



HEALTHIER, LONGER,  
BETTER LIVES

# AIA 100 ប្រាក់ PRO

BOOST CRITICAL ILLNESS PROTECTION WITH COMPREHENSIVE COVERAGE



We only have one life, and all of us want health and longevity to help nurture and guide the next generation. And if we're sick, we hope for sufficient financial support to pay on medical bills and fully focus on recovery, which are the most important part.

With the rise of non-communicable diseases (NCDs) – **43** million people are killed by non-communicable diseases, including some of the world's biggest killers: cardiovascular disease (heart disease and stroke), cancer, diabetes and chronic lung disease, which is equivalent to **75%** of all deaths globally<sup>[1]</sup>. In Cambodia, NCDs are the leading cause of death and disability. Premature deaths caused by NCDs account for **23%** of the population aged from **30 to 70** years <sup>[2]</sup>.

Taking the first step with critical illness protection is more than just a financial security—it's a powerful act of care for our lives. When the unexpected happens, having the right protection means we can ease the financial burden and fully focus on what truly matters- recovery and being present for the ones we love.

[1] <https://www.who.int/news-room/fact-sheets/detail/noncommunicable-diseases>

[2] National Health Report 2024- published by Ministry of Health in February 2025

# Why should you choose AIA 100 mimi PRO ?

**AIA 100 mimi PRO**, is specially designed to boost critical illness protection with comprehensive coverage. It helps cover medical expenses and provide your family's immediate financial support when you need it the most.

**Five key reasons you should choose AIA 100 mimi PRO<sup>[1]</sup> :**



The first critical illness plan in the market that covers up to **118** conditions, from early to late stage.



High benefit payout of up to **50%** sum assured upon diagnosis of any early stage critical-illness conditions.



Enhanced protection through the cover of diabetes complication and conditions.



Comprehensive coverage with full additional critical illness benefits on top of basic plan.



Personal Medical Case Management (PMCM) - Personalized medical consultation support & guidance on medical second opinion from overseas experts for further treatment journey<sup>[2]</sup>

## Benefits Summary

Covered events and the corresponding benefits are as illustrated below:

Type of Coverage	Benefit Payout
Diabetes Complication Benefit	Up to 20% of Sum Assured
Early-Stage Critical Illness Benefit	Up to 50% of Sum Assured
Late-Stage Critical Illness Benefit	Up to 100% of Sum Assured

The aggregate of the lump sum payments made for Diabetes Complication Benefit, Early-Stage Critical Illness Benefit and Late-Stage Critical Illness Benefit shall not exceed **100%** of the Sum Assured of **AIA 100 mimi PRO**. The Family Care Benefit/ Death Benefit of the Policy shall not be reduced by the amount of this rider benefit paid.

## Eligibility

- **30** days old to **60** years old
- Get protection under a basic product from AIA that allows the attachment of this Rider.

<sup>[1]</sup> This rider is insuring a body (health)

<sup>[2]</sup> This service is not included travelling and treatment cost

# Premium Payment

- Payment Term:** Follow the basic product to which this Rider is attached.
- Payment Mode:** Follow the basic product to which this Rider is attached.
- 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. The policy will remain in force during the grace period. If any premium remains unpaid at the end of its grace period, the policy shall lapse, and the Company has no further obligations to pay the benefits under the policy. The Company will pay you the surrender value less any indebtedness upon lapse or surrender of the policy.

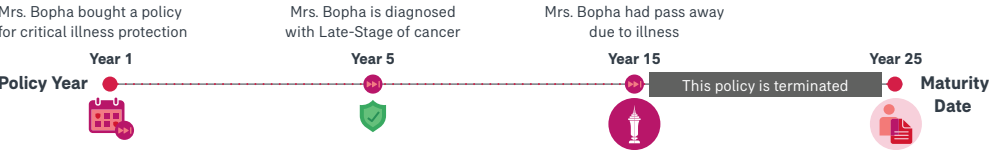
## Illustration

Mrs. Bopha is a **30-year-old** small business entrepreneur having two children as dependents. To ensure her children & business will not have financial burden should any unfortunate event happens to her, she decides to get protection under a basic plan from AIA with **25-year** coverage term.

