

អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ

RECOVERY BENEFIT FOR CRITICAL ILLNESS RIDER

PLAN THE UNPLAN
AND PROTECT YOUR FAMILY FINANCIAL.



Everyone of us, at some point in life, will face ups and downs, success and failure, joy and sorrow. When life events favor us, we are thankful for what we've been given and wish for those moments to continue – but life is not what we can foresee. We can only hope for the best and prepare for the worst.

How does អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ Rider helps you prepare for the worst?

អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ Rider is designed to boost up your coverage against critical illnesses and ensure that you are financially well protected should any critical illnesses happen to you and all you need to focus on is your recovery, not worrying about the medical bills.

The plan offers the following attractive features:



COVER CRITICAL ILLNESSES UP TO 26 CONDITIONS

Covers your medical expenses on up to 26 conditions of cancer, brain, liver, lung, kidney, heart and vascular system diseases from early stage to late stage as well as major organ transplantation..



IMMEDIATE PAYOUT AT 25% OF RIDER SUM ASSURED FOR EARLY-STAGE

With coverage starting from early stage and up to 25% of rider sum assured, you can be assured of a lump sum fund for treatment either locally or abroad.

Benefit Summary

This benefit rider will provide accelerated benefit if the insured is diagnosed to be suffering from a critical illness event as defined on the critical illness table. The benefit amount is payable to the following type of coverage:

Type of Coverage	Benefit Amount
Early-stage Critical Illness (Group 1 Illness/Surgery)	25% of Rider Sum Assured
Late-stage Critical Illness (Group 2 Illness/Surgery)	100% of Rider Sum Assured

Remark: The aggregate of the lump sum payments made for early-stage critical illness benefit and late-stage critical illness benefit shall not exceed 100% of rider sum assured of អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ. The Family Care Benefit/Death Benefit of the policy shall be reduced by the amount of rider benefit paid.

Eligible Entry

- Insured Person: 30 days old – 60 years old
- Policy Owner: 18 – 60 years old
- Purchased a Basic Plan from AIA that allows the attachment of this Rider.

Premium Payment

- Payment Term: follow Basic Plan
- Payment Mode: follow Basic Plan
- Payment Method: all the payment channels specified by the Company.
- Grace Period for Late Payment: 30 (thirty) days from the due date.

Illustration Example

Mr. Seth, a 30-year-old breadwinner of a new established family – one wife and one daughter. To ensure his family will not have financial burden should any unfortunate event happen to him including critical illnesses, he decides purchase a basic plan with \$100,000 sum assured and attaches អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ Rider with \$50,000 sum assured.

Here is Mr. Seth’s Insurance Plan:

Basic Sum Assured (Death Benefit)	អត្ថប្រយោជន៍សម្រាប់ការព្យាបាល ជំងឺធ្ងន់ធ្ងរ Rider	Coverage Term	Premium Term
\$100,000	\$50,000	25 Years	25 Years

BENEFIT PAYABLE FOR MR. SETH AND HIS FAMILY:

Scenario 1:

- Mr. Seth is diagnosed with a cancer as defined under early-stage critical illness category in policy year 5; he receives \$12,500.
- Mr. Seth is diagnosed with a cancer as defined under late-stage critical illness category in policy year 8; he receives \$37,500.
- Mr. Seth dies in policy year 25, and his family members as the beneficiaries receive \$50,000 for death benefit. Then, his policy is terminated.

Total benefit paid: \$100,000

Scenario 2:

- Mr. Seth is diagnosed with a cancer as defined under late-stage critical illness category in policy year 5; he receives \$50,000.
- Mr. Seth dies in policy year 25, and his family members as the beneficiaries receive \$50,000 for death benefit. Then, his policy is terminated.

Total benefit paid: \$100,000

Claim Procedure

If a 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 critical illness event is a mandatory document to be submitted within 6 months after the diagnosis of such critical illness event to **AIA**, for example, original receipt, medical certificate, and/or any related 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

Critical Illness Table

Critical Illness Category	Early-stage Critical Illness (Group 1 Illness/Surgery)	Late-stage Critical Illness (Group 2 Illness/Surgery)
Cancer	1. Carcinoma in situ 2. Early Prostate Cancer 3. Early Thyroid Cancer 4. Early Bladder Cancer 5. Early Chronic Lymphocytic Leukaemia	14. Cancer - of specified severity and does not cover very early cancers
Heart and Vascular System Disease	6. Cardiac Pacemaker or Defibrillator Insertion 7. Coronary Angioplasty 8. Minimally Invasive Surgery to Thoracic or Abdominal Aorta	15. Heart Attack – of specified severity 16. Coronary Artery By-Pass Surgery 17. Thoracic or Abdominal Aorta Surgery
Brain Disease	9. Cerebral Shunt Insertion	18. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
Lung Disease	10. Surgical Removal of a Lung	19. Late-Stage Lung Failure

Critical Illness Category	Early-stage Critical Illness (Group 1 Illness/Surgery)	Late-stage Critical Illness (Group 2 Illness/Surgery)
Liver Disease	11. Partial Surgical Removal of the Liver	20. Late-Stage Liver Failure
Kidney Disease	12. Surgical Removal of a Kidney	21. Late-Stage Kidney Failure
Organ Transplantation	13. Small Bowel Transplant	22. Heart Transplantation 23. Lung Transplantation 24. Liver Transplantation 25. Kidney Transplantation 26. Pancreas Transplantation

Exclusions

This Rider does not cover:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
- the signs or symptoms of the Critical Illness Event defined under Early-stage Critical Illness (Group 1 Illness/Surgery) is manifested prior to or within 120 (one-hundred and twenty) days from the Effective Date or Commencement Date of this Rider, whichever is later; or
- the signs or symptoms of the Critical Illness Event defined under Late-stage Critical Illness (Group 2 Illness/Surgery) manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later; or
- 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
- the Critical Illness Event, where in Our opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is Due to Blood Transfusion as defined in this Rider. For the purpose of this Rider,
 - 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.
 - infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus.
- the Critical Illness Event is within the same group of the previous Critical Illness Event claim; or
- any Critical Illness Event diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains 17 (seventeen) years of age; or
- any of the Critical Illness Event is caused by a self-inflicted injury; or
- any Critical Illness Event resulting directly from alcohol or drug abuse; or
- 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
- donation of any of the Insured's organs.



HEAD OFFICE – PHNOM PENH

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

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