

**AIA សម្រាប់កូន**

**ENSURING YOUR CHILD'S FUTURE,  
INSURING THEIR EDUCATION**



LIFE AND HEALTH INSURANCE COMPANY

Becoming a new parent is all about joyful moments and experiences. There will be a fresh focus on life and a strong determination to always take more care to ensure your little one has everything they need to grow up healthy and happy. For all parents, education is a top priority as it provides their child with the best possible start to adulthood.

There is no better gift than a good education. Start planning now for a bright academic future for your child with AIA សម្រាប់កូន.

**How does AIA សម្រាប់កូន helps you insure your child’s future education?**

AIA សម្រាប់កូន is designed to fund your child’s education on the part to university; it acts as a companion on the journey towards adulthood and offers protection to safeguard your child’s livelihood if anything unfortunate occurs to you.

The plan offers the following attractive features:



**GUARANTEED EDUCATION BENEFIT**  
for your child’s tuition fees to pursue university studies and ADDITIONAL EDUCATION BENEFIT as extra support if the insured passed away or becomes total and permanent disability.



**GRADUATION BENEFIT**  
to celebrate your child’s educational milestones and key achievements.



**PROTECTION BENEFIT AND WAIVER OF FUTURE PREMIUM**  
upon death or total and permanent disability of the Insured.



**FLEXIBLE COVERAGE TERMS**  
from 15 to 22 years with 4 (four) different premium payment term options.

**Benefit Summary**

**1. GUARANTEED EDUCATION BENEFIT**

Your child is financially guaranteed with a target saving amount you set out to pursue their university goals even if you are not around due to any unfortunate event.

There are two (2) education benefit payout options based on your selection:

- (i) 100% of Basic Sum Assured in lumpsum payable at the end of Policy Year which is four (4) years prior to Maturity Date; or

(i) 105% of Basic Sum Assured in four (4) instalments as follow:

Education Benefit Payment	At the end of Policy Year that is	Benefit Amount
1 <sup>st</sup> payment	4 years prior to Maturity Date	30% of Basic Sum Assured
2 <sup>nd</sup> payment	3 years prior to Maturity Date	25% of Basic Sum Assured
3 <sup>rd</sup> payment	2 years prior to Maturity Date	25% of Basic Sum Assured
4 <sup>th</sup> payment	1 year prior to Maturity Date	25% of Basic Sum Assured

## 2. ADDITIONAL EDUCATION BENEFIT\*

In the event of the Insured passed away or becomes Total and Permanent Disabled, an additional 100% of Basic Sum Assured in lump sum or 105% of Basic Sum Assured in instalment of Education Benefit will be paid as an additional financial support in your absence. This amount shall be payable together with Guaranteed Education Benefit to double the Education Benefit payment to ensure extra support for other family financial needs on top of the education fund.

## 3. GRADUATION BENEFIT

Graduation Benefit celebrates educational milestones with 3 (three) benefit payouts designed to fit the timing of these milestones: 2% of Basic Sum Assured once your child finishes secondary school, 2% of Basic Sum Assured for high school graduation, and 6% of Basic Sum Assured for university graduation.

At the end of Policy Year that is	Graduation Benefit Amount
7 years prior to Maturity Date	2% of Basic Sum Assured
4 years prior to Maturity Date	2% of Basic Sum Assured
Maturity Date	6% of Basic Sum Assured

## 4. DEATH BENEFIT

This plan provides guaranteed Death Benefit up to 100% of Basic Sum Assured upon the death of the Insured. Future premiums will be waived by AIA to relieve the family's financial burden while the Education Benefit and Graduation Benefit are guaranteed payable.

## 5. TOTAL AND PERMANENT DISABILITY BENEFIT

This plan provides guaranteed Total and Permanent Disability Benefit up to 100% of Basic Sum Assured, with future premiums waived by AIA upon Total and Permanent Disability of the Insured while Education Benefit and Graduation Benefit are guaranteed payable. After the Total and Permanent Disability Benefit is paid, the Death Benefit will no longer be available..

*\*Additional Education Benefit will only be applicable to the Insured from the age of 18 at inception and the benefit will be payable if the Insured dies or becomes Total and Permanent Disabled before the payment of Education Benefit (for Lump Sum Option) or the first payment of Education Benefit (for Instalment Option).*

## Eligible Entry

- Insured Person: 30 days – 60 years old
- Policy Owner: 18 years old and above

## Premium Payment

- Payment Term: 5, 10, 15, or 18 years
- Payment Mode: Monthly, Semi-annually, Annually
- Payment Method: all the payment channel specified by the Company.
- Grace Period for Late Payment: 30 (thirty) days from the due date.

## Illustration Example

Mrs. Neary is a married 30-year-old with a 10-month-old son, Panha. She prepares Panha's future financial goals early, mainly to fund his pathway to university and to ensure that Panha will always be cared for without facing any financial stress in the event Mrs. Neary is not around.