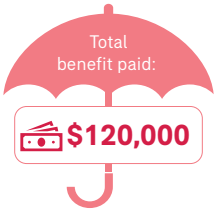
As a mother and business entrepreneur, she is always cautious with her financial planning. Understanding the rise of the NCDs and the high treatment cost, to protect her family & business financial stability, She decides to purchase the basic life protection with sum assured of US\$100,000 and attach an **AIA 100 រ៉ាំរ៉ៃ PRO** as a rider with sum assured of **\$20,000**. The premium that she needs to pay for the annual premium of **AIA 100 រ៉ាំរ៉ៃ PRO** is **US\$114.2** and the annual premium of basic product **AIA សម្រាប់ជីវិត** is **US\$454.10**.



Mrs. Bopha 30 years	Basic Sum Assured (Death Benefit)	Coverage Term	Premium Term	Rider Sum Assured
	\$100,000	25years	25years	\$20,000




- During the 5th year of Mrs. Bopha, she is diagnosed with a cancer as defined under Late-Stage of Critical Illness category; she receives **US\$20,000** claim payment under **AIA 100 រ៉ាំរ៉ៃ PRO**
- Mrs. Bopha dies in policy year 15; therefore, AIA pays-out the **US\$100,000** claim for death benefit and this policy is terminated.





# Critical Illness Table

## Diabetes Complication Conditions for Insureds from 18 - 70 years old

Critical Illness Category	Diabetes Complication
 Diabetes	<div>1 Amputation of One Foot due to Complication from Diabetes Mellitus</div> <div>2 Diabetic Retinopathy</div> <div>3 Diabetic Nephropathy</div>





## Critical Illness Conditions for Insureds from 30 Days Old - 70 Years Old (1/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
 Brain	<div>1 Cerebral Shunt Insertion</div> <div>2 Pituitary Tumour Surgery</div> <div>3 Bacterial Meningitis with full recovery</div> <div>4 Peripheral Motor Neuropathy</div> <div>5 Less Severe Parkinson's Disease</div> <div>6 Brain Aneurysm Surgery</div> <div>7 Coma for 72 hours</div> <div>8 Mild Encephalitis</div> <div>9 Locked in Syndrome</div> <div>10 Severe Epilepsy</div>	<div>51 Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</div> <div>52 Encephalitis with permanent neurological deficits</div> <div>53 Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</div> <div>54 Benign Brain Tumour – of specified severity</div> <div>55 Brain Surgery</div> <div>56 Alzheimer's Disease/Severe Dementia</div> <div>57 Persistent Vegetative State (Apallic Syndrome)</div> <div>58 Cerebral Aneurysm Requiring Brain Surgery</div> <div>59 Irreversible Loss of Speech</div> <div>60 Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms</div> <div>61 Idiopathic Parkinson's Disease</div> <div>62 Surgery for Idiopathic Scoliosis</div> <div>63 Loss of Independent Existence</div> <div>64 Progressive Supranuclear Palsy</div>
 Cancer	<div>11 Carcinoma in situ</div> <div>12 Early Prostate Cancer</div> <div>13 Early Thyroid Cancer</div> <div>14 Early Bladder Cancer</div> <div>15 Early Chronic Lymphocytic Leukaemia</div> <div>16 Gastro-intestinal Stromal Tumour (GIST)</div> <div>17 Early Melanoma</div>	<div>65 Cancer - of specified severity and does not cover very early cancers</div>








