

ផលិតផលធានារ៉ាប់រងបន្ថែមលើប្រាក់ឧបត្ថម្ភគ្រួសារ

**Secure your child's future**

**With Annual Support**



LIFE AND HEALTH INSURANCE COMPANY

While our lives are full of commitment, we can't predict the future. This is why it's critical to ensure our loved ones will always be cared for and not suffer from any financial stress in case we are not around.

**Family Allowance Rider** is designed to safeguard your family's living expenses in your absence. It is an extra protection to ensure your family will be financially secured by paying them additional annual allowance equals to 100% of Rider Sum Assured starting from Policy Anniversary immediately following the Death or Total and Permanent Disability until the end of coverage term.

## How does Family Allowance Rider address your needs?



### GUARANTEED ANNUAL INCOME

Receive additional financial support following the Death or Total Permanent Disability of the Insured



### PEACE OF MIND FOR PARENTS

Offers reassurance that your children will be financially supported when you are no longer around



### FLEXIBILITY TO CREATE COMPREHENSIVE COVERAGE

Easily attach this rider to your base plan to expand your overall protection in one package

## Benefit Summary

This Rider specifically designed to offers:

No.	Type of Coverage	Of Rider Sum Assured
1.	<b>Family Allowance Benefit</b> (Additional annual financial support following Death/Total and Permanent Disability event)	100% (As stated on the Certificate of Insurance)

*Remarks: The benefits mentioned above are subject to terms, conditions, and exclusions of the Policy. The maximum Benefit Amount Payable for Family Allowance Benefit is 500% of Basic Sum Assured.*

## Eligibility of Entry Age

- **Insured Person:** 18 – 60 years old
- **Maximum Expiry Age:** 70 years old
- **Coverage Term:** Follow the coverage term of Basic Policy which it is attached to, subject to the maximum expiry age of 70 years old.

# Premium Payment

- **Payment Term:** Follow the premium payment term of Basic Policy which it is attached to.
- **Payment Mode:** The Premium Mode shall follow basic policy
- **Grace Period:** Follow basic product

## Illustration Example

Mr. Samnang Laor is a 35-year-old married male with a child, age of 5-year-old. He has already planned on his child's education fund for university with **AIA សម្រាប់កូន** with Basic Sum Assured of US\$20,000 and coverage term of 17 years.

In addition to the education fund, his child and family's future livelihood are also very important. He would like to ensure his family's living won't be affected by a loss of income if he is not around. So, Mr. Samnang Laor decides to add an extra protection with Family Allowance Rider with Sum Assured of US\$4,000 that could help secure the family need and necessary expenses in his absence.

### Benefits obtained by Mr. Samnang Laor and his family:

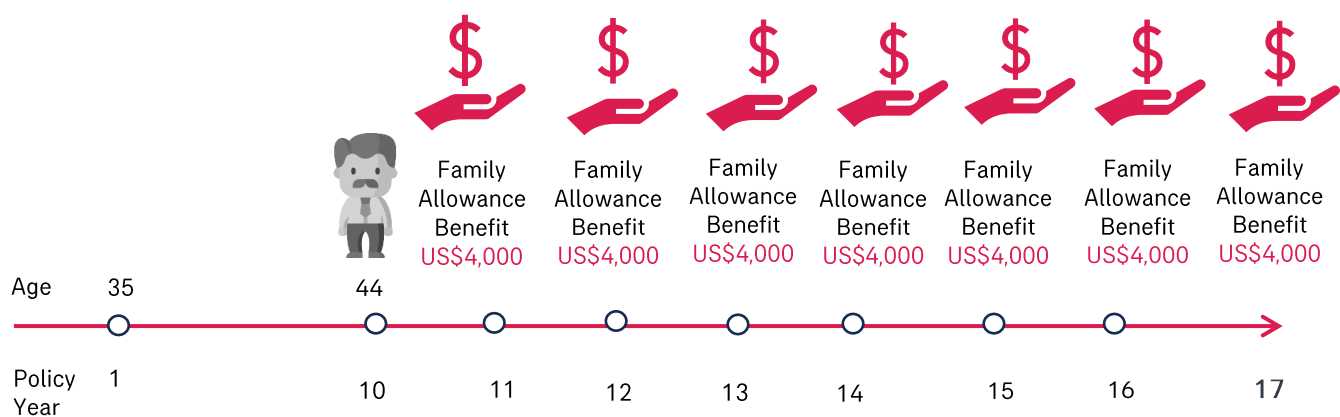
- **Scenario 1:** Mr. Samnang Laor is the main insured get total and permanent disability in policy term

Mr. Samnang Laor will get annual benefit of \$4,000 until end of coverage term.

- **Scenario 2:** Mr. Samnang Laor is the main insured and passed away during the policy term

Mr. Samnang Laor's family will get annual benefit of \$4,000 until end of coverage term.

The diagram below illustrate the benefit payments if unfortunate event happens to Mr. Samnang Laor at 44-year-old



## 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 claims form can be downloaded from our website at [aia.com.kh](http://aia.com.kh) or obtained from **AIA Life Planners**.

Proof of evidence is a mandatory document to be submitted together with the claim form to **AIA**. For example, this can be a death certificate, certified letter of total and permanent disability, police report, etc.

The claimant can apply for a claim if the covered 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 1 (one) of the following occurrences:

1. death is due to suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
2. death is due to Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
3. death or Disability due to a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
4. death or Disability due to drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force such as Law on Land Traffic, and Law on the Control of Drug, etc; or
5. Total and Permanent Disability resulting from wilful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
6. Total and Permanent Disability resulting from service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;

## Exclusions

7. Disability resulting from 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
8. Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, which was not disclosed in the application or health statement.



**HEAD OFFICE – PHNOM PENH**

GIA TOWER, 31<sup>ST</sup> 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