



HEALTHIER, LONGER,
BETTER LIVES

Personalized Hospitalisation Family Protection Plan

Hospital Allowance Benefit Rider

We all wish for a life full of protection, happiness and healthy but we cannot control every aspect of our lives. Have you ever thought of financially preparing yourself or your little one in the event of a life hiccup such as illness or an accident?

While you cannot avoid these unfortunate events from happening, you can ensure there is adequate financial protection for your family with immediate support in the event of hospitalisation due to accident or illnesses.

WHAT IS A HOSPITAL ALLOWANCE BENEFIT RIDER?

Hospital Allowance Benefit Rider provides daily hospital cash support and extra support upon hospitalisation in **Intensive Care Unit (ICU)** in the event of hospitalisation due to accidents or illnesses.

BENEFIT SUMMARY

Hospital Cash Support, for hospitalisation due to accidents or illness:



Hospital Allowance Benefit for ordinary room
100% of daily hospital cash support



Hospital Allowance Benefit for Intensive Care Unit (ICU) room
300% of daily hospital cash support

ELIGIBILITY

- **Entry Age for Insured Person:** 30 days old– 60 years old
- **Expiry Age:** 70 years old
- Purchased a Basic Product from AIA Cambodia that allows the attachment of this Rider, subject to the maximum expiry age of 70 years old of the insured.

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



Plan a-head to ensure a smooth life journey for your child

Mrs. Bopha is a 28-year-old mother with a 3-year-old son, Sithysak. She has planned on her child's protection plan with **AIA mimijs**. In addition, Mrs. Bopha is looking for a hospitalisation plan to support her child. Mrs. Bopha decided to take up **Hospital Allowance Benefit Rider** to attach to the basic plan to ensure her child is well-protected with daily hospital allowance of **US\$30/day**. She chooses a coverage term of 19-years with a 15-years premium payment term an annual premium **US\$110.30** (this premium refers to rider cost only).

BENEFIT SUPPORT TO MRS. BOPHA'S FAMILY:

In the event of an unfortunate incident on Sithysak due to accidents or illnesses during the policy term, Mrs. Bopha's family will receive financial support for hospitalisation. Two illustrative scenarios are shared below:



Scenario 1: Sithysak got a dengue fever and is required to be hospitalised in an ordinary room for 5 (five) days.

Mrs. Bopha's family will receive a total amount of **US\$150** (US\$30/day x 5 days) from **Hospital Allowance Benefit** to support on medical expenses.



Scenario 2: Sithysak is hit by a motorbike and is required to be hospitalised in ICU room for 4 (four) days and continue to stay 5 (five) days in ordinary room.

Mrs. Bopha's family will receive a total amount of **US\$360** [(US\$30/day x 3) x 4 days], plus **US\$150** (US\$30/day x 5 days) from **Hospital Allowance Benefit** as medical financial support in timely treatment to Sithysak.







CLAIM PROCEDURE

If the claimant wishes to make a claim, they must send **AIA Cambodia** 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 Cambodia**, 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 be mentioned 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 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 shall not cover any Hospitalisation caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (i) provoke assault or murder; or
- (ii) riot and civil commotion, or terrorist activity; or
- (iii) war, declared or undeclared, or revolution; or
- (iv) 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
- (v) suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
- (vi) engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; or
- (vii) violation or attempted violation of the law or resistance to arrest; or
- (viii) accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
- (ix) hospitalisation as a result of a Pre-Existing Condition; or
- (x) routine physical check-up and rest cures, rehabilitation and hospice care; or
- (xi) participating in professional sports or activities of a hazardous nature such as skydiving, parachuting, bungee jumping, mountain climbing, racing, scuba diving, racing of any form; or
- (xii) mental, nervous disorders or manifested sleep disorders or any other complications arising therefrom; or
- (xiii) acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV); or
- (xiv) congenital defect or disease, which manifested or was diagnosed before the person covered turned seventeen (seventeen) years old, except of conditions that have been disclosed and accepted at application; or
- (xv) hospitalisation prior to the Effective Date or Commencement Date of this Rider, whichever is later; or
- (xvi) hospitalisation due to illness within 45 (forty-five) calendar days from the Effective Date or Commencement Date of this Rider, whichever is later.
- (xvii) Any Hospitalisation for which the underlying Medical Condition or any number of Day(s) of Hospitalisation which is not Medically Necessary, as determined by the Company.





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