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តាំងតែប្រសើរ

# AIA 100 ការពារ

BOOST CRITICAL ILLNESS PROTECTION WITH A FORWARD-LOOKING PLAN



41 million people were killed by noncommunicable diseases (NCD), including some of the world's biggest killers: cardiovascular disease (heart disease and stroke), cancer, diabetes and chronic lung disease, which is equivalent to 74% of all deaths globally. World Health Organization (WHO) reported that 67.7% of death in Cambodia caused by NCDs in 2019.

**AIA 100 ការពារ** is a forward-looking plan, specially designed to boost critical illness protection. You can rest assured that your out-of-pocket medical expenses are kept to minimum with holistic solutions that take care of you from diagnosis to recovery.

Why is AIA 100 မိမိ important to you?



The first critical illness plan in the market that covers up to 118 conditions, from early to late stage



High benefit payout of up to 50% sum assured upon diagnosis of any early stage critical-illness conditions



Enhanced protection through the cover of diabetic complication and conditions



Extended coverage for juvenile diseases and conditions, starting from age of 30 days old



Personal Medical Case Management (PMCM) - Personalized medical consultation support & guidance on medical second opinion from oversea experts for further treatment journey\*

*\* This service is not included travelling and treatment cost.*

Benefits At A Glance

Covered events and the corresponding benefits are as illustrated below:

Type of Coverage	Benefit Payout
Diabetes Complication Benefit	Up to 20% of Sum Assured
Early-Stage Critical Illness Benefit	Up to 50% of Sum Assured
Late-Stage Critical Illness Benefit	Up to 100% of Sum Assured

The aggregate of the lump sum payments made for Diabetes Complication Benefit, Early-Stage Critical Illness Benefit and Late-Stage Critical Illness Benefit shall not exceed 100% of the Sum Assured of AIA 100 မိမိ. The Family Care Benefit/Death Benefit of the Policy shall be reduced by the amount of Rider benefit paid.

Eligibility

- 30 days old to 60 years old
- Get protection under a basic product from AIA that allows the attachment of this Rider.

Diabetes Complication Conditions for Insureds from 18 - 70 years old

Critical Illness Category	Diabetes Complication
Diabetes	1. Amputation of One Foot due to Complication from Diabetes Mellitus 2. Diabetic Retinopathy 3. Diabetic Nephropathy

Critical Illness Conditions for Insureds from 30 days old - 70 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Brain	<div><div>1. Cerebral Shunt Insertion</div><div>2. Pituitary Tumour Surgery</div><div>3. Bacterial Meningitis with full recovery</div><div>4. Peripheral Motor Neuropathy</div><div>5. Less Severe Parkinson's Disease</div><div>6. Brain Aneurysm Surgery</div><div>7. Coma for 72 hours</div><div>8. Mild Encephalitis</div><div>9. Locked in Syndrome</div><div>10. Severe Epilepsy</div></div>	<div><div>25. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</div><div>26. Encephalitis with permanent neurological deficits</div><div>27. Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</div><div>28. Benign Brain Tumour – of specified severity</div><div>29. Brain Surgery</div><div>30. Alzheimer's Disease/Severe Dementia</div><div>31. Persistent Vegetative State (Apallic Syndrome)</div><div>32. Cerebral Aneurysm Requiring Brain Surgery</div><div>33. Irreversible Loss of Speech</div><div>34. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms</div><div>35. Idiopathic Parkinson's Disease</div><div>36. Surgery for Idiopathic Scoliosis</div><div>37. Loss of Independent Existence</div><div>38. Progressive Supranuclear Palsy</div></div>
Cancer	<div><div>11. Carcinoma in situ</div><div>12. Early Prostate Cancer</div><div>13. Early Thyroid Cancer</div><div>14. Early Bladder Cancer</div><div>15. Early Chronic Lymphocytic Leukaemia</div><div>16. Gastro-intestinal Stromal Cancer (GIST)</div><div>17. Early Melanoma</div></div>	<div><div>39. Cancer - of specified severity and does not cover very early cancers</div></div>
Gastrointestinal	<div><div>18. Chronic Primary Sclerosing Cholangitis</div><div>19. Acute Necrotic Pancreatitis</div><div>20. Progressive Scleroderma with CREST syndrome</div></div>	<div><div>40. Chronic Relapsing Pancreatitis</div><div>41. Crohn's Disease with Fistula</div><div>42. Resection of the entire small intestine (duodenum, jejunum and ileum)</div></div>
Liver	<div><div>21. Partial Surgical Removal of the Liver</div><div>22. Viral Hepatitis with Liver Cirrhosis</div></div>	<div><div>43. Late-Stage Liver Failure</div><div>44. Fulminant Viral Hepatitis</div><div>45. Chronic Auto-Immune Hepatitis</div></div>
Lung	<div><div>23. Tuberculous Myelitis</div><div>24. Surgical Removal of a Lung</div></div>	<div><div>46. Late-Stage Lung Failure</div><div>47. Severe Pulmonary Fibrosis</div></div>

