



AIA សម្រាប់អ្នក

2 ឆ្នាំ 7

PAY 2 YEARS FOR 7 YEARS OF PROTECTION



Everyone has their own goals, responsibilities, and commitments in life. These may include obtaining or providing high-quality education, enjoying a good career, having own business, paying off loans or saving enough for retirement.

Everything can change in an instant, however, as life is unpredictable. If something unfortunate occurs, no one wants to be a burden.

Act now. Safeguard your family from any financial burden by planning and ensuring that they receive adequate protection as early as possible.

What is “AIA សម្រាប់អ្នក” ?

AIA សម្រាប់អ្នក⁽¹⁾ is an affordable solution that allows you to pay for 2 years but provides financial protection for 7 years and early moneyback⁽²⁾.

Note:

(1) AIA សម្រាប់អ្នក insures life and body (disability).

(2) Early Moneyback is available when a policy owner purchases AIA សម្រាប់អ្នក 2ឆ្នាំការពារ7 + Cashback or AIA សម្រាប់អ្នក 2ឆ្នាំការពារ7 +Cashback with Critical Illness.

“AIA សម្រាប់អ្នក” 2 Protects 7
3 packages that cater to your needs

AIA សម្រាប់អ្នក

2 កំរិត 7

+ ជំងឺធ្ងន់ធ្ងរ

PAY 2 YEARS FOR 7 YEARS OF PROTECTION

- Immediate family financial support from critical illness
- 30% discount on the 2nd year premium with upfront payment in first year
- Fast & Easy to get financial protection for 7 years



ក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិត និងសុខភាព

AIA សម្រាប់អ្នក

2 កំរិត 7

+ ប្រាក់ត្រឡប់

PAY 2 YEARS FOR 7 YEARS OF PROTECTION with money back

- Double benefits: longer protection and early cashback
- 30% discount on the 2nd year premium with upfront payment in first year
- Fast & Easy to get financial protection



ក្រុមហ៊ុនធានារ៉ាប់រងអាយុជីវិត និងសុខភាព

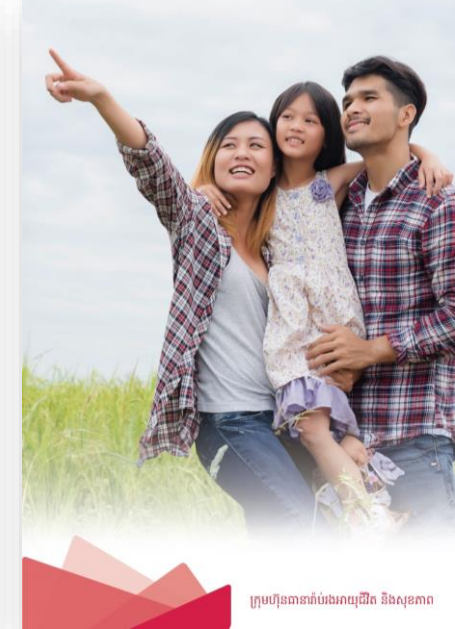
AIA សម្រាប់អ្នក

2 កំរិត 7

+ ប្រាក់ត្រឡប់រួមទាំងជំងឺធ្ងន់ធ្ងរ

PAY 2 YEARS FOR 7 YEARS OF PROTECTION with money back & critical illness coverage

- Comprehensive plan with immediate financial support for critical illness and early cashback
- 30% discount on the 2nd year premium with upfront payment in first year
- Fast & Easy to get financial protection



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1. “AIA សម្រាប់អ្នក” 2 Protects 7+ Critical Illness

Summary of Benefits					
Policy Term	7 years				
Premium Term	2 years				
Entry Age	18 – 60 years				
Plan	Flexi*	3K	5K	7K	10K
Death Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Total and Permanent Disability Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Additional Benefit for Accidental Death and Disability	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Recovery Benefit for Critical Illness	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000

* Customer can choose the Sum Assured from \$3,000 to \$50,000.

Example

Mrs. Meta is a 30-year-old married woman with two daughters. She is looking for an insurance protection plan with an affordable premium that provides long-term financial protection, helps ease the financial burden in any unfortunate event or when facing any critical illness and provides immediate financial assistance for medical treatment. Mrs. Meta consults with an insurance agent of AIA and decides to buy an “AIA សម្រាប់អ្នក” 2 Protects 7 + Critical Illness 10K plan for 7-year coverage plan and pays upfront in the first year to receive a 30% discount on her second-year premium. The total premium she needs to pay is \$1,157.70*.



Mrs. Meta is diagnosed with early-stage cancer after receiving a year’s protection. Two years later, she is diagnosed with late-stage cancer. Financial support from AIA eases her medical bills in this difficult situation.



