

# Juvenile Accidental Benefit Rider

## Your Child's Safety


Is your Priority





Your little ones are your pride and joy – you always try to secure and protect your loved ones. However, you could be most troubled if any accident, which could happen any time, befall upon to your child and you may need financial support in this circumstance.


**Juvenile Accidental Benefit Rider** is a personal accident insurance plan for children that provides protection against accidental death, disabilities, and burns from 30 days of age.

How does Juvenile Accidental Allowance Rider get your child protected?

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First ever-plan in the market to protect juvenile for partial and permanent disability or second-degree burns
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**100%** coverage amount payout in case death due to accident (Accidental Death Benefit\*)
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**100%** coverage amount payout from total disability or third-degree burns due to accident (Accidental Total and Permanent Disability or Third-Degree Burns Benefit\*)
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**50%** coverage amount payout from partial disability or second-degree burns due to accident (Accidental Partial and Permanent Disability or Second-Degree Burns Benefit)

Remark: \*The maximum amount payable under this Rider shall not exceed 100% of Rider Sum Assured (coverage amount). AIA shall pay this benefit after deducting the claim amount paid for Accidental Partial and Permanent Disability or Second-Degree Burns benefit (if any)

Benefit Summary

No.	Type of Coverage	Of Rider Sum Assured
1.	Accidental Death Benefit	Up to 100%
2.	Accidental Total and Permanent Disability or Third-Degree Burn Benefit	Up to 100%
3.	Accidental Partial and Permanent Disability or Second-Degree Burns Benefit	Up to 50%

Remarks: The benefits mentioned above are subject to terms, conditions, and exclusions of this Rider.

## Eligibility of Entry Age

- Insured Person: 30 days old – 17 years old
- Maximum Expiry Age: 22 years old
- Coverage Term: Follow the coverage term of Basic Policy which it is attached to, subject to the maximum expiry age of 22 years old of the Insured.

## 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

### EXAMPLE



#### Ensure your little one is well protected at school

Mrs. Bopha is the 28-year-old mother of a 3-year-old son, **Sithysak**. She has planned on her child’s protection plan with **AIA คุ้มครอง**. It’s a first year for **Sithysak** at school. Her child safety is always a matter of concern to her, so **Mrs. Bopha** decided to take up **Juvenile Accidental Benefit Rider** to ensure her child is well-protected with a coverage amount of US\$10,000. She chooses a coverage term of 19- years with a 15-years premium payment term and an annual premium of US\$15.10 (This premium refers to Rider cost only).

## Benefits support to Mrs. Bopha’s family

In the event of an unfortunate accident occurs to **Sithysak** during the policy term, her family receives financial support as one of the following scenarios:

Type of Coverage	Benefit Payout
Accidental Death	US\$10,000*
Accidental Total and Permanent Disability or Third-Degree Burns Benefit	US\$10,000*
Accidental Partial and Permanent Disability or Second-Degree Burns Benefit	US\$5,000

Remark: \* This amount will be paid in context of no previous claim on Accidental Partial Disability or Second-Degree Burns benefit.

## Claim Procedure

If the claimant wishes to make a claim, they must send **AIA** the appropriate form and evidence within **90** working 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 evidence is a mandatory document to be submitted together with the claim form to **AIA**, for example: death certificate, or certified letter of disability (partial or total permanent) medical certificate or medical discharge letter consist of burn diagnosis (degree of burn). etc, and proof of medical documents. All medical documents are obtained from medical facility which is legally licensed to supply medical treatment in the country.

The claimant could apply for the claim if the claim event occurs during the policy 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

Any Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences shall not be considered as an Accidental Injury:

1. provoked assault or murder; or
2. riot and civil commotion, or terrorist activity; or
3. a criminal offence committed or attempted to commit by Policy Owner, or the Insured, or the Beneficiary; or
4. suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
5. war, declared or undeclared, or revolution; or
6. 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
7. accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
8. engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; or
9. a Disability resulting from a physical or mental condition which existed before the Effective Date, which was not disclosed in the application or health statement; or
10. 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.



**HEAD OFFICE – PHNOM PENH**

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