



HEALTHIER, LONGER,
BETTER LIVES



EXTRA CARE against critical illness
Protect what matters most, even more

ADDITIONAL CRITICAL ILLNESS RIDER

We always hope that nothing will happen to us regardless of health or financial issue. However, there is no guarantee of tomorrow. We need to be financially prepared for critical illnesses which can drain our saving in a devastating way.

Introducing Additional Critical Illness Rider, which gives you a lump-sum payout the moment you're diagnosed with critical illness. This plan is more than a payout — it's a promise to support you when you need it the most.

HOW ADDITIONAL CRITICAL ILLNESS RIDER HELP YOU?

Additional Critical illness Rider provides you with a lump-sum payment upon diagnosis of up to 26 conditions including cancer, brain, liver, lung, kidney, heart and vascular system diseases from early-stage to late-stage as well as major organ transplantation. With up to 50% of the pay-out starting from early stage, all you need to focus on is the recovery with sufficient financial support to pay on medical bills, which are the most important part.

BENEFIT SUMMARY

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

Critical illness Event	Sum Assured
Group 1 Illness/ Surgery	50% of Rider Sum Assured
Group 2 Illness/ Surgery	100% of Rider Sum Assured

Remark: The aggregate payment made for Group 1 Illness/Surgery and Group 2 Illness/Surgery for an Insured shall not exceed 100% of the Sum Assured for Additional Critical Illness Rider.

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



Ms. Bopha is a 35-year-old oncologist with parents as dependents. To ensure her parents will not have financial burden should any unfortunate event happens to her, she decides to purchase a basic product with sum assured of US\$100,000 from AIA.

As an oncologist, she is aware that the treatment cost of cancer and other critical illnesses are high. So, she decides to attach a **“Additional Critical Illness Rider”** with sum assured of US\$50,000.

BENEFIT PAYABLE TO MS. BOPHA AND HIS FAMILY:



Scenario 1: Ms. Bopha is diagnosed of a Critical Illness Event as defined under Group 1 Illness/Surgery.

She will receive US\$ 25,000 advance payment under this benefit so that she can have sufficient fund to start the necessary treatment. Her Rider and basic product continues.



Scenario Ms. Bopha is diagnosed of a Critical Illness Event as defined under Group 2 Illness/Surgery.

She will receive US\$ 50,000 less any advance payment made under this rider. The Rider terminates but her basic product continues.










Scenario 3: Ms. Bopha passes away due to any causes (Sickness or Accident) during the policy term.

Her family will receive a lump sum of US\$ 100,000 from the basic product. Her Rider and basic product terminate.



CRITICAL ILLNESS TABLE

“Critical Illness/Surgery” shall mean the Critical Illness Event as defined in the table below:

Critical Illness Category	Group 1 Illnesses/Surgery	Group 2 Illnesses/Surgery
 Cancer	1. Carcinoma in Situ 2. Early Prostate Cancer 3. Early Thyroid Cancer 4. Early Bladder Cancer 5. Early Chronic Lymphocytic Leukaemia	1. Cancer - of specified severity and does not cover very early cancers.
 Heart and Vascular System Disease	6. Cardiac Pacemaker or Defibrillator Insertion 7. Coronary Angioplasty 8. Minimally Invasive Surgery to Thoracic or Abdominal Aorta	2. Heart Attack – of specified severity 3. Coronary Artery By-Pass Surgery 4. Thoracic or Abdominal Aorta Surgery
 Brain Disease	9. Cerebral Shunt Insertion	5. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
 Lung Disease	10. Surgical Removal of a Lung	6. Late-Stage Lung Failure
 Liver Disease	11. Partial Surgical Removal of the Liver	7. Late-Stage Liver Failure
 Kidney Disease	12. Surgical Removal of a Kidney	8. Late-Stage Kidney Failure
 Organ Transplantation	13. Small Bowel Transplant	9. Heart Transplantation 10. Lung Transplantation 11. Liver Transplantation 12. Kidney Transplantation 13. Pancreas Transplantation

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 Rider does not cover:

- (i) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
- (ii) the signs or symptoms of the Critical Illness Event defined under Group 1 Illness/Surgery is manifested prior to or within 120 (one-hundred and twenty) days from the Effective Date or Commencement Date of this Rider, whichever is later; or
- (iii) the signs or symptoms of the Critical Illness Event defined under Group 2 Illness/Surgery manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later; or
- (iv) the Critical Illness Event arises directly or indirectly from a Pre-Existing Condition as defined, which existed prior to the Effective Date or Commencement Date of this Rider, whichever is later; or
- (v) the Critical Illness Event, where in the Company's opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof. the Company reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Rider,
 - 1. the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - 2. infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the Company's opinion either the presence of any HIV or Antibodies to such a Virus.
- (vi) the Critical Illness Event is within the same group of the previous Critical Illness Event claim; or
- (vii) any Critical Illness Event diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains 17 (seventeen) years of age; or
- (viii) any of the Critical Illness Event is caused by a self-inflicted injury; or
- (ix) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- (x) any Critical Illness Event resulting from a physical or mental condition which existed before the Effective Date or Commencement Date of this Rider (whichever is later) and which was not disclosed in the application for insurance or health statement; or
- (xi) donation of any of the Insured's organs.



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