

Juvenile Critical Illness Benefit Rider

Lock in **YOUR CHILD** security

With **DOUBLE PROTECTION**



Your child is your pride, happiness, and joy, so their safety and health are your priority. If your child were to suffer from any critical illness, it can be hard to get immediate financial support for the best medical treatment.

Juvenile Critical Illness Benefit Rider is the first-ever plan to cover 30+ common childhood diseases with the coverage start as early as when the child is 30 days old. It provides valuable financial support on necessary medical expenses and treatment for critical illness upon diagnosis starting from the early stage.

How does Juvenile Critical Illness Benefit Rider address your needs?

Comprehensive 5-Point Coverage



COVER 30+ COMMON CHILDHOOD DISEASES

Including Cancer, Brain, Respiratory, Heart, Kidney, Organ Transplant, Hand, Foot and Mouth Diseases etc.



FIRST EVER CRITICAL ILLNESS PROTECTION PLAN FOR JUVENILE IN THE MARKET

Covers from 30 days of age



EARLY-STAGE CRITICAL ILLNESS BENEFIT*

Fully covers 100% coverage amount upon Early-Stage diagnosis



LATE-STAGE CRITICAL ILLNESS BENEFIT *

Double payout for Late-Stage diagnosis



GUARANTEED INSURABILITY OPTION**

Purchase a new Critical Illness coverage without further underwriting (**Subject to terms and conditions)

** The aggregate payment made for Early-Stage Illness and Late-Stage Illness for an Insured shall not exceed 200% of the Rider Sum Assured for Juvenile Critical Illness Benefit Rider.*

Benefit Summary

No.	Type of Coverage	Benefit
1.	Early-Stage Critical Illness Benefit	100% of Rider Sum Assured
2	Late-Stage Critical Illness Benefit	Up to 200% of Sum Assured
3	Guaranteed Insurability Option (GIO) Benefit	Provided



JUVENILE CRITICAL ILLNESS CONDITIONS COVER

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Cancer	1. Cancer <ul style="list-style-type: none"> • Carcinoma in situ • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukaemia 	16. Major Cancer
Brain	2. Encephalitis with full recovery	17. Encephalitis with permanent neurological deficits
	3. Bacterial Meningitis with full recovery	18. Bacterial Meningitis with permanent neurological deficits
Respiratory Disease	4. Severe Asthma	19. Persistent Severe Asthma
	5. Status Epilepticus requiring intubation and ventilator support	20. Severe Epilepsy
Pancreas	6. Insulin Dependent Diabetes Mellitus (on Diagnosis)	21. Juvenile Insulin Dependent Diabetes Mellitus
Heart	7. Kawasaki Disease (on diagnosis)	22. Severe Kawasaki Disease with Heart Complications
	8. Endovascular Treatments of Aortic Disease or Aortic Aneurysm	23. Coronary Artery By-pass surgery; or Open surgery to Aorta
Joint	9. Severe Juvenile Rheumatoid Arthritis (on diagnosis)	24. Persistent Severe Juvenile Rheumatoid Arthritis
Kidney	10. Acute Glomerulonephritis (on diagnosis)	25. Persistent Glomerulonephritis with Nephrotic Syndrome
	11. Nephrotic Syndrome requiring hospitalisation	26. Severe Relapsing Nephrotic Syndrome
Nervous system	12. Less Severe Poliomyelitis	27. Poliomyelitis
Body	13. Adolescent Morbid Obesity (on diagnosis)	28. Adolescent Morbid Obesity (requiring surgery)
Gallbladder	14. Biliary Atresia (on diagnosis)	29. Biliary Atresia having undergone Liver transplantation
Bone Marrow	15. Reversible Aplastic Anaemia	30. Irreversible Aplastic Anaemia
Organ Transplant		31. Major Organ Transplant <ul style="list-style-type: none"> • Kidney Transplant • Heart Transplant • Lung Transplant • Pancreas Transplant • Liver Transplant 32. Bone marrow transplant
Limbs and mouth		33. Hand, Foot and Mouth Diseases with Severe (Life Threatening) Complications

Eligibility of Entry Age

- **Insured Person:** 30 days – 17 years old
- **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 same as coverage term of this Rider or follow the payment term of Basic Policy which it is attached to.
- **Payment Mode:** Annual, Semi-annual, Monthly (The Premium Mode shall follow basic policy)
- **Grace Period:** Follow basic product

Illustration Example

Mrs. Bopha is 28-year-old mother of a 3-year-old son, **Sithysak**. She has planned her child's protection plan with **AIA มินิเกรด**. In addition, she is interested in a health solution plan to support medical expenses and treatment if her child falls in chronic diseases. **Mrs. Bopha** decided to take up **Juvenile Critical Illness Benefit Rider** to ensure her child is fully secured 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 **US\$18.50** (This premium refers to Rider cost only).



Benefits support to Mrs. Bopha's family

In the event an unfortunate happened to **Sithysak** due to critical illness during the policy term, his family will receive immediate financial support in timely treatment and could be a better chance to help **Sithysak** to get recovery.

Type of Coverage	Benefit Payout
Early-Stage Critical Illness Benefit	US\$10,000
Late-Stage Critical Illness Benefit*	US\$20,000

** If Early-Stage Critical Illness Benefit was claimed, Late-Stage Critical Illness Benefit would be US\$10,000.*

In the event **Sithysak** has a healthy life and makes no claim on Early-Stage or Late-Stage Critical Illness benefits, he will be provided a special privilege benefit to extend protection to new Critical Illness plan without further underwriting at the end of policy term.

Type of Coverage	Benefit Payout
Guaranteed Insurability Option (GIO) Benefit**	An option to purchase a new Critical Illness cover without further underwriting at the end of policy term.

** Guaranteed Insurability Option (GIO) is subject to terms and conditions.

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 evidence is a mandatory document to be submitted together with the claim form to AIA, for example: medical certificate or medical discharge letter consist of critical illness’s diagnosis, result of biopsy / Anapathology report (for cancer) and/or any medical document. 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 : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusions

This Rider does not cover:

1. any illness or surgery that is not a Critical Illness defined as above Critical Illness Table; or
2. a Critical Illness Event for which the signs or symptoms first occurred within 90 (ninety) calendar days from the Effective Date or Commencement Date of this Rider, whichever is later; 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. 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.



Exclusions

- (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 Critical Illness Event resulting directly from alcohol or drug abuse; or
 7. 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 will be entitled to the benefits payable; or
 8. if the insured does not survive for at least thirty 30 (thirty) calendar days after being diagnosed with a Critical Illness.



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