



HEALTHIER, LONGER,
BETTER LIVES



COVERAGE THAT CARES
WHEN YOU NEED IT MOST

WAIVER OF PREMIUM RIDER FOR CRITICAL ILLNESS

Critical illnesses can happen to anyone at any age or gender, and can come with overwhelming cost. Hence, we shall be prepared by giving ourselves and our loved one's total assurance today, so no matter what tomorrow brings, your protection stands strong.

Introducing Waiver of Premium Rider for Critical illness, which ensures that your insurance coverage continues—without requiring premium payments—so you can focus fully on recovery.

HOW WAIVER OF PREMIUM RIDER FOR CRITICAL ILLNESS HELP YOU?

Waiver of Premium Rider for Critical Illness offers protection against involuntary premium discontinuance. All future premium of the policy will be waived if the Insured suffers from critical illness.

This rider plan will help you:

- Relief from worry during the most vulnerable time of your life.
- Reassurance that your protection won't falter when you're fighting to recover.

BENEFIT SUMMARY

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

Unfortunate event happen to the Insured	Benefit offer to the Insured
Suffer from Critical Illness/Surgery as defined in Critical Illness table	Waive the premiums payable under this policy

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 the Insured is 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 the Insured:** 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.

ILLUSTRATION EXAMPLE



Mr. Visal is a 40-year-old married with one son and one daughter. He is looking for an insurance plan which can ensure the continuance of his policy even if any unfortunate event strikes him and unable him to generate income during the policy term.

Therefore, he purchases a basic product with sum assured of US\$ 50,000 with “Waiver of Premium Rider for Critical Illness”.

BENEFIT PAYABLE TO MR. VISAL AND HIS FAMILY:



Scenario 1: Mr.Visal is diagnosed with Critical Illness/Surgery during the policy term.

All the future premium due for Mr. Visal's policy will be waived. Mr. Visal and his family can continue to be protected by the insurance coverage until end of policy term.










Scenario 2: Mr. Visal passes away due to any causes (Sickness or Accident) during the policy term..

His family will receive a lump sum of US\$ 50,000. His 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 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

This Rider does not cover:

- (i) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision; or
- (ii) the signs or symptoms of the Critical Illness Event defined under 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
- (iii) 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
- (iv) 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.
- (v) the Critical Illness Event is within the same group of the previous Critical Illness Event claim; or
- (vi) 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
- (vii) any of the Critical Illness Event is caused by a self-inflicted injury; or
- (viii) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- (ix) 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
- (x) donation of any of the Insured's organs.



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