Critical Illness Conditions for Insureds from 30 Days Old- 70 Years Old (2/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
<div><p>cardiovascular (Heart, Vascular &amp; Blood Disease)</p></div>	<div><p>18 Myelodysplastic Syndrome or Myelofibrosis</p><p>19 Cardiac Pacemaker or Defibrillator Insertion</p><p>20 Coronary Angioplasty</p><p>21 Minimally Invasive Surgery to Thoracic or Abdominal Aorta</p><p>22 Carotid Artery Surgery</p><p>23 Stroke Treatment By Carotid Angioplasty and Stent Placement</p><p>24 Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</p><p>25 Less Severe Coronary Artery Disease</p><p>26 Percutaneous Valvuloplasty</p><p>27 Percutaneous Valve Replacement</p><p>28 Constrictive Pericarditis with Surgery</p><p>29 Secondary Pulmonary Arterial Hypertension</p><p>30 Pericardiectomy</p><p>31 Insertion of a Vena-cava Filter</p></div>	<div><p>66 Irreversible Aplastic Anaemia</p><p>67 Heart Attack – of specified severity</p><p>68 Coronary Artery By-Pass Surgery</p><p>69 Thoracic or Abdominal Aorta Surgery</p><p>70 Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</p><p>71 Heart Valve Surgery</p><p>72 Cardiomyopathy - of specified severity</p><p>73 Idiopathic/Primary Pulmonary Arterial Hypertension - of specified severity</p><p>74 Severe Eisenmenger 's Syndrome</p><p>75 Other Serious Coronary Artery Disease</p><p>76 Infective Endocarditis</p></div>
<div><p>Gastrointestinal</p></div>	<div><p>32 Chronic Primary Sclerosing Cholangitis</p><p>33 Acute Necrotic Pancreatitis</p><p>34 Progressive Scleroderma with CREST syndrome</p></div>	<div><p>77 Chronic Relapsing Pancreatitis</p><p>78 Crohn's Disease with Fistula</p><p>79 Resection of the entire small intestine (duodenum, jejunum and ileum)</p></div>
<div><p>Immune Disease (digestive system, stomach &amp; bowel)</p></div>	<div><p>35 Less Severe Systemic Lupus Erythematosus With Lupus Nephritis</p><p>36 Guillain-Barre Syndrome</p></div>	<div><p>80 Systemic Lupus Erythematosus With Severe Kidney Complications</p><p>81 Multiple Sclerosis</p><p>82 Progressive Scleroderma</p><p>83 Severe Rheumatoid arthritis</p><p>84 Human Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion</p><p>85 Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</p></div>
<div><p>Kidney</p></div>	<div><p>37 Surgical Removal of a Kidney</p><p>38 Chronic Kidney Disease</p><p>39 Adrenalectomy for Adrenal Adenoma</p></div>	<div><p>86 Late-Stage Kidney Failure</p></div>

Critical Illness Conditions for Insureds from 30 Days - 70 Years Old (3/3)

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
<div> Liver</div>	<div>40 Partial Surgical Removal of the Liver</div> <div>41 Viral Hepatitis with Liver Cirrhosis</div>	<div>87 Late-Stage Liver Failure</div> <div>88 Fulminant Viral Hepatitis</div> <div>89 Chronic Auto-Immune Hepatitis</div>
<div> Lung</div>	<div>42 Tuberculous Myelitis</div> <div>43 Surgical Removal of a Lung</div>	<div>90 Late-Stage Lung Failure</div> <div>91 Severe Pulmonary Fibrosis</div>
<div> Organ Transplant</div>	<div>44 Small Bowel Transplant</div>	<div>92 Heart Transplantation</div> <div>93 Lung Transplantation</div> <div>94 Liver Transplantation</div> <div>95 Kidney Transplantation</div> <div>96 Pancreas Transplantation</div> <div>97 Bone Marrow Transplant</div>
<div> Sensory Organ (Muscle, Ear, Eye)</div>	<div>45 Severe Osteoporosis with fractures requiring surgery</div> <div>46 Cochlear Implant Surgery</div> <div>47 Retinitis Pigmentosa</div> <div>48 Corneal Transplant</div> <div>49 Less Severe Poliomyelitis</div> <div>50 Moderately Severe Burns</div>	<div>98 Poliomyelitis</div> <div>99 Necrotising Fasciitis</div> <div>100 Third Degree Burns – of specified severity</div>

