

អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព

REHABILITATION BENEFIT FOR DISABILITY RIDER

PLAN THE UNPLAN

AND PROTECT YOUR FAMILY FINANCIALS



LIFE AND HEALTH INSURANCE COMPANY

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 អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព rider help you prepare for the worst?

អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព is a rider designed to boost up your coverage against total and permanent disability event and ensure that you and your loved ones are financially well- protected should an unfortunate event causes you to lose your limbs or sight.

The plan offers the following attractive features:



IMMEDIATE FINANCIAL SUPPORT

Allows you to access a lump-sum fund up to USD1,200,000 should an unfortunate event causes you to lose your limbs or sight.



COVERAGE UP TO 70 YEARS

You can boost up your coverage against total and permanent disability event for 15, 20, 25 years, or up to 70 years old following your chosen basic plan.

Benefits Summary

This benefit rider will provide accelerated benefit on complete and permanently irrecoverable loss or loss of use of limb(s) or eye(s). The benefit amount is the same as Death Benefit but subject to the cap of this benefit.

The covered events and the corresponding benefit are as illustrated below:

Complete and permanently irrecoverable loss or loss of use of:	Benefit Amount
Two limbs	100% of Rider Sum Assured
Two eyes	100% of Rider Sum Assured
One limb and one eye	100% of Rider Sum Assured

Remark:

- a. In the definition above, limb(s) refers to arm(s) or leg(s).
- b. Complete and permanently irrecoverable loss of (i) eye(s) means physical loss of eye(s) or complete blindness, (ii) arm(s) means loss above the wrist, and (iii) leg(s) means loss above the ankle.
- c. Complete and permanently irrecoverable loss of arms and legs also means complete and permanently irrecoverable loss of use of those arms or legs, if it is certified by a registered hospital at provincial level or above that the loss occurs after the eighteenth (18th) birthday of the Insured and lasts for at least six (6) months.



Eligible Entry

- Insured Person: 1 – 60 years old
- Policy Owner: 18 – 60 years old
- Purchase 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. He is working at a corporate company as administration and human resource manager with a steady income; however, he sometime needs to travel to the provinces and some worksites inspection also. Therefore, he decides to purchase **AIA សម្រាប់ជីវិត** and boost up the coverage with **អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព** Rider to secure his family financial should any unfortunate events happen to him either death or disability.

Here is his insurance plan:

Mr. Seth’s Insurance Plan	Payment Term	Coverage Term	Sum Assured	Annual Premium
Basic Plan: AIA សម្រាប់ជីវិត	25 years	25 years	\$100,000	564.00
Rider: អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព	25 years	25 Years	\$100,000	55.30
Annual Premium in Total (US\$)				619.30

SCENARIO 1: Mr. Seth suffers the loss of his one eye and one arm during his worksite inspection.

- Mr. Seth received \$100,000 under **អត្ថប្រយោជន៍លើការស្តារនីតិសម្បទាសម្រាប់ពិការភាព**.
- Upon the payout, his policy is terminated.

SCENARIO 2: Mr. Seth unfortunately dies due to an unexpected illness.

- Mr. Seth’s family member received \$100,000 death benefit under **AIA សម្រាប់ជីវិត**.
- Upon the payout, his policy is terminated.



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 Insurance Agent (Life Planners)**.

Proof of total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA**. 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 Insurance Agent (Life Planners)** or **AIA Client Care**:

- Telephone : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot

Exclusions

The Company shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- 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
- 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
- a Total and Permanent 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 Your application or health statement; or
- a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force including Law on Land Traffic, and Law on the Control of Drug, etc.



HEAD OFFICE – PHNOM PENH

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