25.

Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living

26.

Encephalitis with permanent neurological deficits

27.

Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms

28.

Benign Brain Tumour – of specified severity

29.

Brain Surgery

30.

Alzheimer's Disease/Severe Dementia

31.

Persistent Vegetative State (Apallic Syndrome)

32.

Cerebral Aneurysm Requiring Brain Surgery

33.

Irreversible Loss of Speech

34.

Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms

35.

Idiopathic Parkinson's Disease

36.

Surgery for Idiopathic Scoliosis

37.

Loss of Independent Existence

38.

Progressive Supranuclear Palsy

Critical Illness Conditions for Insureds from 30 days old - 70 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Cardiovascular (Heart, Vascular & blood disease)	<div>48. Myelodysplastic Syndrome or Myelofibrosis</div> <div>49. Cardiac Pacemaker or Defibrillator Insertion</div> <div>50. Coronary Angioplasty</div> <div>51. Minimally Invasive Surgery to Thoracic or Abdominal Aorta</div> <div>52. Carotid Artery Surgery</div> <div>53. Stroke Treatment By Carotid Angioplasty and Stent Placement</div> <div>54. Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</div> <div>55. Less Severe Coronary Artery Disease</div> <div>56. Percutaneous Valvuloplasty</div> <div>57. Percutaneous Valve Replacement</div> <div>58. Constrictive Pericarditis with Surgery</div> <div>59. Secondary Pulmonary Arterial Hypertension</div> <div>60. Pericardiectomy</div> <div>61. Insertion of a Vena-cava Filter</div>	<div>67. Irreversible Aplastic Anaemia</div> <div>68. Heart Attack – of specified severity</div> <div>69. Coronary Artery By-Pass Surgery</div> <div>70. Thoracic or Abdominal Aorta Surgery</div> <div>71. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms</div> <div>72. Heart Valve Surgery</div> <div>73. Cardiomyopathy - of specified severity</div> <div>74. Idiopathic/Primary Pulmonary Arterial Hypertension - of specified severity</div> <div>75. Severe Eisenmenger 's Syndrome</div> <div>76. Other Serious Coronary Artery Disease</div> <div>77. Infective Endocarditis</div>
Immune Disease (digestive system, stomach & bowel)	<div>62. Less Severe Systemic Lupus Erythematosus with Lupus Nephritis</div> <div>63. Guillain-Barre Syndrome</div>	<div>78. Systemic Lupus Erythematosus With Severe Kidney Complications</div> <div>79. Multiple Sclerosis</div> <div>80. Progressive Scleroderma</div> <div>81. Severe Rheumatoid arthritis</div> <div>82. Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion</div> <div>83. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</div>
Kidney	<div>64. Surgical Removal of a Kidney</div> <div>65. Chronic Kidney Disease</div> <div>66. Adrenalectomy for Adrenal Adenoma</div>	<div>84. Late-Stage Kidney Failure</div>

Critical Illness Conditions for Insureds from 30 days old - 70 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Organ Transplant	85. Small Bowel Transplant	92. Heart Transplantation 93. Lung Transplantation 94. Liver Transplantation 95. Kidney Transplantation 96. Pancreas Transplantation 97. Bone Marrow Transplant
Sensory Organ (Muscle, Ear, Eye)	86. Severe Osteoporosis with fractures requiring surgery 87. Cochlear Implant Surgery 88. Retinitis Pigmentosa 89. Corneal Transplant 90. Less Severe Poliomyelitis 91. Moderately Severe Burns	98. Poliomyelitis 99. Necrotizing Fasciitis 100.Third Degree Burns – of specified severity

