



# AIA សម្រាប់ឧត្តមសិក្សា

SAVING FOR YOUR CHILD'S EDUCATION  
SAVE WITH A GUARANTEE



HEALTHIER, LONGER,  
BETTER LIVES



## AIA សម្រាប់ឧត្តមសិក្សា

IS DESIGNED TO SECURE A GUARANTEED EDUCATION PLAN— FINANCING YOUR CHILD'S HIGHER EDUCATION WITH CONFIDENCE.

Every parent wants the best for their child—a future filled with opportunities, success, and security. Education is the foundation of that future, but rising costs and life's uncertainties can make planning for their education challenging.

Plan ahead and ensure a brighter future for your child—starting now!

### How does AIA សម្រាប់ឧត្តមសិក្សា help you guarantee your child's education?

AIA សម្រាប់ឧត្តមសិក្សា is designed to ensure the important milestone of your child's education is guaranteed. It's a promise to your child's future offering a guaranteed education fund along with protection in case unexpected life events happen to you.

The plan offers the following attractive features:



#### GUARANTEED SAVINGS FOR EDUCATION

Paint a brighter future for your child's higher education with a guaranteed up to 110%\* of total premium paid throughout your child's university years, tailored to your education savings need.



#### RELIABLE & COMPREHENSIVE PROTECTION WHEN IT MATTER MOST

Peace of mind for parents — up to 390%\*\* of Face Amount in total protection. If life takes an unexpected turn, your family receives an immediate lump sum to cover urgent needs, annual family allowance to maintain living standards, and an additional education benefit for your child during their university years — on top of the guaranteed education savings.



#### PLAN CONTINUATION BENEFIT

Secure a fully funded education for your child no matter what happens to you. The plan will continue without requiring you to pay future premiums.

Remark:

\*the percentage 110% refer to basic policy only.

\*\*the percentage of total protection benefit with age range between 4-40 years-old with coverage term 18 years and 5 years payment term in assumption of the unfortunate event happen on policy year 1.

## Benefit Summary

Uninterrupted education plan for your child with attractive benefits:



### GUARANTEED EDUCATION BENEFIT

Your child is financially guaranteed with a target saving amount you set out to pursue their university goals even if any unexpected event happens. Guaranteed cash payout will be funded in four years throughout your child's university years.



### CELEBRATION BONUS

Extra rewards given for your child's achievements throughout university years.



### DEATH BENEFIT

Provides a lump sum payout of Death Benefit upon the death of the Insured. Future premiums will be waived by AIA to relieve the family's financial burden while the Guaranteed Education Benefit is guaranteed payable.



### TOTAL AND PERMANENT DISABILITY BENEFIT

Provides a lump sum payout of Total and Permanent Disability Benefit, with future premiums waived by AIA Cambodia upon Total and Permanent Disability of the Insured while the Guaranteed Education Benefit is guaranteed payable. After the Total and Permanent Disability Benefit is paid, the Death Benefit will no longer be available.



### FAMILY ALLOWANCE BENEFIT

Additional annual income to support your family upon Death/Total and Permanent Disability of the insured, payable until end of coverage term.



### ADDITIONAL EDUCATION BENEFIT

Additional financial support in your absence. This amount shall be payable together with Guaranteed Education Benefit to provide extra support when your family needs it most.

Remark:

- 1) Guaranteed Education Benefit will be paid out at the Maturity Date in 4 (four) years Instalment.
- 2) Celebration Bonus will only be given in the event of the Insured stays alive until the Maturity Date.
- 3) After the Maturity Date, this Policy and the Rider(s) attached to the Policy (if any) shall be terminated.

## Eligibility

- **Insured Person:** 30 days – 50 years old
- **Policy Owner:** 18 – 50 years old

## Premium Payment

- **Payment Term:** 5-year, 10-year up to 18-year
- **Payment Mode:** Monthly, Semi-annually, Annually
- **Payment Method:** All the payment channel specified by the Company.
- **Grace Period for Late Payment:** 30 (thirty) days from the due date.

