



HEALTHIER, LONGER,
BETTER LIVES

Personalized Hospitalisation

Family Protection Plan



Hospital Allowance Benefit

We all wish for a life full of protection, happiness and healthy but we cannot control every aspect of our lives. Have you ever thought of financially preparing yourself or your little one in the event of a life hiccup such as illness or an accident?

While you cannot avoid these unfortunate events from happening, you can ensure there is adequate financial protection for your family with immediate support in the event of hospitalisation due to accident or illnesses.

What is a Hospital Allowance Benefit?

Hospital Allowance Benefit Rider provides daily hospital cash support and extra support upon hospitalisation in **Intensive Care Unit (ICU)** in the event of hospitalisation due to accidents or illnesses.



BENEFITS AT A GLANCE

Hospital Cash Support, for hospitalisation due to accidents or illness

- Hospital Allowance Benefit for ordinary room
100% of daily hospital cash support
- Hospital Allowance Benefit for Intensive Care Unit (ICU) room
300% of daily hospital cash support



Example



Plan a-head to ensure a smooth life journey for your child

Mrs. Bopha is a 28-year-old mother with a 3-year-old son, **Sithysak**. She has planned on her child's protection plan with **AIA คุ้มครอง**. In addition, **Mrs. Bopha** is looking for a hospitalisation plan to support her child. Mrs. Bopha decided to take up **Hospital Allowance Benefit Rider** to attach to the basic plan to ensure her child is well-protected with daily hospital allowance of US\$30/day. She chooses a coverage term of 19-years with a 15-years premium payment term an annual premium **US\$110.30** (this premium refers to rider cost only).

Benefit support to Mrs. Bopha's family

In the event of an unfortunate incident on **Sithysak** due to accidents or illnesses during the policy term, Mrs. Bopha's family will receive financial support for hospitalisation. Two illustrative scenarios are shared below:



Scenario 1: Sithysak got a dengue fever and is required to be hospitalised in an ordinary room for 5 (five) days.

Mrs. Bopha's family will receive a total amount of **US\$150 (US\$30/day x 5 days)** from **Hospital Allowance Benefit** to support on medical expenses.



Scenario 2: Sithysak is hit by a motorbike and is required to be hospitalised in ICU room for 4 (four) days and continue to stay 5 (five) days in ordinary room.

Mrs. Bopha's family will receive a total amount of **US\$360 [(US\$30/day x 3) x 4 days]**, plus **US\$150 (US\$30/day x 5 days)** from **Hospital Allowance Benefit** as medical financial support in timely treatment to Sithysak.



PRODUCT SUMMARY

- **Eligible Entry Age**
30 days old- 60 years old
- **Expiry Age**
70 years old
- **Coverage Term**
Follow the coverage term of Basic Policy which it is attached to, subject to the maximum expiry age of 70 years old of the insured.
- **Premium Payment Term**
Same as coverage term of this Rider or follow the payment term of Basic Policy which it is attached to.

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 evidence is a mandatory document to be submitted together with the claim form to **AIA**, for example: original receipt, medical certificate, medical discharge letter, and/or any medical document. If the date of admission and the date of discharge were in the same day, on the medical discharge letter or medical certificate summary **MUST** be mentioned the Date and Time. All medical documents are to be obtained from a medical facility which is legally licensed to supply medical treatment in the country.

The claimant can apply for the claim if the claim event and medical treatment occurs during the policy's effective period.

OBTAIN YOUR INSURANCE PROPOSAL TODAY



 **086 999 242 / 023 999 242,**
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 **aia.com.kh**
 AIA Cambodia Telegram Channel



EXCLUSIONS

THIS RIDER SHALL NOT COVER ANY HOSPITALISATION CAUSED DIRECTLY OR INDIRECTLY, WHOLLY OR PARTLY, BY ANY ONE OF THE FOLLOWING OCCURRENCES:

1. provoke assault or murder; or
2. riot and civil commotion, or terrorist activity; or
3. war, declared or undeclared, or revolution; or
4. 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
5. suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
6. engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; or
7. violation or attempted violation of the law or resistance to arrest; or
8. accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
9. hospitalisation as a result of a Pre-Existing Condition; or
10. routine physical check-up and rest cures, rehabilitation and hospice care; or
11. participating in professional sports or activities of a hazardous nature such as skydiving, parachuting, bungee jumping, mountain climbing, racing, scuba diving, racing of any form; or
12. mental, nervous disorders or manifested sleep disorders or any other complications arising therefrom; or
13. acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV); or
14. congenital defect or disease, which manifested or was diagnosed before the person covered turned seventeen 17 (seventeen) years old, except of conditions that have been disclosed and accepted at application; or
15. hospitalisation prior to the Effective Date or Commencement Date of this Rider, whichever is later; or
16. hospitalisation due to illness within 45 (forty-five) calendar days from the Effective Date or Commencement Date of this Rider, whichever is later; or
17. Any Hospitalisation for which the underlying Medical Condition or any number of Day(s) of Hospitalisation which is not Medically Necessary, as determined by the Company.



HEAD OFFICE

GIA TOWER, 31ST FLOOR, SOPHEAK MONGKUL STREET, PHUM 14,
SANGKAT TONLE BASSAC, KHAN CHAMKAR MORN, PHNOM PENH,
THE KINGDOM OF CAMBODIA

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