Additional Critical Illness for Insureds from 30 days old - 18 years old

Critical Illness Category	Early-Stage Critical Illness	Late-Stage Critical Illness
Cardiovascular (Heart, Vascular & blood disease)	1. Kawasaki Disease (on Diagnosis) 2. Adolescent Morbid Obesity (on Diagnosis)	7. Severe Kawasaki Disease with Heart Complications 8. Adolescent Morbid Obesity (requiring surgery)
Gastrointestinal	3. Insulin Dependent Diabetes Mellitus (on Diagnosis)	9. Juvenile Insulin Dependent Diabetes Mellitus
Immune Disease	4. Severe Juvenile Rheumatoid Arthritis (on Diagnosis)	
Kidney	5. Nephrotic Syndrome requiring hospitalisation	10. Persistent Glomerulonephritis with Nephrotic Syndrome 11. Severe Relapsing Nephrotic Syndrome
Lung	6. Severe Asthma	12. Persistent Severe Asthma 13. Respiratory Diphtheria
Liver		14. Wilson Disease
Sensory Organ (Muscle, Ear, Eye)		15. Hand, Food and Mouth Diseases with Severe (Life Threatening) Complications

Example



Mr. Sela is a 30-year-old accountant whose parents are his dependents. To ensure his parents will not have financial burden should any unfortunate event happen to him, he decides to get protected under a basic product from AIA with 25-year coverage term.

As an accountant, he is always cautious in his financial planning. Understanding the rise of the NCDs and the high treatment cost, to protect his finance, he decides to attach **AIA 100 mimi** as a rider with Critical illness benefit \$20,000 to his basic product. The premium that he needs to pay in the first year for **AIA 100 mimi** Rider is \$85.4.

Mr. Sela	Sum Assured (Death Benefit)	Coverage Term	Premium Term	Critical Illness Benefit
30 years old	US\$100,000	25 years	25 years	US\$20,000



- Mr. Sela is diagnosed with a cancer as defined under Late-Stage Critical Illness category; he receives US\$20,000 claim payment for Critical Illness Benefit.
- Mr. Sela dies in policy year 15; therefore, AIA pays-out the US\$80,000 claim for Death Benefit.

**Total benefit paid: US\$ 100,000**

Waiting Period

Waiting Period means a period of time, expressed in number of days and starting from the Effective Date and during which Critical Illness Event is not covered under this Rider.

This Rider is required 120 (one-hundred and twenty) calendar days waiting period for Diabetes Complication Benefit and Early-Stage Critical Illness Benefit and 90 (ninety) calendar days waiting period for Late-Stage Critical Illness Benefit starting from the Effective Date or Commencement Date of this Rider, whichever is later.

In any case that the Policy Owner request to increase the Rider Sum Assured, the Waiting Period shall be applied for the increased amount after the Effective Date of the new Rider Sum Assured.

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

## Claim Procedure

If the claimant wishes to make a claim, he/she must send AIA the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. To make a claim, login to AIA+ or contact Client Care at +855 86 999 242, our Telegram AIACambodia bot, or seek support 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 related medical document. If the date of admission and the date of discharge are on the same day on the medical discharge letter or medical certificate, a summary MUST mention 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.

## Exclusion

### AIA 100 អិមអិម DOES NOT COVER:

1. any illness or surgery that is not a Critical Illness defined in Critical Illness Table; or
2. a Critical Illness Event defined under Diabetes Complication Conditions or Early-Stage Critical Illness or Late-Stage Critical Illness for which the signs or symptoms first occurred within Waiting Period; or
3. 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
4. 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 except Immunodeficiency Virus (HIV) Infection Due To Blood Transfusion and Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in Appendix I – Critical Illness Table. The Company reserves 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,
  - (i) 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.
  - (ii) 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.
5. any Critical Illness that was Diagnosed due, directly or indirectly, to a congenital defect or disease, which manifested or was Diagnosed before the Insured turned 17 (seventeen) years old, except for conditions specifically covered by this Policy; or
6. any of the Critical Illness Event is caused by a self-inflicted injury; or
7. any Critical Illness Event resulting directly from alcohol or drug abuse; or
8. 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
9. any event giving rise to a claim on the Insured, caused directly or indirectly by the intentional act of the Policy Owner or any other person(s) who shall be entitled to the benefits payable; or
10. donation of any of the Insured's organs; or
11. engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping; or
12. entering, exiting, operating, or 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.



#### **HEAD OFFICE**

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