



Looking for
more coverage ?

寻找更多保障

Accidental Injury
Hospitalization Allowance
Group Rider

附加团体意外伤害住院津贴保险

Note: This brochure is simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency. 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

- Any expense related to the medical treatment of the Insured, cosmetics, any dental care or repair, including teeth cleaning, teeth whitening, orthodontics, dental porcelain, dental implants or dental prostheses is not covered under this rider.
- The Insured is hospitalized outside Cambodia.
- If the Insured is hospitalized due to any of the following events, the Company shall not pay the hospitalization allowance:
 - Any conditions stated in the Exclusion Clause of the main product;
 - The cause to the Insured being hospitalized is not accidental injury;
 - General health check, health care treatment, recovery treatment, physical treatment, psychosocial therapy or treatment.

责任免除

- 被保险人诊治疾病的所有费用，以及美容、洗牙、牙齿美白、正畸、烤瓷牙、种植牙、镶牙和牙齿修复，均不属于本附加险的责任范围。
- 被保险人在柬埔寨境外医院诊疗。
- 因下列情形之一，导致被保险人住院的，本公司不承担给付住院津贴的责任：
 - 主险列明的“责任免除”事项；
 - 非因意外伤害事故而发生的住院治疗；
 - 一般健康体检、疗养、康复治疗、物理治疗、心理咨询或治疗。

Benefit	Platinum	Gold	Sliver
Sum Insured	6,600 USD	2,880 USD	1,440 USD
“Daily Allowance”	30 USD/Day	16 USD/Day	12 USD/Day
Maximum Number of Days for Each Hospitalization	120 Days	100 Days	80 Days
Annual Maximum Accumulated Days for Hospitalization	220 Days	180 Days	120 Days
Premium	29 USD	13 USD	7 USD
保险利益	铂金	黄金	白银
因意外伤害事故导致住院诊疗，按实际住院天数减去3天后的剩余天数，再乘以“每天给付额”。	6,600美元	2,880美元	1,440美元
“每天给付额”	30美元/天	16美元/天	12美元/天
每次住院给付天数	120天	100天	80天
每年住院累计给付天数	220天	180天	120天
保险费	29 美元	13 美元	7 美元