



PROTECT WHAT MATTERS MOST
WHEN THE UNEXPECTED HAPPENS FROM ACCIDENT

ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS RIDER

Accidents are unpredictable and might occur at any time, any place, and by any cause. In case of an accident, you or your loved ones may turn into financial distress.

Additional Accidental Death, Disability and Burns Rider allows you to boost up your coverage against accidental events and ensures that you and your loved ones are financially well protected should any accident happens to you.

How does Additional Accidental Death, Disability, and Burns Rider protect you from unforeseen events caused by accidents?

Additional Accidental Death, Disability, and Burns Rider provides financial security when life takes an unexpected turn. Whether it's a serious injury, permanent disability, or tragic loss, this coverage ensures that you and your loved ones are supported with:

- Lump-sum 100 % payouts for accidental death or total disability
- Coverage for Third-Degree Burns & Second-Degree Burns due to Accidents
- Peace of mind for your family's future, because accidents don't come with a warning – but you can be prepared.

BENEFIT SUMMARY

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

Benefits	Sum Assured
Accidental Death	100% of Sum Assured
Total Disability or Third-Degree Burns due to Accidents	100% of Sum Assured
Partial Disability or Second-Degree Burns due to Accidents	Up to 50% of Sum Assured

Remark: The aggregate payment made under this rider shall not exceed 100% of the sum assured of the **Additional Accidental Death, Disability and Burns Rider**.

ELIGIBILITY

- **Entry Age for Insured Person:** 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. Dara is a 35-year-old married with one daughter. He is looking for an insurance plan that can provide financial stability for his family in case any accident strikes him.

He purchases a basic product with sum assured of US\$ 20,000 from AIA. He decides to attach a “**Additional Accidental Death, Disability and Burns Rider**” with sum assured of US\$ 20,000 to protect himself and his family from unforeseen accidental events as his work requires travel to the provinces.

BENEFIT PAYABLE TO MR. DARA AND HIS FAMILY:



Scenario 1: Mr. Dara becomes Partial Disabled or Second-Degree Burns due to accident during the policy term.

Mr. Dara will receive an amount of US\$ 10,000 less any advance payment made (if any) under this Rider. Then his Rider and basic product continues.



Scenario 2: Mr. Dara becomes Total Disabled or Third-Degree Burns due to Accident during the policy term.

Mr. Dara will receive an amount of US\$ 20,000 less any advance payment made (if any) under this Rider. The Rider terminates but his basic product continues.



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

Mr. Dara will receive an amount of US\$ 20,000 less any advance payment made (if any) from his basic product. Then his Rider and basic product terminate.



Scenario 4: Mr. Dara passes away due to accident during the policy term.

Mr. Dara will receive a total amount of US\$ 40,000 less any advance payment made (if any) under this Rider (US\$ 20,000 from his basic product and US\$ 20,000 from Additional Accidental Death, Disability and Burns Rider). Then his Rider and basic product terminate.

CLAIM PROCEDURE

If the claimant wishes to make a claim, he/she must send AIA the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. To make a claim, login to AIA+ or contact Client Care at +855 86 999 242, our Telegram AIACambodia bot, or seek support 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

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) assault or murder; or
- (ii) riot and civil commotion, industrial action, or terrorist activity; or
- (iii) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (iv) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- (v) war, declared or undeclared, or revolution; or
- (vi) 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
- (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 non-prescribed 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) 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.



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

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

KAMPONG CHAM BRANCH

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

KAMPOT BRANCH

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

 086 999 242 |  AIA.COM.KH |  AIA CAMBODIA