Here is her AIA សម្រាប់កូន plan:

### Features:

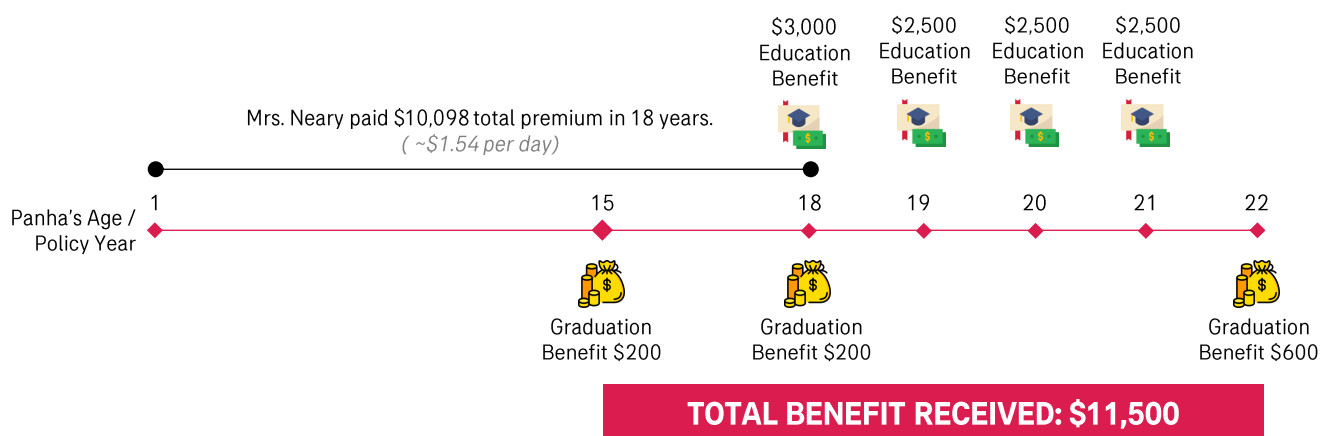
- Basic Sum Assured: \$10,000
- Premium Term: 18 years
- Policy Term: 22 years
- Annual Premium: \$561

### Benefits:

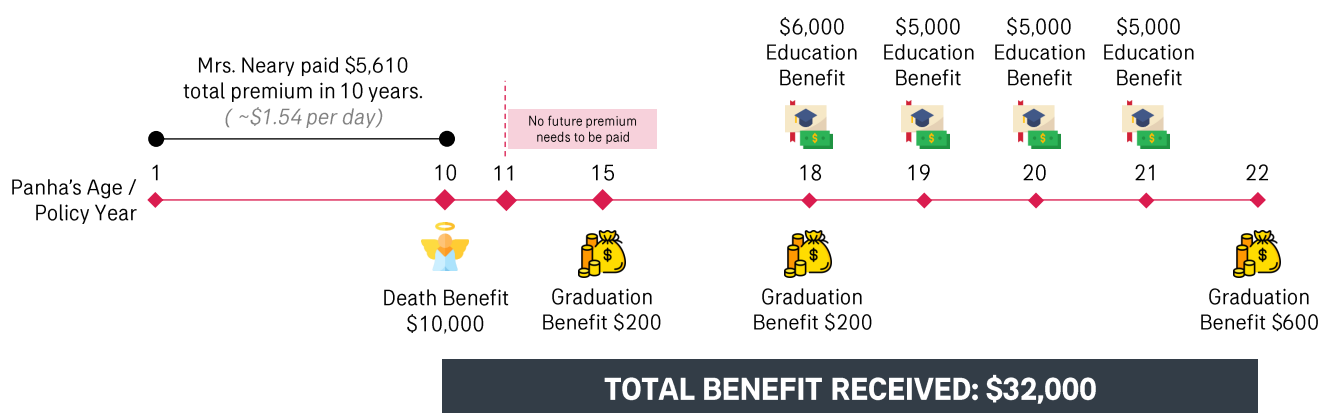
1. Guaranteed Education Benefit (instalment payout): \$10,500
2. Additional Education Benefit: \$10,000
3. Graduation Benefit: \$1,000
4. Death Benefit: \$10,000
5. Total and Permanent Disability Benefit: \$10,000



## SCENARIO 1: MRS. NEARY IS HAPPY AND HEALTHY UNTIL MATURITY DATE



## SCENARIO 2: MRS. NEARY PASSED AWAY IN POLICY YEAR 10



## 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 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 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. EXCLUSIONS FOR DEATH BENEFIT

The Company's liability shall be limited to the Surrender Value 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 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.

## 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. 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
- 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 Your application or health statement; or
- v. a criminal offence committed or attempted to commit by You, 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 including 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, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the You 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 You 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 your child or your family will be secured and receive additional living allowance annually if any unforeseen happen.

#### 2. ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS RIDER

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

#### 3. ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

Provides you a daily allowance to compensate your income loss in the event of hospitalisation caused by accidents.

#### 4. 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.

#### 5. WAIVER OF PREMIUM RIDER FOR CRITICAL ILLNESS

Waives all your future premiums if you suffer from Critical Illness/Surgery as defined under this Rider during the coverage period.

#### 6. ADDITIONAL CRITICAL ILLNESS RIDER

Provides you a lump-sum fund upon diagnosis of up to 26 conditions of cancer, brain, liver, lung, kidney, heart and vascular system diseases from early stage to late stage as well as major organ transplantation. With up to 50% of the payout starting from early stage, all you need to focus on is your recovery, not the medical bills.

#### 7. HOSPITAL ALLOWANCE RIDER

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

#### 8. JUVENILE ACCIDENTAL BENEFIT RIDER

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

#### 9. JUVENILE CRITICAL ILLNESS BENEFIT RIDER

The first-ever plan to cover 30+ common childhood 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.



**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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