## Illustration Example



Mr. Vichea is 27 years old, the breadwinner of a family with an 8-month-old daughter, **Vutheany**. He prepares his child's future education fund with \$30,000 to pursue university and to ensure his daughter's education fund will always be guaranteed even if he is not around. He decides to purchase education plan "AIA សម្រាប់ឧត្តមសិក្សា".

Insured: Mr. Vichea	Face Amount	Coverage Term	Premium Payment Term	Annual Premium	Total Premium Paid
27 years old	\$30,000	18 years	18 years	\$1,866.31	\$33,593.58

### Benefits:

1. Guaranteed Education Benefit: \$31,500
2. Additional Education Benefit: \$31,500
3. Celebration Bonus: \$4,401
4. Death Benefit: \$30,000
5. Total and Permanent Disability Benefit: \$30,000
6. Family Allowance Benefit: \$3,000 per year



**Scenario 1:** Mr. Vichea is happy and healthy until maturity date.



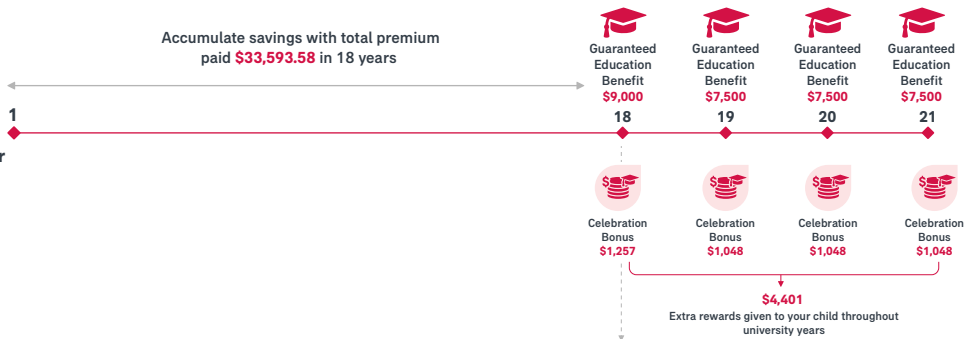
**Guaranteed Education Benefit**

**\$31,500**

to pay education fee throughout the child university years

Accumulate savings with total premium paid **\$33,593.58** in 18 years

End of  
Policy Year

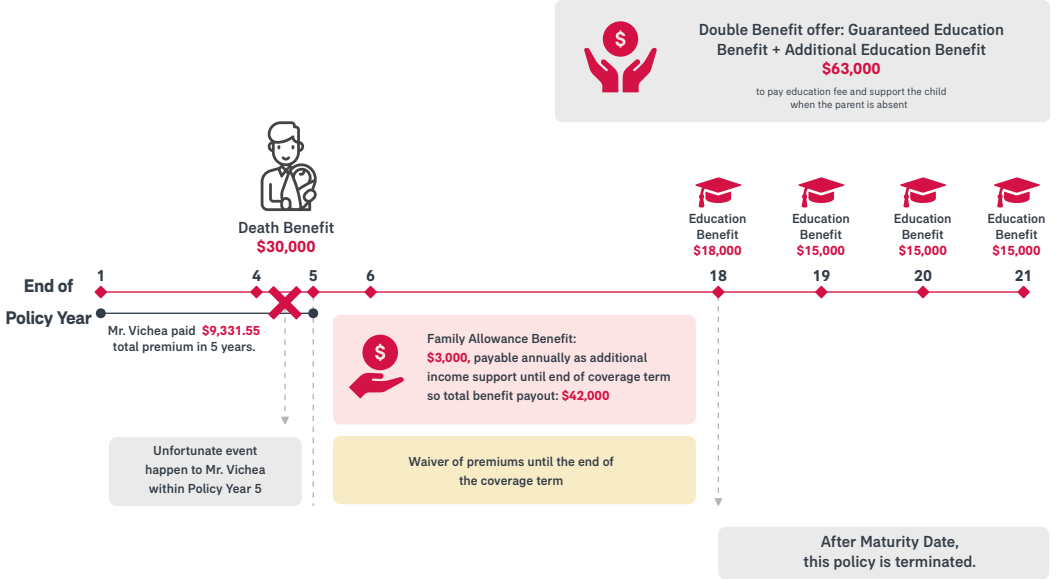


**Total Benefit Received: \$35,901**

After Maturity Date, this policy is terminated.



