



Looking for  
more coverage ?  
寻找更多保障

Accidental Injury Medical  
Insurance Group Rider -  
Hospital Transfer Due to  
Critical Condition

附加意外伤害医疗保险 -  
危重症转院

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。

## Benefit

If the Insured is determined to be suffering from 1 of the 10 types of critical conditions due to an accidental injury within the Kingdom of Cambodia and requires to be transferred to another legal hospital outside the country for medical treatment, and simultaneously meets the following two conditions, the Company shall pay the sum insured through a one-time payment:

1. Before being transferred to another country's hospital, emergency medical treatment was carried out in a local hospital;
2. Insured is transferred to another country's hospital for emergency rescue or continuous medical treatment, except in the case that the Insured dies during the transferring process.

Premium is based on the type of occupation, age, past health status and the number of Insured in the group.

## 保险利益

在柬埔寨王国境内因意外伤害导致10种重症，并需转院至其它国家合法医院诊疗，一次性定额给付危重症住院保险金。

- 1、在转送其它国家医院之前，在柬埔寨境内合法医院实施过医疗救治；
- 2、实际发生转送其它国家医院并继续救治之事实（被保险人在转移至其它国家医院途中死亡的情形除外）。

保险费根据被保险人群体的职业工种、年龄、既往健康状况和团体参保人数等诸多因素。

## Exclusion

1. Upon the application, if the applicant fails to fulfill the obligation of truthful disclosure as intentionally concealing the health conditions of the Insured listed below, the Company shall not be obliged to pay the insurance benefit:

- a) The Insured has already been diagnosed with one or more chronic illnesses, or acute illness, or mental illness, or the Insured has already been in the process of confirming a suspected illness;
  - b) The Insured has already been disabled, or has had functional disorder for eyes or ears, or limb movement disorder;
  - c) The Insured is engaged in high risk occupation that the Company does not underwrite;
  - d) The Insured's true age does not meet the insurance application requirement upon the creation of the Contract.
2. Any conditions stated in the Exclusion of the main product ("Life Shield" Group Insurance")
3. Expenses for medical treatment caused by illness.

## 责任免除

一、投保人在投保时，不履行如告知义务，隐瞒被保险人下列情形的，本公司不承担给付保险金的责任：

- 1、被保险人已经诊断患一种或多种慢性病，或急性疾病，或精神疾病的；
- 2、被保险人患有残疾或肢体运动障碍，或眼或耳功能丧失的；
- 3、被保险人从事本公司不予承保的高危职业；

4、被保险人的真实年龄在合同成立时就不符合本合同条款规定的投保年龄范围的。

二、主险（“护身符”团体保险）列明的“责任免除”事项。

三、因疾病导致的医疗费用。

	Platinum	Gold	Silver
Level of Critical Condition	Sum Insured	Sum Insured	Sum Insured
Level 1	10,000 USD	6,000 USD	3,000 USD
Level 2	6,500 USD	4,000 USD	2,000 USD

	铂金	黄金	白银
危重症等级	保险金额	保险金额	保险金额
1类危重症	10,000 美元	6,000 美元	3,000 美元
2类危重症	6,500 美元	4,000 美元	2,000 美元