Additional Critical Illness for Insureds from 30 days old - 18 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
 Cardiovascular (Heart, Vascular & blood disease)	1 Kawasaki Disease (on Diagnosis) 2 Adolescent Morbid Obesity (on Diagnosis)	7 Severe Kawasaki Disease with Heart Complications 8 Adolescent Morbid Obesity (requiring surgery)
 Gastrointestinal	3 Insulin Dependent Diabetes Mellitus (on Diagnosis)	9 Juvenile Insulin Dependent Diabetes Mellitus
 Immune Disease	4 Severe Juvenile Rheumatoid Arthritis (on Diagnosis)	
 Kidney	5 Nephrotic Syndrome requiring hospitalisation	10 Persistent Glomerulonephritis with Nephrotic Syndrome 11 Severe Relapsing Nephrotic Syndrome
 Lung	6 Severe Asthma	12 Persistent Severe Asthma 13 Respiratory Diphtheria
 Liver		14 Wilson Disease
 Sensory Organ (Muscle, Ear, Eye)		15 Hand, Food and Mouth Diseases with Severe (Life Threatening) Complications

## Waiting Period

Waiting Period means a period of time, expressed in number of days and starting from the effective date and during which critical illness event is not covered under this Rider.

This Rider is required **120** (one-hundred and twenty) calendar days waiting period for Diabetes Complication Benefit and Early-Stage Critical Illness Benefit and **90** (ninety) calendar days waiting period for Late-Stage Critical Illness Benefit starting from the effective date or commencement date of this Rider, whichever is later.

In any case that the policy owner request to increase the Rider Sum Assured, the waiting period shall be applied for the increased amount after the effective date of the new Rider Sum Assured.

## 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 evidence is a mandatory document to be submitted together with the claim form to AIA, for example: original receipt, medical certificate, medical discharge letter, and/or any related medical document. If the date of admission and the date of discharge are on the same day on the medical discharge letter or medical certificate, a summary **MUST** mention the Date and Time. All medical documents are to be obtained from a medical facility which is legally licensed to supply medical treatment in the country.

The claimant can apply for the claim if the claim event and medical treatment occurs during the policy's effective period.

## Obtain Your Insurance Proposal Today



Contact AIA Life Planners or AIA Client Care

Telephone : (855) 86 999 242 / (855) 23 999 242,

Email : KH.Care@aia.com,

Website : aia.com.kh

Telegram : AIACambodia bot



## Exclusions

**AIA 100 mimi<sup>PRO</sup>** does not cover:

1. any illness or surgery that is not a Critical Illness defined in Critical Illness Table; or
2. a Critical Illness Event defined under Diabetes Complication Conditions or Early-Stage Critical Illness or Late-Stage Critical Illness for which the signs or symptoms first occurred within Waiting Period; or
3. 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
4. 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 except Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in Appendix I – Critical Illness Table. The Company reserves 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,
  - i. 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.
  - ii. 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.
5. any Critical Illness that was Diagnosed due, directly or indirectly, to a congenital defect or disease, which manifested or was Diagnosed before the Insured turned 17 (seventeen) years old, except for conditions specifically covered by this Policy; or
6. any of the Critical Illness Event is caused by a self-inflicted injury; or
7. any Critical Illness Event resulting directly from alcohol or drug abuse; or
8. 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
9. any event giving rise to a claim on the Insured, caused directly or indirectly by the intentional act of the Policy Owner or any other person(s) who shall be entitled to the benefits payable; or
10. donation of any of the Insured's organs; or
11. engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping; or
12. entering, exiting, operating, or 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
13. if the Insured does not survive for at least 30 (thirty) calendar days after being diagnosed with a Critical Illness.



## HEAD OFFICE

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



## KAMPONG CHAM BRANCH

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



## BATTAMBANG BRANCH

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



## KAMPOT BRANCH

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

AIA Contact or Telephone

Website

Facebook

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