



INSURANCE POLICY
JUVENILE ACCIDENTAL BENEFIT RIDER

Form No. [XXXX]

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INSURANCE POLICY

JUVENILE ACCIDENTAL BENEFIT RIDER

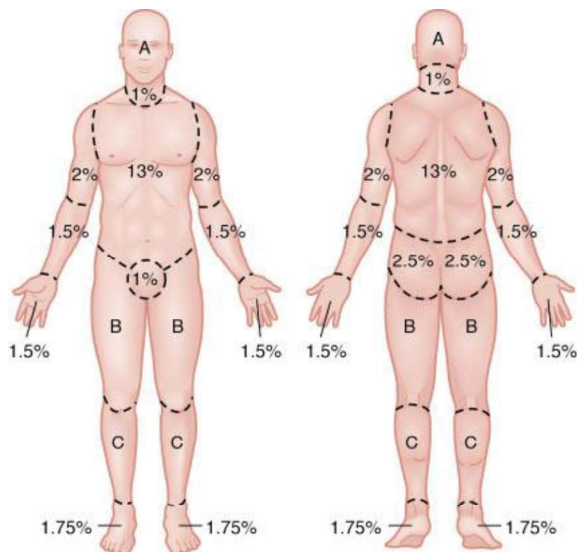
I. DEFINITIONS

The words and phrases listed below will have the meanings attributed to them wherever they appear in this JUVENILE ACCIDENTAL BENEFIT RIDER (this “Rider”) unless the context otherwise requires. The terms used in this Rider but not otherwise defined shall have the same meaning as provided in the terms and conditions of the Basic Policy.

1. **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.
2. **Accidental Injury** means death or injury which results directly from Bodily Injury and occurs within 90 (ninety) days from the date of Accident.
3. **Basic Policy** refers to the terms and conditions relating to the Basic Product that this Rider attached to and forming part of the Insurance Policy.
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. **Complete and Permanently Irrecoverable Loss** means physical loss of eye(s) or complete blindness, loss of arm(s) above the wrist, and loss of leg(s) above the ankle. Such certification could be carried out at any time within the policy term and when the Policy is in full force.

In this definition, complete and permanently irrecoverable loss of use of arm(s) and leg(s) is applicable if it is certified by a registered hospital at provincial level or above that the loss occurs after the 18th (eighteenth) birthday of the Insured and lasts for at least 6 (six) months.

6. **Disability** refers to Partial Disability or Total Disability.
7. **Partial and Permanent Disabled/Disability** means Complete and Permanently Irrecoverable Loss of one limb or one eye.
8. Percentage of Burns will be determined by the following Lund Browder chart:





Area	Age = 0	Age = 1	Age = 5	Age = 10	Age = 15	Adult
A=half of head	9.5%	8.5%	6.5%	5.5%	4.5%	3.5%
B=half of one thigh	2.75%	3.25%	4%	4.5%	4.5%	4.75%
C=half of one lower leg	2.5%	2.5%	2.75%	3%	3.25%	3.5%

9. **Policy** refers to the terms and conditions relating to this Rider.
10. **Rider Sum Assured** refers to the coverage amount of this Rider purchased as shown on the Certificate of Insurance or as revised by an Endorsement from time to time.
11. **Second-Degree Burns** refers to partial thickness of skin burns covering at least 20 (twenty) percent of the surface of the Insured's body directly resulting from an Accident. The skin burns should be identified as needing treatment in a registered hospital and require operative debridement.
12. **Third-Degree Burns** refers to full thickness of skin burns covering at least 20 (twenty) percent of the total body surface area directly resulting from an Accident. The skin burns should be identified as needing treatment in a registered hospital and require operative debridement.
13. **Total and Permanent Disabled/Disability** means Complete and Permanently Irrecoverable Loss of the following:
 - (i) two limbs; or
 - (ii) two eyes; or
 - (iii) one limb and one eye.

II. SUBJECT OF INSURANCE

Juvenile Accidental Benefit Rider has life and body (disability) as the subject of Insurance.

