

# អត្ថប្រយោជន៍បន្ថែមលើមរណភាព និង ពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ

ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY RIDER

**PLAN THE UNPLAN  
AND PROTECT YOUR FAMILY FINANCIAL.**



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 អត្ថប្រយោជន៍បន្ថែមលើមរណភាព និងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ Rider helps you prepare for the worst?**

អត្ថប្រយោជន៍បន្ថែមលើមរណភាព និងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ is designed to boost up your coverage against accidental events and ensure that you and your loved ones are financially well protected should any unfortunate accident happens to you.

The plan offers the following attractive features:



**IMMEDIATE FINANCIAL SUPPORT**

Allows you to access a lump-sum fund up to 5X of basic plan sum assured should the insured dies or suffers total and permanent disability due to accidental injury.



**COVERAGE UP TO 70 YEARS**

You can boost up your coverage against accidental events for 10, 15, 20, 25 years, or up to 70 years old following your chosen Basic Plan.

**Benefit Summary**

This benefit rider will provide an additional benefit, less any indebtedness, if the insured dies or becomes total and permanent disabled due to accidental injury while this policy is in force and before attaining 70<sup>th</sup> (seventieth) birthday on the policy anniversary.

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

Event	Benefit Amount
Loss of Life	100% of Rider Sum Assured
Total disability means complete and permanently irrecoverable loss or loss of use of limbs or eyes: a) Two limbs; or b) Two eyes; or c) One limb and one eye.	100% of Rider Sum Assured

Remark:

- a. In the definition above, limb(s) refers to arm(s) or leg(s).
- b. Complete and permanently irrecoverable loss of (i) eye(s) means physical loss of eye(s) or complete blindness, (ii) arm(s) means loss above the wrist, and (iii) leg(s) means loss above the ankle.
- c. Complete and permanently irrecoverable loss of arms and legs also means complete and permanently irrecoverable loss of use of those arms or legs, if it is certified by a registered hospital at provincial level or above that the loss occurs after the eighteenth (18th) birthday of the Insured and lasts for at least six (6) months.



Eligible Entry

- Insured Person: 1 – 60 years old
- Policy Owner: 18 – 60 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 sometime needs to travel to the provinces and some worksites inspection also. Therefore, he decides to purchase **AIA សម្រាប់ជីវិត** and boost up the coverage with **អត្ថប្រយោជន៍បន្ថែមលើមរណភាពនិងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ** Rider to secure his family financial should any unfortunate accidents happen to him either death or disability.

Here is his insurance plan:

Mr. Seth's Insurance Plan	Payment Term	Coverage Term	Sum Assured	Annual Premium
<u>Basic Plan:</u> <b>AIA សម្រាប់ជីវិត</b>	25 years	25 years	\$100,000	508.30
<u>Rider:</u> <b>អត្ថប្រយោជន៍បន្ថែមលើមរណភាពនិងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ</b>	25 years	25 Years	\$100,000	144.40
Annual Premium in Total (USD)				652.70

SCENARIO 1:


Mr. Seth suffers the loss of two legs due to an accident while he was driving.

➡ Mr. Seth received \$100,000 under **អត្ថប្រយោជន៍បន្ថែមលើមរណភាពនិងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ** Rider. Upon the payout, his Rider and Basic Plan are terminated.



## SCENARIO 2:

Mr. Seth unfortunately dies due to an accident while he was driving.

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- Mr. Seth's wife as the beneficiary received total \$200,000 under **AIA សម្រាប់ជីវិត និងអត្ថប្រយោជន៍បន្ថែមលើមរណភាពនិងពិការភាពដោយគ្រោះថ្នាក់ចៃដន្យ** Rider.
  - Upon the payout, his Rider and Basic Plan are 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](http://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](mailto:KH.Care@aia.com)
- Website : [aia.com.kh](http://aia.com.kh)
- Telegram : AIACambodia bot

## Exclusions

The Company shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- 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
- 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
- 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; or
- a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force.



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