

# អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់

ADDITIONAL ACCIDENT BENEFITS RIDER

**PLAN THE UNPLAN**

**AND PROTECT YOUR FAMILY FINANCIAL.**



LIFE AND HEALTH INSURANCE COMPANY



Everyone of us, at some point in life, will face ups and downs, success and failure, joy and sorrow. When life events favor us, we are thankful for what we've been given and wish for those moments to continue – but life is not what we can foresee. We can only hope for the best and prepare for the worst.

## How does អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់ Rider helps you prepare for the worst?

អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់ Rider is designed to boost up your coverage in the event of accidents and overseas emergency needs and ensure that you are financially well protected should any unfortunate injury happens to you.

The plan offers the following attractive features:



### ACCIDENTAL DEATH, DISABILITY AND BURNS

Receive additional payout up to \$25,000 should any unfortunate events happen to you due to the accident.



### ACCIDENTAL HOSPITAL ALLOWANCE

Receive up to \$9,000 should you be hospitalized by the accident.



### OVERSEAS EMERGENCY ASSISTENCE

Be covered all emergency transfers which amount up to \$20,000 per year should any accident happens to you when you're overseas.

Overseas Emergency Assistance includes

- Emergency Medical Evacuation
- Repatriation of Remains
- 24-Hour Worldwide Telephone Enquiry Service

## Benefit Summary

The covered events and the corresponding benefit are as illustrated below:

Type of Coverage	Additional Benefit Amount
Accidental Death	100% of Rider Sum Assured
Total Disability or Third-degree Burns due to Accidents	100% of Rider Sum Assured
Partial Disability or Second-degree Burns due to Accidents	50% of Rider Sum Assured
Accidental Hospital Allowance	
- Local hospitalisation	30\$/Night
- Overseas hospitalisation	90\$/Night
Overseas Emergency Assistance including:	Up to \$20,000/Year

Eligible Entry

- Insured Person: 18 - 54 years old
- Policy Owner: 18 – 54 years old
- Purchased a Basic Plan from AIA that allows the attachment of this Rider.

Premium Payment

- Payment Term: follow Basic Plan
- Payment Mode: follow Basic Plan
- Payment Method: all the payment channels specified by the Company.
- Grace Period for Late Payment: 30 (thirty) days from the due date.

Illustration Example

Mr. Seth, a 30-year-old breadwinner of a new established family – one wife and one daughter. He is working at a corporate company as administration and human resource manager with a steady income; however, he needs to travel a lot both local and overseas. Therefore, he decides to purchase a basic product and attach **អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់** Rider to secure his family financial should any unfortunate accidents happen to him.

Here is his insurance plan:

Basic Sum Assured (Death Benefit)	<b>អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់</b> Rider	Coverage Term	Premium Term
\$5,000	\$25,000	10 Years	10 Years

BENEFIT PAYABLE FOR MR. SETH AND HIS FAMILY:

Scenario 1:

- Mr. Seth had a car accident while on a business trip in Phuket, Thailand. He was quickly transferred to a local hospital via an ambulance organized by a licensed AIA partner at a cost of \$1,000. He stayed in hospital for 3 nights but did not get better.
- As the hospital could not fully treat his condition, he was transferred to a different hospital in Bangkok via an emergency air ambulance, again organized by a licensed AIA partner, at a cost of \$12,000. He remained in the hospital a further 5 nights until he recovered.
- AIA's Additional Accident Benefits covered all emergency transfers for Mr. Seth, via both land and air. He also received an allowance of \$90/night, a total of \$720, to cover his time in the hospital.



## BENEFIT PAYABLE FOR MR. SETH AND HIS FAMILY:

### Scenario 2:

- Mr. Seth was suffering from third-degree burns covering 20% of his body due to a house fire. He was immediately rushed to a local hospital in Phnom Penh and remained there for 4 nights while he recovered.
- He received \$25,000 to cover his treatment and was awarded an allowance of \$30/night, totaling \$120, to cover his stay in the hospital.

## 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, total and permanent disability or burns 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

This Rider shall not cover any Death, Disability Burns, or Hospitalization 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 You, or the Insured, or the Beneficiary; or
- vi. drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force.

## Exclusions

### Overseas Emergency Assistance will not cover the followings:

- i. Any expense incurred as a result of a Pre-existing Condition.
- ii. More than one emergency evacuation for any single medical condition of the Insured during the term of the insurance policy, subject to a maximum of one year.
- iii. Any cost or expense not expressly covered by the Rider and not approved in advance and in writing by The Provider and/or not arranged by the Provider. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when The Provider cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured.
- iv. Any event occurring when the Insured is within the Kingdom of Cambodia
- v. Any expense for Insureds who are travelling outside the Kingdom of Cambodia contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
- vi. Any expense for medical evacuation if the Insured is not suffering from a Serious Medical Condition, and/or in the opinion of the Provider Medical Practitioner, the Insured can be adequately treated locally, or treatment can be reasonably delayed until the Insured returns to Kingdom of Cambodia.
- vii. Any expense for medical evacuation where the Insured, in the opinion of the Provider Medical Practitioner, can travel as an ordinary passenger without a medical escort.
- viii. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- ix. Any expense related to accident or injury occurring while the Insured is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep-sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- x. Any expense incurred for emotional, mental or psychiatric illness.
- xi. Any expense incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- xii. Any expense incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- xiii. Any expense related to the Insured engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- xiv. Any expense related to the Insured engaging in the commission of, or the attempt to commit, an unlawful act.
- xv. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- xvi. Any expense incurred as a result of the Insured engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- xvii. Any expense which is a direct result of nuclear reaction or radiation.
- xviii. Any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
- xix. Any expense in respect of the Insured more than 70 years old at the date of intervention.
- xx. Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.



**HEAD OFFICE – PHNOM PENH**

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