## Scenario 2: Mr. Vichea passed away in policy year 5.



- Mr. Vichea's family would get **\$30,000** lump sum payout to support his family during financial hardships.
- Mr. Vichea's family would get **\$3,000** annually to support his family living until the end of coverage term.
- Mr. Vichea's child would get **\$63,000** education fund to pursue in university.



**Total Benefit Received: \$135,000**

## 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](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](#)

### 1. EXCLUSIONS FOR DEATH BENEFIT

The Company shall not cover if death is caused, directly or indirectly, by any one (1) of the following occurrences. Instead, the Company shall return the total premium paid without interest or pay the Surrender Value, whichever is higher, less the medical examination expense (if any), less any indebtedness (if any), and the Policy shall be terminated:

- i. suicide or self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- ii. criminal offence committed or attempted to commit by Policy Owner, or the Insured, or the Beneficiary; or
- iii. Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- iv. drugs or stimulators 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.

### 2. EXCLUSIONS FOR TOTAL AND PERMANENT DISABILITY BENEFIT

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, instead the Company shall return of total premium paid without interest or pay the Surrender Value, whichever is higher, less the medical examination expense (if any), less any indebtedness (if any), and the Policy shall be terminated:

- 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 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
- v. a criminal offence committed or attempted to commit by Policy Owner, or the Insured, or the Beneficiary; or
- vi. 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.

### 3. SANCTION LIMITATION

- i. The Company may, on such notice in writing as the Company may decide, terminate this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the You or any person or entity connected with this Policy has exposed or may, in the Company's opinion, expose the Company to the risk of being or becoming subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations. The Company shall not thereafter be required to transact any business with You in connection with this Policy, including but not limited to making or receiving any payments under this Policy. The Company reserves the right to take any other actions we may deem appropriate, including but not limited to notifying any relevant government authority, withholding any payments on claim or any benefits, freezing any premium paid to us, and transferring any such payments or monies to any relevant government authorities in accordance with the applicable law and regulations.
- ii. Without prejudice to this Clause (i) above, this Policy shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations.
- iii. As an ongoing obligation, the Policy Owner shall immediately inform the Company if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of the Policy Owner or any person or entity connected with this Policy.

## Optional Riders

### ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS:

#### 1. FAMILY ALLOWANCE RIDER

An extra protection to ensure your child or your family will be secured and receive additional living allowance annually if any unforeseen happen.

#### 2. ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS RIDER

Increases your protection and ensures that you and your loved ones are financially well covered should any unfortunate accident befall you.

#### 3. ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

Provides you a daily allowance to compensate your income loss in the event of hospitalisation caused by accidents.

#### 4. AIA 100 คุ้มครอง<sup>PRO</sup>

Provides critical illness protection that covers up to 118 conditions, from early to late stage including diabetes complication. You will receive a lump-sum of critical illness benefit that helps cover medical expenses, providing your family's immediate financial support when you need it the most and you can fully focus on what truly matters — recovery and being present for the ones we love.

#### 5. AIA คุ้มครอง PREMIUM

Waives the future premiums if the insured suffers from Critical Illness with early-stage or late-stage as defined under this Rider during the coverage period.

**6. AIA မိမိ PREMIUM PAYER**

Waives the future premiums if the policy owner suffers from Critical Illness with early-stage or late-stage or become death, or totally and permanently disabled, as defined under this Rider during the coverage period.

**7. HOSPITAL ALLOWANCE RIDER**

Provides daily hospital cash support and extra support upon hospitalization in Intensive Care Unit (ICU) in the event of hospitalization due to accidents or illnesses.

**8. JUVENILE ACCIDENTAL BENEFIT RIDER**

A personal accident insurance plan for children that provides protection against accidental death, disabilities, and burns from 30 days of age.



**HEAD OFFICE – PHNOM PENH**

GIA TOWER, 31<sup>ST</sup> 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