



HEALTHIER, LONGER,
BETTER LIVES

AIA LOANCARE

SHIELD YOUR CREDIT AND SAFEGUARD YOUR CUSTOMER'S FUTURE



Life is unpredictable.

But your financial future – and your clients' – doesn't have to be.

As a lender, protecting your loan portfolio is more than just good business – it's a commitment to long-term stability and client trust.

AIA LoanCare empowers you to stay prepared, reduce risk, and offer meaningful protection when it matters most.



How does AIA LOANCARE help shield your credit and safeguard your customer's future?

AIA LoanCare is designed to protect your loan customers from financial hardship by covering their outstanding loan balances in the event of death or permanent disability. At the same time, it ensures their families are not burdened with unpaid debts or the loss of collateral assets—providing peace of mind during life's most difficult moments.

The plan offers the following attractive features:



Dual Protection – Lender & Borrower

Helps you maintain a healthy loan portfolio while protecting your loan customers and/or their families from the unpaid debts in the event of death or total and permanent disability.



Flexible Coverage Options

Ensures your loan customers receive the coverage that aligns with their financial needs and repayment plans – whether it's a reducing or level sum assured plan.



Additional Accidental Coverage

Provides an additional lumpsum benefit at the selection of Pro Package in the event of accidental death or disability, which is a crucial financial support for your customers during life's most difficult moment.



High Coverage Limit with Simple Application

No health check required for coverage up to US\$ 100,000 for loan customers aged 50 or below, making enrollment fast, easy, and accessible.

Benefit Summary

Benefit	Benefit Amount	
	Basic Package	Pro Package
(A) Death Benefit	100% of Basic Sum Assured	100% of Basic Sum Assured
(B) Accelerated Total and Permanent Disability	100% of Basic Sum Assured	100% of Basic Sum Assured
(C) Additional Benefit for Accidental Death and Disability	Not applicable	100% of Basic Sum Assured
(D) Condolence Benefit for Accidental Death and Disability	Not applicable	30% of Initial Sum Assured

Remark: The benefits mentioned above are subject to the terms, conditions, and the exclusions of the insurance policy.

Flexible Coverage Options at Your Choice:

There are two (2) options of coverage which your loan customers can choose to align with their financial needs and repayment plan.



Reducing Sum Assured

Basic sum assured will decrease annually to match with the decreasing loan amount.



Level Sum Assured

Basic sum assured will remain level as the initial sum assured.

Surrender Benefit:

We understand that your loan customers may pay off their loan before the original term, and it happens quite often. Therefore, surrender benefit is availed to support this possible need.

Coverage Term at Your Choice:

It typically follows the loan tenure of your loan customer, but we offer a flexibility to choose at a minimum of 1 year and up to 30 years but capped at the loan tenure.

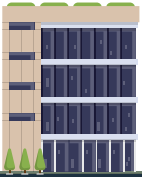
Eligible Entry

Policy Owner:	<ul style="list-style-type: none">Licensed bank or financial institutions or companies to provide loanRepresentative: minimum 18 years old at the entry date
Insured Member:	<ul style="list-style-type: none">Loan customers of the policy owner18 – 65 years old at the entry date

Premium Payment

Payment Term:	Single Payment Term
Payment Mode:	Monthly
Payment Method:	All payment channels specified by the Company
Grace Period:	30 (thirty) days from the due date

Illustration Example



A microfinance institute, **BrightFuture Finance**, has various loan portfolio, but one of those is the small business loan which is the core product aligning with their company vision and mission to support the new start up and the young entrepreneurs.

To maintain a healthy loan portfolio while showing the commitment to their customers' long-term financial well-being, **BrightFuture Finance** includes **AIA LoanCare** as an option of loan package for its customer to choose.

STORY 1: Mr. Roath, a new startup aged 25 years old, signs up for a business loan amount **US\$50,000** with **BrightFuture Finance** for 8 years with 6.5% annual interest rate and choose to be protected under **AIA LoanCare**. So, here is Mr. Roath's insurance coverage under **AIA LoanCare**.