III. SCOPE OF COVERAGE

1. ACCIDENTAL DEATH BENEFIT

If the Insured dies due to Accident while this Rider is in force, the Company will pay You or the Beneficiary(ies) 100% of Rider Sum Assured for Accidental Death Benefit as specified in the Certificate of Insurance, less any prior Accidental Partial and Permanent Disability or Second-Degree Burn Benefit paid and any indebtedness and subject to the Juvenile Lien Provisions.

This Rider shall be terminated upon death of the Insured.

2. ACCIDENTAL TOTAL AND PERMANENT DISABILITY OR THIRD-DEGREE BURNS BENEFIT

If the Insured suffers from Total and Permanent Disability or Third-Degree Burns due to Accidental Injury while this Rider is in force, the Company will pay to You or the Beneficiary(ies) 100% of Rider Sum Assured for Accidental Total and Permanent Disability or Third-Degree Burns Benefit as specified on the Certificate of Insurance less any prior Accidental Partial and Permanent Disability or Second-Degree Burns Benefit paid and any indebtedness. This benefit is subject to the Juvenile Lien Provisions.



The Company will pay this benefit only once. Thereafter, this Rider shall be terminated.

3. ACCIDENTAL PARTIAL AND PERMANENT DISABILITY OR SECOND-DEGREE BURNS BENEFIT

If the Insured suffers from Partial and Permanent Disability or Second-Degree Burns due to Accidental Injury while this Rider is in force, the Company will pay to You or the Beneficiary(ies) the benefit amount of Accidental Partial and Permanent Disability or Second-Degree Burns Benefit as specified on the Certificate of Insurance less any indebtedness. This benefit is subject to the Juvenile Lien Provisions.

The Company will pay this benefit only once.

The aggregate payments made under this Rider shall not exceed 100% (one hundred percent) of the Rider Sum Assured as specified in the Certificate of Insurance.

IV. INSURANCE BENEFITS

No	Type of Coverage	of Rider Sum Assured
1	Accidental Death Benefit	Up to 100%
2	Accidental Total and Permanent Disability or Third-Degree Burns Benefit	Up to 100%
3	Accidental Partial and Permanent Disability or Second-Degree Burns Benefit	Up to 50%

Remarks: The benefits mentioned above are subject to terms, conditions, and exclusions of this Rider.

V. PREMIUM PAYMENT PROVISIONS

1. All premiums shall be payable on or before their Due Dates to the Company by the method specified by the Company. The validated deposit slip or Premium deduction shown in your account statement shall be considered as proof of payment.
2. The frequency of Premium payments under this Rider shall always be same as frequency of Premium payment of the Basic Policy. The Rider frequency of Premium payment will change if the frequency of Premium payment of Basic Policy is changed by You.
3. Other Premium payment provisions shall follow the Basic Policy.

VI. EXCLUSIONS

Any Injury caused directly or indirectly, wholly or partly, by any one of the following occurrences shall not be considered as an Accidental Injury:

1. provoked assault or murder; or
2. riot and civil commotion, or terrorist activity; or
3. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
4. suicide or attempted suicide, or any self-inflicted injuries while sane or insane; or
5. war, declared or undeclared, or revolution; or



6. 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
7. Accident occurring while or because the Insured is under the influence of alcohol, any non-prescribed drug abuse or illegal drug; or
8. engaging in air travel, except when the Insured is a fare-paying passenger in a properly licensed commercial aircraft; or
9. a Disability resulting from a physical or mental condition which existed before the Effective Date, which was not disclosed in the application or health statement; or
10. 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.

VII. GEOGRAPHIC AREA

This Rider provides worldwide coverage to the Insured.

VIII. OWNERSHIP PROVISIONS (BENEFICIARY)

You may nominate the Beneficiary(ies) at the time of the application in the Company's prescribed form.

You shall have the right, subject to any legal constraints, to revoke any such nominations and/or to name another Beneficiary(ies) by written notification to the Company at any time. Your written notification must be received and registered by the Company during Your lifetime.

If You have nominated more than one Beneficiary, the Company shall pay the benefit payable in equal shares to the persons nominated who is/are alive at time of the claim settlement unless You have specified otherwise. This is subject to the laws in force at the time.

If at the time of claim settlement, no Beneficiary is nominated, or the person(s) nominated is/are dead, the benefit payable may be paid subject to the laws in force at the time.

