

AIA សុវត្ថិភាពទ្រព្យ

Life can turn upside down

when the unexpected occurs



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

AIA សុវត្ថិភាពទ្រព្យ is a life insurance product which covers death and disability due to non-accidental causes or accidental causes. This basic product targets individual customers who are looking for short-term protection with affordable premium.

How does AIA សុវត្ថិភាពទ្រព្យ address your needs?



SHORT-TERM COMMITMENT
Receive whole year protection with one-time affordable payment.



COMPREHENSIVE BENEFITS
Get protection of up to **US\$ 6,000** for death due to non-accidental cause and up to **US\$ 18,000** for death due to accidental cause.



SEEMLESS APPLICATION PROCESS
Easily purchase your policy online via AIA's official website.



WORLDWIDE COVERAGE
Protection and enjoy peace of mind wherever you are.

Benefit Summary

No.	Type of Coverage	Minimum Sum Assured	Maximum Sum Assured
1.	Death and Disability Benefit (Due to Non-Accidental causes)	US\$ 1,000	US\$ 6,000
2.	Accidental Death and Disability Benefit	US\$ 3,000	US\$ 18,000

Eligibility of Entry Age

- Insured Person: 18 – 45 years old
- Coverage Term: 1 year, subject to renewal

Premium Payment

- Payment Term: The premium payment term is one year, subject to renewal.
- Payment Mode: Annually





- **Payment Method:** The Policy Owner can pay their premium via online payment, or the method specified by the Company. The validated deposit slip or premium deduction shown in your account statement shall be considered as proof of payment.
- **Grace Period:** Not applicable, as this is a single premium product

Illustration Example

Mr. Mara is a 27-year-old professional. He has a personal loan with a local bank. He purchased AIA សុវត្ថិភាពទ្រព្យ to ensure financial stability for his family in case anything unfortunate happens to him. The basic sum assured of his plan is US\$1,500, with triple benefits if the incident is due to accidental causes.



Benefits payable to Mr.Mara and his family	
	<p>Scenario 1: In the event that Mr. Mara passes away or become total permanent disabled due to non-accidental causes.</p> <p>AIA pays US\$ 1,500 to his family and his policy is terminated.</p>
	<p>Scenario 2: In the event that Mr. Mara passes away or become total permanent disabled due to accidental causes.</p> <p>AIA pays US\$4,500 to his family, then his policy terminates.</p>

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

1. GENERAL EXCLUSIONS

• **Exclusion for Death and Disability Benefit (Due to Non-Accidental causes)**

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

- i. suicide, self-inflicted injury, whether sane or insane; 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.; or
- v. a disability resulting from 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
- vi. a Disability resulting from any willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- vii. a Disability resulting from 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. a Disability resulting from a physical or mental condition which existed before the effective date of the Insured's coverage, which was not disclosed in the application or health statement; or
- ix. death/disability as a result of a Pre-Existing Condition; or
- x. any non-accidental event occurring within 14 days from the Effective Date or Commencement Date, whichever is later.

• **Exclusion for Accidental Death and Disability Benefit**

Any Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences shall not be considered as an Accidental Injury:

- i. accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug; or
- ii. assault or murder; or
- iii. riot and civil commotion, industrial action, or terrorist activity; or
- iv. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; 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; or
- xv. a Disability resulting from a physical or mental condition which existed before the effective date of the Insured's coverage, which was not disclosed in the application or health statement; or
- xvi. any accident event occurring within 24 hours from the Effective Date or Commencement Date, whichever is later.

2. 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.
- 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.



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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KAMPONG CHAM BRANCH

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KAMPOT BRANCH

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAMPONG KANDAL,
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