

ការលើកលែងការបង់បុព្វលាភធានារ៉ាប់រង (ម្ចាស់បណ្ណសន្យារ៉ាប់រង)

WAIVER OF PREMIUM (POLICY OWNER) RIDER

PROTECTION AGAINST
INVOLUNTARY PREMIUM DISCONTINUANCE.



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 ការលើកលែងការបង់បុព្វលាភធានារ៉ាប់រង (ម្ចាស់បណ្ណសន្យារ៉ាប់រង) Rider helps you prepare for the worst?

ការលើកលែងការបង់បុព្វលាភធានារ៉ាប់រង (ម្ចាស់បណ្ណសន្យារ៉ាប់រង) Rider is designed to offer 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.

The plan offers the following attractive features:



UNAFFECTED ON OTHER BENEFITS

Waive the future premiums payable under the policy, and other benefits of the policy will not be affected, if the policy owner passes away or become total and permanent disabled.



COVERAGE UP TO 70 YEARS

You can boost up your coverage against involuntary premium discontinuance for 10, 15, 20, 25 years, or up to 70 years old following your chosen Basic Plan.

Benefit Summary

This benefit rider will waive the premiums payable under the policy, and other benefits of the policy will not be affected, should the policy owner death or suffer total and permanent disability while this policy is in force and before attaining 70th (seventieth) birthday on the policy anniversary.

Remark:

- a. Total and permanent disability means complete and permanently irrecoverable loss or loss of use of limbs or eyes. 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.
- d. This rider cannot be attached to អត្ថប្រយោជន៍សម្រាប់ការព្យាបាលជំងឺធ្ងន់ធ្ងរ Rider (Recovery Benefit for Critical Illness Rider) and/or អត្ថប្រយោជន៍បន្ថែមលើគ្រោះថ្នាក់ Rider (Additional Accidental Benefit Rider).



Eligible Entry

- Insured Person: 1 – 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. He is the policy owner of his wife's insurance policy. He is worried that his wife'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 wife a Basic Plan with sum assured of \$100,000 and attaches **ការលើកលែងការបង់បុព្វលាភធានារ៉ាប់រង (ម្ចាស់បណ្ណសន្យារ៉ាប់រង)** Rider.

BENEFIT PAYABLE FOR MR. SETH AND HIS FAMILY:



Scenario 1: Mr. Seth, the policy owner, becomes total and permanent disabled during the policy term.

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



Scenario 2: Mr. Seth, the policy owner, passes away due to any causes (sickness or accident) during the policy term.

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



Scenario 3: Mr. Seth's wife passes away due to any causes (sickness or accident) during the policy term.

Mr. Seth and his daughter as the beneficiaries will receive a lump sum of \$100,000. His wife's Rider and Basic Plan are 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 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
- 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
- no benefit will be provided for 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
- 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.



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