Mrs. Meta’s family receives total benefits of \$10,000

Receives \$2,500 equal to 25% of Sum Assured

Receives \$7,500 equal to 75% of Sum Assured and her policy is terminated.

*Note: Premium covers both basic product and rider attachment.



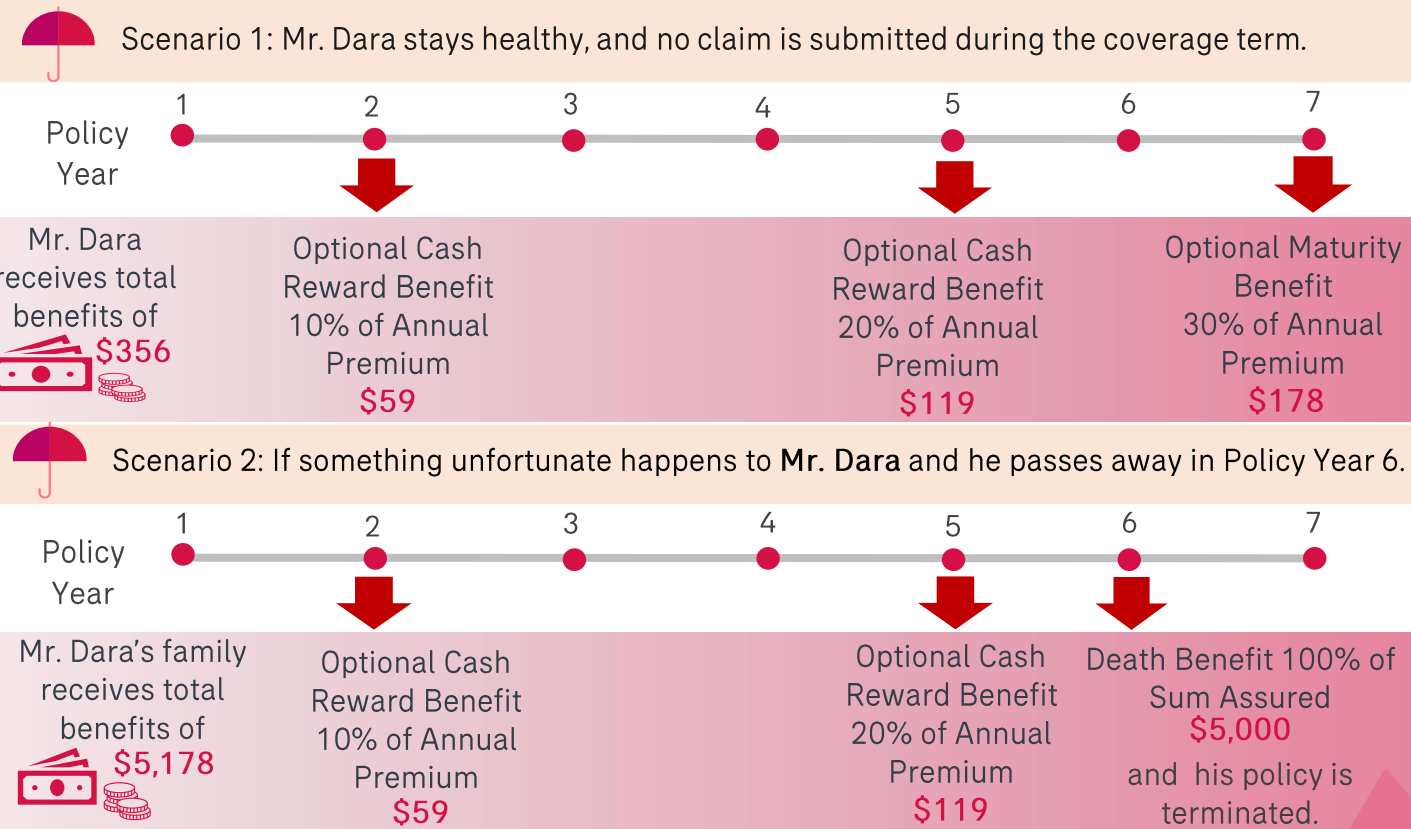
2. “AIA សម្រាប់អ្នក” 2 Protects 7 + Cashback

Summary of Benefits					
Policy Term	7 years				
Premium Term	2 years				
Entry Age	18 – 60 years				
Plan	Flexi*	3K	5K	7k	10K
Death Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Total and Permanent Disability Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Additional Benefit for Accidental Death and Disability	200% of Sum Assured	\$6,000	\$10,000	\$14,000	\$20,000
Cashback Benefits	Optional Cash Reward Benefit:				
	10% of Annual Premium at the end of Policy Year 2				
	20% of Annual Premium at the end of Policy Year 5				
	Optional Maturity Benefit:				
	30% of Annual Premium at the end of Policy Year 7				

* Customer can choose the Sum Assured from \$3,000 to \$50,000.

