

# Accidental Protection Rider

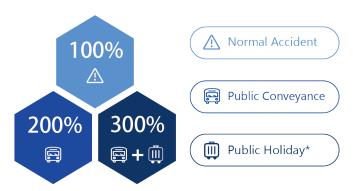
# 附加意外保障保险



#### Product Features

Insured Age	18 - 60 years old
Period of Insurance	5 - 30 years
Sum Insured	Starts from 5,000 USD

## Benefit



If the Insured dies or becomes Totally and Permanently Disabled due to accident, the Company shall pay 100% of the Sum Insured.



If the Insured's death is due to an accident while travelling in Public Conveyance, the Company shall pay 200% of the Sum Insured.



If the Insured's death is due to an accident while travelling in Public Conveyance and during a specified Public Holiday\*, the Company shall pay 300% of the Sum Insured.

<sup>\*</sup>Public Holiday: Ancestors' Day, Water Festival Ceremony and Khmer New Year.

# Ⅰ投保说明

投保年龄	18-60岁
保险期间	5 - 30 年
保险金额	5,000 美元及以上

# ▮保险利益



如果被保险人因意外事故导致死亡或高度残疾,本公司 按照基本保险金额的100%给付死亡或高度残疾保险金。



如果被保险人在乘坐公共交通工具期间发生意外事故导致死亡,本公司按照基本保险金额的200%给付死亡保险金。



如果被保险人在公共假期\*乘坐公共交通工具期间 发生意外事故导致死亡,本公司按照基本保险金额 的300%给付死亡保险金。

\*公共假期: 亡人节、送水节和柬新年。

Note: This brochure is summarized. For complete details on the coverage provided, including benefits, exclusions and termination provisions, please refer to the Terms and Conditions.

注: 本宣传单为简单叙述,详情请阅读本保险条款,并以条款的叙述为准。

## Exclusion

The Company shall not cover any Death or Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1. Suicide, attempt suicide, or self-inflicted injury, while sane or insane.
- Human Immune Deficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related diseases.
- War (whether declared or not), invasion, act of foreign enemy, civil war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism.
- While the Insured is committing a felony or while the Insured is being arrested, under arrest, or escaping the arrest.
- 5. 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.
- While the Insured performs duty as military, police or volunteers and participate in the war or crime suppression.
- The Insured has known about the defective physical, illness or injury before starting the Insurance Contract, but the Insured does not notify the Company.
- 8. The Insured being under the influence of alcohol or the taking of any drug, except under the direction of a registered medical practitioner.
- Participation in dangerous sports activities including but not limited to scuba diving, mountain climbing, parachuting or any high speed races, or in professional sport activities.
- 10. Pregnancy, childbirth, miscarriage or any of their consequences.

# ▮责任免除

因下列情形之一,直接或间接,部分或全部导致被保险人死亡或残疾的,本附加保险合同不承担给付保险金的责任:

- 一、在神志清醒或精神失常时、被保险人自杀或自伤。
- 二、被保险人感染人类免疫缺陷病毒(HIV),及其与获得性免疫缺陷综合症 (AIDS)或与AIDS相关的疾病。
- 三、因战争(无论是否宣布),入侵,外国军队行动,内战,革命,暴动,内 乱,骚乱,罢工,民众反政府和恐怖主义,导致发生本合同保险事故。
- 四、被保险人犯罪或被捕时,被保险人被捕或拘捕。
- 五、进入、离开、操作、服务或乘坐任何空中装置或交通工具,但被保险人是航空公司的付费乘客或机组人员,按既定时间表在既定航线上飞行的除外。
- 六、被保险人以军人,警察或志愿者的身份参加战争或镇压犯罪。
- 七、被保险人在签订保险合同之前已经知道自身疾病或残疾,但是被保险人未如 实告知本公司。
- 八、被保险人受到酒精或服用任何药物的影响,但遵循注册医生指导的治疗活动除外。
- 九、参加危险的体育活动,包括但不限于潜水,爬山,跳伞或任何高速比赛,或 参加专业体育活动。
- 十、由怀孕, 分娩, 流产或相关事件, 导致发生本合同的保险事故。