

AIA សម្រាប់ជីវិត

ការការពារអនាគតមនុស្សជាទីស្រឡាញ់របស់អ្នក

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 សម្រាប់ជីវិត, 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.



Benefits at a glance

PROTECTING YOURSELF AND YOUR LOVED ONES' QUALITY OF LIFE

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

AIA Samrab Chivit



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.

Riders



REHABILITATION BENEFIT

Protection against disability

Allows you to access a lump-sum fund should an unfortunate event causes you to lose your limbs or sight.



ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

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 (POLICY OWNER)

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.



WAIVER OF PREMIUM (INSURED)

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.



RECOVERY BENEFIT

Protection against critical illness

Covers your medical expenses on up to 26 conditions of cancer, brain, liver, lung, kidney, heart and vascular system diseases from early stage to late stage as well as major organ transplantation. With coverage starting from early stage, 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.



ADDITIONAL ACCIDENT BENEFITS

Protection against unfortunate injuries

This rider increases your coverage in the event of accidents and overseas emergency needs.

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 សម្រាប់ជីវិត 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 you and deposit all premiums you pay to your Policy Account.

We will credit interest to your Policy Account based on the interest income earned. 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 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.

AIA សម្រាប់ជីវិត

Mr. Dara gets married, buys an AIA សម្រាប់ជីវិត 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 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 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.

Recovery Benefit	US\$ 10,000
Rehabilitation Benefit	US\$ 10,000
Family Care Benefit	US\$ 10,000
ADD Benefit*	US\$ 30,000
Savings Target	US\$ 10,000
Annual Premium	US\$ 352

Recovery Benefit	US\$ 20,000 ▲
Rehabilitation Benefit	US\$ 20,000 ▲
Family Care Benefit	US\$ 20,000 ▲
ADD Benefit*	US\$ 60,000 ▲
Savings Target	US\$ 10,000
Annual Premium	US\$ 474 ▲

Recovery Benefit	US\$ 20,000
Rehabilitation Benefit	US\$ 20,000
Family Care Benefit	US\$ 20,000
ADD Benefit*	US\$ 60,000
Savings Target	US\$ 3,000 ▼
Annual Premium	US\$ 314 ▼

Recovery Benefit	US\$ 15,000 ▼
Rehabilitation Benefit	US\$ 15,000 ▼
Family Care Benefit	US\$ 15,000 ▼
ADD Benefit*	US\$ 55,000 ▼
Savings Target	-
Annual Premium	US\$ 249 ▼

Recovery Benefit	-
Rehabilitation Benefit	-
Family Care Benefit	-
ADD Benefit*	-
Savings Target	-
Annual Premium	-



*Accidental Death and Disability Benefit

SUICIDE AND GENERAL EXCLUSIONS

Our liability shall be limited to the Policy Account Value less indebtedness, if death is due to:

- (i) suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- (ii) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (iii) Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- (iv) drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

EXCLUSIONS FOR REHABILITATION BENEFIT FOR DISABILITY/ ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY/ WAIVER OF PREMIUM BENEFIT (POLICY OWNER/INSURED)

These Riders shall not cover any Death or Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- (i) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- (ii) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (iii) 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
- (iv) no benefit will be provided for a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement; or
- (v) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (vi) drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

EXCLUSIONS FOR RECOVERY BENEFIT FOR CRITICAL ILLNESS

This Rider shall not cover

- (i) any illness or surgery other than diagnosis of or surgery for a Critical Illness Event as defined in this provision;
- (ii) the signs or symptoms of the Critical Illness Event defined under Group 1 Illness/Surgery is manifested prior to or within 120 (one-hundred and twenty) days from the Effective Date or Commencement Date of this Rider, whichever is later;
- (iii) the signs or symptoms of the Critical Illness Event defined under Group 2 Illness/Surgery manifested prior to or within 90 (ninety) from the Effective Date or Commencement Date of this Rider, whichever is later;
- (iv) 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;
- (v) the Critical Illness Event, where in Our opinion, was caused directly or indirectly by the presence of Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and any complications thereof. We reserve the right to require the Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection is Due to Blood Transfusion as defined in this Rider. For the purpose of this Rider,
 - (a) 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.
 - (b) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any HIV or Antibodies to such a Virus.
- (vi) the Critical Illness Event is within the same group of the previous Critical Illness Event claim;
- (vii) any Critical Illness Event diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured attains 17 (seventeen) years of age;
- (viii) any of the Critical Illness Event is caused by a self-inflicted injury;
- (ix) any Critical Illness Event resulting directly from alcohol or drug abuse; or
- (x) 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.
- (xi) donation of any of the Insured's organs

EXCLUSIONS FOR ADDITIONAL ACCIDENT BENEFIT

This Rider shall not cover any Death, Disability Burns, or Hospitalization caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- (i) willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- (ii) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (iii) 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
- (iv) no benefit will be provided for a Disability resulting from a physical or mental condition which existed before the Issue Date or Commencement Date, whichever is later, of this Rider which was not disclosed in the application or health statement.
- (v) a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- (vi) drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

Exclusions for Oversea Emergency Service

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

- (i) any expense incurred as a result of a Pre-existing Condition.
- (ii) more than one emergency evacuation for any single medical condition of the Insured during the term of the insurance policy, subject to a maximum of one year.
- (iii) any cost or expense not expressly covered by the Rider and not approved in advance and in writing by The Provider and/or not arranged by the Provider. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when The Provider cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured.
- (iv) any event occurring when the Insured is within the Kingdom of Cambodia or within 150 km of Kingdom of Cambodia

- (v) any expense for Insureds who are travelling outside the Kingdom of Cambodia or travelling more than 150 km of Kingdom of Cambodia contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
- (vi) any expense for medical evacuation if the Insured is not suffering from a Serious Medical Condition, and/or in the opinion of the Provider physician, the Insured can be adequately treated locally, or treatment can be reasonably delayed until the Insured returns to Kingdom of Cambodia.
- (vii) any expense for medical evacuation where the Insured, in the opinion of the Provider physician, can travel as an ordinary passenger without a medical escort.
- (viii) any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- (ix) any expense related to accident or injury occurring while the Insured is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- (x) any expense incurred for emotional, mental or psychiatric illness.
- (xi) any expense incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- (xii) any expense incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- (xiii) any expense related to the Insured engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- (xiv) any expense related to the Insured engaging in the commission of, or the attempt to commit, an unlawful act.
- (xv) any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.

- (xvi) any expense incurred as a result of the Insured engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- (xvii) any expense which is a direct result of nuclear reaction or radiation.
- (xviii) any expense incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
- (xix) any expense in respect of the Insured more than 70 years old at the date of intervention.
- (xx) any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.



PHNOM PENH

12th Floor, Exchange Square, Street 106-61, Sangkat Wat Phnom,
Khan Daun Penh, Phnom Penh (HQ)

8th & 9th Floor, City Tower, #321, Mao Tse Toung Blvd,
Sangkat Phsar Depo 1, Khan Toul Kork, Phnom Penh

SIEM REAP

#29 & 30, Charles De Gaulle Road Sala Kanseng,
Sangkat Svay Dongkom, Siem Reap

BATTAMBANG

House No. 2-6, Street 3, Phum Kammeakar, Sangkat Svay Por,
Krong Battambang, Battambang

KAMPONG CHAM

Village 15, Sangkat Kampong Cham, Khan Kampong Cham,
Kampong Cham

KAMPOT

Street 700, Village 1 Ossaphea, Sangkat Kampong Kandal,
Krong Kampot, Kampot