Example

Mr. Dara is a 30-year-old married man with one daughter. He is looking for a protection plan for his business loan to ensure his family does not face any financial burdens in case of an unfortunate event. He decides to buy an “AIA សម្រាប់អ្នក” 2 Protects 7 + Cashback 5K plan and pays upfront in the first year to receive a 30% discount on his second-year premium. The total premium he needs to pay is \$1,009*.



* Note: Premium covers both basic product and rider attachment.

3. “AIA សម្រាប់អ្នក” 2 Protects 7 + Cashback with Critical Illness

Summary of Benefits					
Policy Term	7 years				
Premium Term	2 years				
Entry Age	18 – 60 years				
Plan	Flexi*	3K	5K	7k	10K
Death Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Total and Permanent Disability Benefit	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Additional Benefit for Accidental Death and Disability	200% of Sum Assured	\$6,000	\$10,000	\$14,000	\$20,000
Recovery Benefit for Critical Illness	100% of Sum Assured	\$3,000	\$5,000	\$7,000	\$10,000
Cashback Benefits	<u>Optional Cash Reward Benefit:</u> 10% of Annual Premium at the end of Policy Year 2 20% of Annual Premium at the end of Policy Year 5 <u>Optional Maturity Benefit:</u> 30% of Annual Premium at the end of Policy Year 7				

* Customer can choose the Sum Assured from \$3,000 to \$50,000.

Example



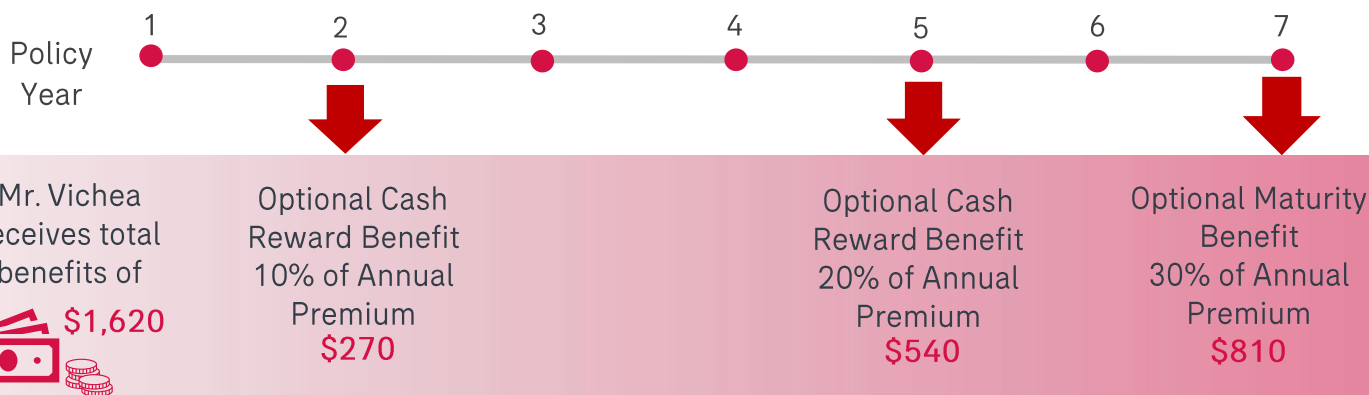
Mr. Vichea is a 30-year-old married man with one daughter. He is looking for a comprehensive insurance plan with both protection and early cashback from his paid premiums. Mr. Vichea consults an AIA Life Planner and decides to buy an “AIA សម្រាប់អ្នក” 2 Protects 7 + Cashback with Critical Illness with the benefits of \$20,000, 7-year coverage plan and payment term of 2 years with early cashback. The premium he needs to pay for the first year is \$2,700*.

* Note: Premium covers both basic product and rider attachment.

