

# ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

Accident is one of the top causes of hospitalisation in the country, the unprepared absence of work due to hospitalisation can result in loss of income and give you financial burden.

Accidental Hospitalisation Allowance Rider offers you the daily hospitalisation income to make up your loss of income when you are being hospitalised locally or overseas.

# **HOW ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER HELP YOU?**

**Accidental Hospitalisation Allowance Rider** provides daily hospital cash support and extra support upon hospitalisation in Intensive Care Unit (ICU) in the event of hospitalisation due to accidents.

## BENEFIT SUMMARY



Daily Hospitalisation Allowance up to **US\$200** per night for ordinary hospitalisation



Additional **200%** of Daily Hospitalisation Allowance for hospitalisation in ICU



Cover hospitalisation locally and overseas

Remark: If Accidental Hospitalisation Allowance Rider is paid for Hospitalisation in ICU for a night, then no additional allowance will be paid for Hospitalisation in local or Overseas Hospital for the same night.

# **ELIGIBILITY**

- Entry Age for the Insured: 18 years old 60 years old
- Purchased a Basic Product from AIA that allows the attachment of this Rider.

# PREMIUM PAYMENT

- Payment Term: Follow basic Product that allows the attachment of this Rider.
- Payment Mode: Follow basic Product that allows the attachment of this Rider.
- 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.



# **ILLUSTRATION EXAMPLE**



Mr. Sara is 30 years old and he has loan with a local bank; therefore, he needs to ensure stable income to support his living as well as the loan repayment.

He is looking for an insurance plan that can ensure him with financial stability in case his income is disrupted because of hospitalisation due to any unforeseen accident. Hence, he decides to purchase a basic product with sum assured of US\$ 20,000 from AIA and attach a "Accidental Hospitalisation Allowance Rider" with daily allowance of US\$ 50/night (maximum 30 nights per policy year, 100 nights per life).

# **BENEFIT PAYABLE TO MR. SARA AND HIS FAMILY:**



Scenario 1: Mr. Sara has an accident during the policy term and is required to be hospitalised in an ordinary room for 5 days.

Mr. Sara will receive a total amount of US\$ 250 (US\$ 50/night x 5 nights = US\$ 250) from Accidental Hospitalisation Allowance Rider.



Scenario 2: Mr. Sara has an accident during the policy term and is required to be hospitalised in ICU for 4 days.

Mr. Sara will receive a total amount of **US\$ 600** [(US\$ 50/night x 3) x 4 nights = US\$600] from Accidental Hospitalisation Allowance Rider.



Scenario 3: Mr. Sara passes away due to sickness during the policy term.

Mr. Sara will receive an amount of US\$ 20,000 from his basic product. Then his Rider and basic product terminate.



# **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 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 : 086 999 242

• Email : KH.Care@aia.com

• Website : aia.com.kh

• Telegram : AIACambodia bot

## **EXCLUSIONS**

This benefit shall not cover any Hospitalisation caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (i) assault or murder; or
- (ii) riot and civil commotion, industrial action or terrorist activity; or
- (iii) war, declared or undeclared, or revolution; or
- (iv) 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
- (v) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- (vi) 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
- (vii) making an arrest as an officer of the law; or
- (viii) violation or attempted violation of the law or resistance to arrest; or
- (ix) participation in any fight or affray; or
- (x) racing on horse or wheels; or
- (xi) accident occurring while or because the Insured is under the influence of alcohol, any nonprescribed drug or illegal drug; 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) Hospitalisation as a result of a Pre-Existing Condition; or
- (xv) Hospitalisation due to reasons other than Accidental Injury.





## **HEAD OFFICE – PHNOM PENH**

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