Protecting The Future Of Those You Live For
Everyone of us, at some point in life, will face ups and downs, success and failure, joy and sorrow. When life events favour us, we are thankful for what we’ve been given and wish for those moments to continue – but life is not what we can foresee. We can only hope for the best and prepare for the worst.

We bring you a solution that best fits your needs. Introducing AIA សេបេបេនិះ, the one-stop life insurance solution for financial protection and long-term savings that allows you to adjust the mix of protection and savings to suit your needs as you progress in life.
PROTECTING YOURSELF AND YOUR LOVED ONES’ QUALITY OF LIFE

You can protect yourself and your loved ones at very affordable premiums

**Recovery Benefit***
**Protection against critical illness**
Covers your medical expenses on up to 12 conditions on cancer, heart disease, stroke, liver disease and lung disease from early stage conditions to advanced stage conditions. With coverage starting from early stage conditions, you can be assured of a lump-sum fund for treatment either locally or abroad. All you need to focus on is your recovery, not worrying about the medical bills.

**Rehabilitation Benefit***
**Protection against dismemberment**
Allows you to access a lump-sum fund should an unfortunate event causes you to lose your limbs or sight.

**Family Care Benefit**
**Protection against death**
Ensures your family is protected and their financial needs will be fulfilled even though you are no longer there with them.

**Accident Benefit Booster***
**Extra protection against unfortunate events due to accident**
Increases your protection and ensures that you and your loved ones are financially well covered should any unfortunate accident happens to you.

**Waiver of Premium Benefit***
**Protection against involuntary premium discontinuance**
Your protection will still continue even if you can no longer afford to pay the premium due to an unfortunate event.

* Optional benefits with additional premiums

**CHOOSE YOUR SAVINGS OPTION WHILE YOU ARE BEING PROTECTED**

**Money-Back Protection**
If you would like to have some savings with your insurance policy, you can choose this option where you will get most of your premiums back at the end of your chosen coverage term as No Claim Completion Benefit if no claim has been made from your policy.

**Money-Back plus Interest**
If you would like to maximise savings with your insurance policy, you can choose this option where you will get most of your premiums back plus interest at the end of your chosen coverage term as No Claim Completion Benefit if no claim has been made from your policy.
A SOLUTION THAT FITS YOUR NEEDS AND AFFORDABILITY AT EVERY STAGE

Your needs may not be like someone else’s. You can choose the protection benefits, coverage term, savings option, and premium paying term that suit your needs and affordability.

As your life changes, so do your needs – and this is why AIA ស្ថានភាពអារម្មណ៍ allows you to make adjustments to your benefits and premium along the way.

How it works

You choose the benefits, coverage term, and premium paying term of your policy. Then we will set up a Policy Account for your policy and deposit all premiums you pay for your policy to your Policy Account.

We will credit interest to your Policy Account based on the interest income we earn. Interest or interest rate applicable to your policy is not fixed. We will determine the interest rate applicable to your policy from time to time.

We will also deduct a policy charge applicable to your policy from your Policy Account every month according to the particulars of your policy (e.g. benefit chosen, benefit amount, etc.) as well as your personal particulars (e.g. age, health status, etc.). We may revise policy charge of your policy from time to time according to the operating environment in Cambodia.

Should you make any claim for any insurance event of your policy, and the balance of your Policy Account is smaller than the benefit amount you choose for your policy, we will top-up your Policy Account to pay you the benefit amount.

You can request to withdraw the balance of your Policy Account, fully or partially, before the end of the coverage term you choose. Your policy will continue until the end of the coverage term so long as the balance of your Policy Account is not negative. We will pay you the balance of your Policy Account at the end of the coverage term.
Mr. Dara starts his own business. He reduces the savings target and premium of his policy, while keeping the protection unchanged.

Mr. Dara is diagnosed with early cancer. He receives US$ 5,000 Recovery Benefit from his policy to pay for his treatment. He reduces the premium and savings target after receiving the benefit.

With the support of Family Care Benefit, Mr. Dara’s child continues his study and graduates from university.

Mr. Dara gets married, buys an AIA វីជីវប្រការ policy to protect himself and his wife, and sets a savings target of US$ 10,000.

Mr. Dara becomes a father. He doubles the protection for himself and his family.

Mr. Dara becomes a father. He doubles the protection for himself and his family.

Recovery Benefit $10,000
Rehabilitation Benefit $10,000
Family Care Benefit $10,000
Accident Benefit Booster $30,000
Savings Target $10,000
Annual Premium $352

Recovery Benefit $20,000
Rehabilitation Benefit $20,000
Family Care Benefit $20,000
Accident Benefit Booster $60,000
Savings Target $10,000
Annual Premium $474

Recovery Benefit $20,000
Rehabilitation Benefit $20,000
Family Care Benefit $20,000
Accident Benefit Booster $60,000
Savings Target $3,000
Annual Premium $314

Recovery Benefit $15,000
Rehabilitation Benefit $15,000
Family Care Benefit $15,000
Accident Benefit Booster $55,000
Savings Target $10,000
Annual Premium $249

Recovery Benefit -
Rehabilitation Benefit -
Family Care Benefit -
Accident Benefit Booster -
Savings Target -
Annual Premium -

Terminated

Mr. Dara passes away due to an accident. His family receives US$ 55,000 benefit from his policy to maintain their living standard, and the policy is terminated.
AIA (Cambodia) Life Insurance Plc

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Let us help you, please talk to us at
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