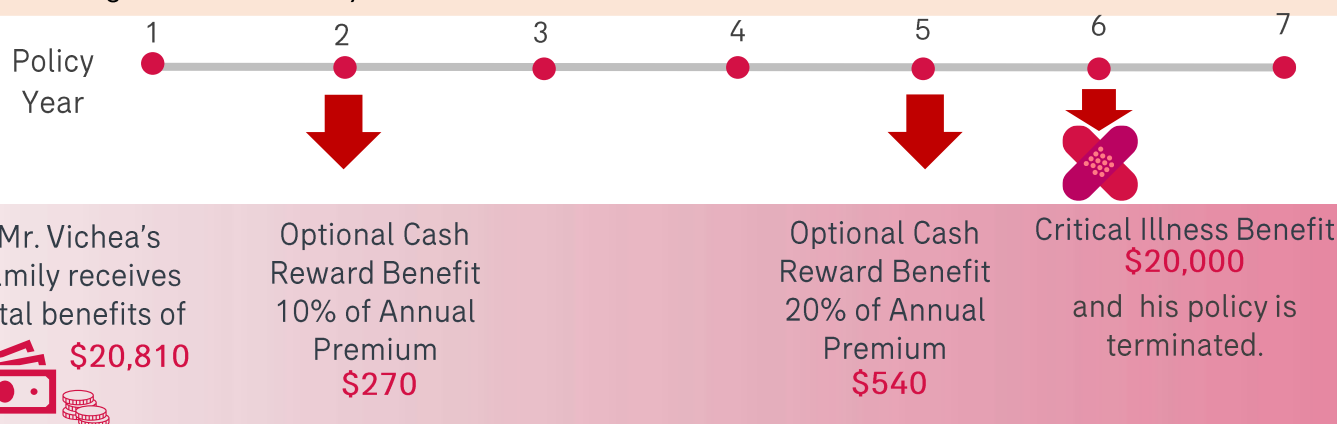




Scenario 1: Mr. Vichea stays healthy, and no claim is submitted during the coverage term.



Scenario 2: If something unfortunate happens to **Mr. Vichea** where he is diagnosed with late-stage cancer in Policy Year 6.



Premium Payment

- **Payment Mode:** Annually
- **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. The Company will pay You the Surrender Value (if any) less any indebtedness upon lapse or surrender of this Policy.

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 or obtained from **AIA 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 Life Planners** or **AIA Client Care**







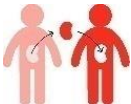
Telephone : 086 999 242

Email : KH.Care@aia.com

Website : aia.com.kh

Telegram : AIACambodia bot

Critical Illnesses/Conditions Covered

Types of Illness	Group 1 Illness	Group 2 Illness
	1. Carcinoma in Situ 2. Early Prostate Cancer 3. Early Thyroid Cancer 4. Early Bladder Cancer 5. Early Chronic Lymphocytic Leukaemia	14. Cancer - of specified severity and does not cover very early cancers
	6. Cardiac Pacemaker or Defibrillator Insertion 7. Coronary Angioplasty 8. Minimally Invasive Surgery to Thoracic or Abdominal Aorta	15. Heart Attack – of specified severity 16. Coronary Artery By-Pass Surgery 17. Thoracic or Abdominal Aorta Surgery
	9. Cerebral Shunt Insertion	18. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
	10. Surgical Removal of a Lung	19. Late-Stage Lung Failure
	11. Partial Surgical Removal of the Liver	20. Late-Stage Liver Failure
	12. Surgical Removal of a Kidney	21. Late-Stage Kidney Failure
	13. Small Bowel Transplant	22. Heart Transplantation 23. Lung Transplantation 24. Liver Transplantation 25. Kidney Transplantation 26. Pancreas Transplantation

Exclusions

1. EXCLUSIONS FOR DEATH BENEFIT

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

- (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 Policy Owner, 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) wilful 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) engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; 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 the application or health statement; or
- (v) a criminal offence committed or attempted to commit by Policy Owner, 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 such as Law on Land Traffic, and Law on the Control of Drug, etc.

3. EXCLUSIONS FOR ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

This Rider shall not cover any 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;
- (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;
- (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) no benefit will be provided for 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.
- (v) a criminal offence committed or attempted to commit by Policy Owner, 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.

4. EXCLUSIONS FOR CRITICAL ILLNESS BENEFIT

This Rider does not cover:

- (i) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision;
- (ii) the signs or symptoms of the Critical Illness Event defined under Group 1 Illness/Surgery is manifested prior to or within 120 (one-hundred and twenty) days from the Effective Date or Commencement Date of this Rider, whichever is later;
- (iii) the signs or symptoms of the Critical Illness Event defined under Group 2 Illness/Surgery manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later;
- (iv) 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;

- (v) the Critical Illness Event, where in Our opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is Due to Blood Transfusion as defined in this Rider. For the purpose of this Rider,
 - a. 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.
 - b. infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus.
- (vi) the Critical Illness Event is within the same group of the previous Critical Illness Event claim;
- (vii) any Critical Illness Event diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains 17 (seventeen) years of age;
- (viii) any of the Critical Illness Event is caused by a self-inflicted injury;
- (ix) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- (x) 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.
- (xi) donation of any of the Insured's organs.

5. 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 Policy Owner 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 the Policy Owner 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.

Optional Riders:

ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS:

1. ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

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

2. RECOVERY BENEFIT FOR CRITICAL ILLNESS RIDER

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.



HEAD OFFICE – PHNOM PENH

GIA TOWER, 31ST 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

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SANGKAT SVAY POR, KRONG BATTAMBANG, BATTAMBANG

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KAMPONG CHAM

KAMPOT BRANCH

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