



INSURANCE POLICY

ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

FORM NO. [XXXX]

I. DEFINITIONS

1. **Sum Assured** shall refer to the amount of coverage purchased as shown in the Certificate of Insurance or as revised by an Endorsement from time to time.
2. **Accident** means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.
3. **Accidental Injury** means death or injury which results directly from Bodily Injury and occurs within 90 (ninety) days from the date of Accident.
4. **Bodily Injury** means an abnormal bodily condition which occurs while this Policy is in force and is effected directly and independently of all other causes by violent, external, visible and accidental means only and is not therefore due to any illness or disease.
5. **Hospitalisation** or **Hospitalised** is defined as warded in a licensed Hospital for a minimum of 1 (one) night with proof of room and board charged by the Hospital, provided the Hospitalisation is Reasonable and Customary.
6. **Reasonable and Customary** No benefit shall be paid for Hospitalisation in excess of the general practice of other Hospitals of similar standing in the locality where the Hospitalisation is taking place, when providing like or comparable treatment, services or supplies for a similar Injury. the Company will determine the general practice by the Company's own experience in similar cases and the assessment the Company can receive from similar Hospitals within the region.
7. **Discharge** means the departure of the Insured from the Hospital, following finalisation of all formal procedures within the Hospital to end the Hospitalisation and billing of outstanding charges for full settlement, with no room or bed retained for the Insured at the Hospital.
8. **Hospital** refers to medical establishments in the list provided by the Company, which the Company may update from time to time, or any medical establishment duly constituted and registered for the care and treatment of sick and injured persons as paying bed-patients, which:
 - (i) has facilities for diagnosis and major surgery,
 - (ii) provides 24 hour a day nursing services by registered and graduate nurses,
 - (iii) is under the supervision of a Medical Practitioner, and
 - (iv) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.
9. **Number of Night(s)** is counted by the difference between the date of admission to hospital and the date of discharge from the hospital.
10. **Overseas** refers to an area outside the Kingdom of Cambodia.
11. **Pre-Existing Conditions** shall mean illnesses that the Insured/You has/have reasonable knowledge of. An Insured/You may be considered to have reasonable knowledge of a Pre-Existing Condition where the condition is one of which:
 - (i) the Insured had received or is receiving treatment;
 - (ii) medical advice, diagnosis, care or treatment has been recommended;

- (iii) clear and distinct symptoms are or were evident; or
 - (iv) its existence would have been apparent to a reasonable person in the circumstances.
12. **Medically Necessary** or **Medical Necessity** shall mean treatment, service or procedure which in the opinion of the Medical Practitioner and the medical facility where the Medical Practitioner is working is appropriate and consistent with the diagnosis and the generally accepted medical standards.
13. **Medical Practitioner** shall refer to any person qualified in western medicine who is registered with the medical council of the country of his practice to render medical or surgical services and in providing such treatment, is practicing within the scope of one's licensing and training, but excluding You, the Insured, respective spouses, and all immediate family members of such persons.

II. BENEFITS

While this Rider is in force, if the Insured is Hospitalised due to Accidental Injury, provided the Hospitalisation is Reasonable and Customary, the Company shall pay You Accidental Hospitalisation Allowance Rider in the amount specified on Certificate of Insurance (or in the relevant Endorsement if such amount is changed subsequently) multiply by the Number of Night(s) of Hospitalisation of the Insured, subject to the limits shown on the Certificate of Insurance.

If Accidental Hospitalisation Allowance Rider is paid for Hospitalisation in ICU for a night, then no additional allowance will be paid for Hospitalisation in local or Overseas Hospital for the same night.

III. PROOF OF HOSPITALISATION

The Company, upon receipt of such notice, will provide the claimant with the appropriate forms for filing proof of Hospitalisation. If the forms are not provided to the claimant within 15 (fifteen) days, the claimant by submitting written proof covering the occurrence and circumstance of Hospitalisation for which the claim is made shall be deemed to have complied with the requirements of this provision.

The Company shall determine if Hospitalisation as defined in this Policy is satisfied and shall have the right to call for an examination of the Insured and/or the evidence used in arriving at such Hospitalisation, by such persons as the Company require.

IV. PREMIUM PAYMENT

The premium of this Rider is subject to change by the Company based on a number of factors including but not limited to the attained age and occupation of the Insured covered under this Rider.

Premium payment term will follow the coverage term of this Rider.

V. RENEWAL

You may renew this Rider by payment of premiums determined by the Company at the time of renewal. The premium of this Rider is not guaranteed, and the Company reserve the right to revise or adjust it at the time of such renewal by giving You a 1 (one) month notice via email or text message or other methods. The revised or adjusted premium will be applicable from the next renewal date of the Rider.

VI. EXCLUSIONS

This benefit shall not cover any Hospitalisation caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. assault or murder; or
2. riot and civil commotion, industrial action 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. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
6. 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
7. making an arrest as an officer of the law; or
8. violation or attempted violation of the law or resistance to arrest; or
9. participation in any fight or affray; or
10. racing on horse or wheels; or
11. accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug or illegal drug; or
12. hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
13. the intentional or negligent inhalation or consumption of poison, gases or noxious fumes; or
14. Hospitalisation as a result of a Pre-Existing Condition; or
15. Hospitalisation due to reasons other than Accidental Injury.