



HEALTHIER, LONGER,  
BETTER LIVES

**YOUR COVERAGE, SECURED —**  
**NO INTERRUPTION, NO WORRIES**

# WAIVER OF PREMIUM PLUS RIDER

Life is unpredictable that we cannot foresee what will happen to us in the future. We should be prepared to avoid our loved ones from being impacted if we cannot support them financially.

Introducing Waiver of Premium PLUS Rider, which offers protection against involuntary premium discontinuance. The solution ensures your insurance coverage remains active even when financial disruptions occur, giving you peace of mind and uninterrupted security for yourself and your loved ones.

# HOW WAIVER OF PREMIUM PLUS RIDER HELP YOU?

**Waiver of Premium Plus Rider** offers protection against involuntary premium discontinuance. All future premium of the policy will be waived if the Policy Owner passes away or becomes total and permanent disabled or suffers from critical illness.

This rider plan will help you:

- Provide continuity of coverage even when unforeseen financial disruptions occur.
- Peace of mind for you and your loved one, no worry about losing protection when life gets tough.

## BENEFIT SUMMARY

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

Unfortunate event happen to Policy Owner	Benefit offer to the Insured
Death	Waive the premiums under this policy, and the Insured will continue to receive protection.
Total and Permanent Disability	
Suffer from Critical Illness/Surgery as defined in Critical Illness table	

**Remark:**

- 1) The waiting period for the Critical Illness/Surgery defined under this rider is 90 (ninety) days from the Effective Date or Commencement Date of this Rider, whichever is later.
- 2) The first premium to be waived shall be the one falling due immediately after the date of commencement of Your death or Disability or the date You are diagnosed to have suffered from a Critical Illness Event as defined under this Rider. There shall be, however, no waiver of:
  - any premium which falls due after the duration where premiums are no longer payable under this Policy; and
  - any premium with a due date more than 1 (one) year before the Company’s date of receipt of Your written notice of claim.

## ELIGIBILITY

- **Entry Age for Policy Owner:** 18 years old– 60 years old
- Purchased a Basic Product from AIA that allows the attachment of this Rider.

## 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.



# EXAMPLE ILLUSTRATION



Mr. Sophea is a 40-year-old married with one son. He is the Policy Owner of his son's insurance policy. He is worried that his son's policy will be left unpaid and discontinued if any unfortunate event strikes him and makes him unable to continue the payment to the policy. Therefore, he purchases his son a basic product with sum assured of US\$100,000 and attaches “**Waiver of Premium PLUS Rider**”.

## BENEFIT PAYABLE TO MR. SOPHEA AND HIS FAMILY:



**Scenario 1:Mr. Sophea, the Policy Owner, becomes Total and Permanent Disabled during the policy term.**

All the future premium due for Mr. Sophea's son's policy will be waived. Mr. Sophea's son can continue to be protected by the insurance coverage without added financial burden to the family.



**Scenario Mr. Sophea, the Policy Owner, is diagnosed with Critical Illness/Surgery during the policy term.**

All the future premium due for Mr. Sophea's son's policy will be waived. Mr. Sophea's son can continue to be protected by the insurance coverage without added financial burden to the family.



**Scenario 3: Mr. Sophea, the Policy Owner, passes away due to any causes (Sickness or Accident) during the policy term.**

All the future premium due for Mr. Sophea's son's policy will be waived. Mr. Sophea's son can continue to be protected by the insurance coverage without added financial burden to the family.










**Scenario 4: Mr. Mr. Sophea's son passes away due to any causes (Sickness or Accident) during the policy term.**

Mr. Sophea and his family will receive a lump sum of US\$ 100,000. His son's Rider and basic product terminate.

# CRITICAL ILLNESS TABLE

“Critical Illness/Surgery” shall mean the Critical Illness Event as defined in the table below:

Critical Illness Category	Critical Illness Event
 Cancer	1. Cancer - of specified severity and does not cover very early cancers.
 Heart and Vascular System Disease	2. Heart Attack – of specified severity 3. Coronary Artery By-Pass Surgery 4. Thoracic or Abdominal Aorta Surgery
 Brain Disease	5. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
 Lung Disease	6. Late-Stage Lung Failure
 Liver Disease	7. Late-Stage Liver Failure
 Kidney Disease	8. Late-Stage Kidney Failure
 Organ Transplantation	9. Heart Transplantation 10. Lung Transplantation 11. Liver Transplantation 12. Kidney Transplantation 13. Pancreas Transplantation

# 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](http://aia.com.kh) or obtained from **AIA Life Planners**.

Proof of death or 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 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

This Rider does not cover:

- (i) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- (ii) 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
- (iii) 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
- (iv) a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement; or
- (v) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (vi) drugs or stimulants or alcohol abuse, drunk driving, or their complications as determined by the law in force such as Law on Land Traffic, and Law on the Control of Drug, etc.; or
- (vii) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
- (viii) the signs or symptoms of the Critical Illness Event defined under Critical Illness Table manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later; or
- (ix) 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
- (x) 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 reserve 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,
  - 1) 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,
  - 2) 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.
- (xi) 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
- (xii) any of the Critical Illness Event is caused by a self-inflicted injury; or
- (xiii) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- (xiv) 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
- (xv) donation of any of the Insured's organs.



**HEAD OFFICE – PHNOM PENH**

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BASSAC,  
KHAN CHAMKAR MORN, PHNOM PENH

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