Package Plan:	Pro Package with Reducing Sum Assured
Initial Sum Assured:	US\$52,687.70
Coverage Term:	8 Years
Premium Financing:	By BrightFuture Finance
Premium Amount:	US\$2,687.70

BENEFIT PAYABLE FOR MR. ROATH AND/OR HIS BENEFICIARIES

Scenario 1:	<p>Mr. Roath's business is doing so well, and he decides to pay off his business loan at the end of year 2.</p> <ul style="list-style-type: none">Mr. Roath will receive US\$918.59 from AIA as he surrenders his insurance coverage before the end of coverage term. Thereafter, his insurance coverage is terminated.coverage is terminated.
Scenario 2:	<p>Mr. Roath unfortunately dies due to sickness in year 3.</p> <ul style="list-style-type: none">Brightfuture Finance, as the primary beneficiary, will receive US\$41,956.74 payout from AIA under Death Benefit to settle Mr. Roath's outstanding loan amount. Thereafter, his insurance coverage is
Scenario 3:	<p>Mr. Roath unfortunately dies due to accident in year 3.</p> <ul style="list-style-type: none">Brightfuture Finance, as the primary beneficiary, will receive US\$41,956.74 payout from AIA under Death Benefit to settle Mr. Roath's outstanding loan amount.Mr. Roath's family member, as the secondary beneficiary, will receive US\$41,956.74 from AIA under Additional Benefit for Accidental Death and US\$15,806.31 under Condolence Benefit for Accidental Death. Thereafter, his insurance coverage is terminated.

STORY 2: Mr. Tong, a 35-year-old creative director and breadwinner of an established family – one wife and two children. He also takes a home loan amount **US\$100,000** from **BrighterFuture Finance** for 20 years with 7.0% annual interest rate and he decides to get protected with **AIA LoanCare** to ensure his family is not burdened with unpaid debts or the loss of collateral assets should any unfortunate events happen to him. So, here is Mr. Tong's insurance cover under **AIA LoanCare**.

Package Plan:	Basic Package with Level Sum Assured
Initial Sum Assured:	US\$100,000
Coverage Term:	20 Years
Premium Financing:	By self-budget
Premium Amount:	US\$10,955



BENEFIT PAYABLE FOR MR. TONG AND/OR HIS BENEFICIARIES

Scenario 1:	<p>Mr. Tong earns a big bonus, and he decides to pay off his home loan at the end of year 10.</p> <ul style="list-style-type: none">Mr. Tong will receive US\$5,156.59 as he surrenders his insurance coverage before the end of coverage term. Thereafter, his insurance coverage is
Scenario 2:	<p>Mr. Tong unfortunately dies in year 11.</p> <ul style="list-style-type: none">Brightfuture Finance, as the primary beneficiary, will receive US\$66,773.67 payout from AIA under Death Benefit to settle Mr. Tong's outstanding loan amount..Mr. Tong's family member, as the secondary beneficiary, will receive US\$33,226.33 from AIA for the amount remaining from the payoff loan. Thereafter, his insurance coverage is terminated..

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 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 : (855) 86 999 242 / (855) 23 999 242,

Email : KH.Care@aia.com,

Website : aia.com.kh

Telegram : AIACambodia bot

Exclusions

1. EXCLUSIONS FOR DEATH BENEFIT

The Company shall not cover if death is caused directly or indirectly by any one (1) of the following occurrences, instead the Company shall pay the Surrender Value (if any), less any indebtedness, and thereafter the Policy shall be terminated:

- i. suicide, self-inflicted injury, whether sane or insane, within 2 (two) years the Insured Member's effective date; or
- ii. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restorations of public order; or
- iii. criminal offence committed or attempted to commit by Policy Owner, or the Insured Member, or the Beneficiary; or
- iv. 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
- v. drugs or stimulants 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 ACCELERATED TOTAL AND PERMANENT DISABILITY BENEFIT, ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY, AND CONDOLENCE BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

The Company shall not cover Accidental Death or any Disability caused directly or indirectly, wholly or partly, by any one (1) 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 Member 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. an event resulting from a physical or mental condition which existed before the Insured Member's effective date, which was not disclosed in the Insured Member's application or health statement; or
- v. a criminal offence committed or attempted to commit by Policy Owner, or the Insured Member, or the Beneficiary; or
- vi. drugs or stimulants 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.



HEAD OFFICE

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



KAMPONG CHAM BRANCH

VILLAGE 15, SANGKAT KAMPONG CHAM, KRONG KAMPONG CHAM,
KAMPONG CHAM



BATTAMBANG BRANCH

HOUSE NO. 2-6, STREET 3, PHUM KAMMEAKAR,
SANGKAT SVAY POR, KRONG BATTAMBANG,
BATTAMBANG



KAMPOT BRANCH

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAMPONG KANDAL,
KRONG KAMPOT, KAMPOT

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