS RIDER

#### Protection against critical illness

Covers your medical expenses up to 26 conditions from early stage to late stage as well as major organ transplantation. All you need to focus on is your recovery, not worrying about the medical bills.



### WAIVER OF PREMIUM (POLICY OWNER)

#### Protection in involuntary premium discontinuance

Your protection will continue even if the policy owner can no longer afford to pay the premium due to an unfortunate event.



### WAIVER OF PREMIUM (INSURED)

#### Protection in involuntary premium discontinuance

Your protection will continue even if the insured can no longer afford to pay the premium due to an unfortunate event.



**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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