IX. ALTERATION

If You intend to make any alteration or waive any provisions for this Rider, the said alteration or waiver has to be made by an Endorsement. The Endorsement has to be signed by the Company's authorised officer.

X. RENEWAL CLAUSE

This Rider is not subject to any renewal.

XI. REINSTATEMENT

If a premium is still in default after the stipulated Grace Period, and if the Basic Policy has not been surrendered, the Rider can be reinstated along with the Basic Policy following the Terms and Conditions of the Basic Policy. The Rider cannot be reinstated independently.

XII. TERMINATION

The Rider shall automatically terminate upon:

- (i) this Rider becomes expired, terminated, lapsed; or



- (ii) the Insured dies; or
- (iii) the Benefits under this Rider are fully paid up to 100% of Rider Sum Assured; or
- (iv) the Basic Policy becomes expired, terminated, lapsed, or is surrendered.

whichever occurs earlier.

The payment or acceptance of any premium after the termination of this Rider shall not create any liability on the Company's part but the Company shall refund any such premium without interest.

XIII. CANCELLATION

The Company reserves the right to cancel this Rider as at the Due Date by written notice of cancellation to You before the Expiry Date on which such cancellation shall be effective. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

The payment or acceptance of any premium after the cancellation of this Policy shall not create any liability on the Company's part, but the Company shall refund any such Premium without interest.

XIV. CLAIM PROCEDURES

1. QUALIFICATIONS OF THE CLAIMANT

The claimant can be the Policy Owner or Beneficiary(ies) that was assigned by the Policy Owner. The claimant shall be at least 18 (eighteen) years old.

2. NOTICE OF CLAIM

(i) Notice of a claim must be provided to the Company within 90 (ninety) calendar days of the occurrence of any event which may give rise to a claim under this Rider. If the claimant fails to give the notice within this period, the Company will not invalidate any claim if it is shown to have been not reasonably possible to give such notice and that the notice was given as soon as was reasonably possible.

(ii) The notice can be submitted at AIA Office or contact Client Services (855) 86 999 242/(855) 23 999 242 or your Life Planner or email to Kh.claim@aia.com.

3. REQUIRED DOCUMENTS OR PROOF OF EVIDENCE

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

The Company reserves the rights to request any other document(s)/report(s) as the Company deems necessary for the purpose of processing the claim.



4. **CLAIM TURNAROUND TIME**

The Company reserves the rights to evaluate document(s)/report(s) and make decision on the claim within 15 (fifteen) working days of the date the Company has received the full document(s)/report(s) of the claim.

5. **CLAIM REIMBURSEMENT METHOD**

The Company will deposit the claim into the bank account provided by the claimant to the Company.

6. **DEDUCTION OF PREMIUM AT CLAIM**

If payment of a claim under this Rider shall terminate this Rider or reduce its amount of coverage, deduction from the proceeds shall be made for any unpaid balance of the premiums due for the portion of amount of coverage terminated or reduced for the full Policy Year in which the insured event occurred.

7. **JUVENILE LIEN PROVISION**

Regardless of the stated Rider Sum Assured of this Policy, the Company's liability in the insured event under this Rider before the Insured attains the age of 4 (four) years shall be in accordance with the following schedule:

Age at death or disability (last birthday):	Percentage of benefit payable:
Under 1 year old	20%
1 year old	40%
2 years old	60%
3 years old	80%
4 years old or above	100%

XV. CONFIDENTIALITY

Any information provided to the Company shall be treated as confidential and no personal information shall be disclosed to third party without prior consent unless required or approved by the laws or regulations in force.

XVI. DISPUTE RESOLUTIONS

1. **COMPLAINT PROCEDURES**

Any complaint received will be addressed and analyzed within a reasonable timeframe to determine the root cause and the appropriate course of action in accordance with the Company's standard operating procedures. Complaints can be submitted to the Company via email Kh.care@aia.com or by calling the phone number (855) 86 999 242/(855) 23 999 242 .

2. **DISPUTE RESOLUTIONS**

For any dispute arising in relation to the conduct of insurance business, the disputing parties may bring the case to the Insurance Regulator of Cambodia for mediation before filing a lawsuit to arbitration or a competent court, except a criminal case.



XVII. JURISDICTION

This Insurance Contract shall be governed by jurisdiction of the Kingdom of Cambodia.