



Accidental Protection Rider

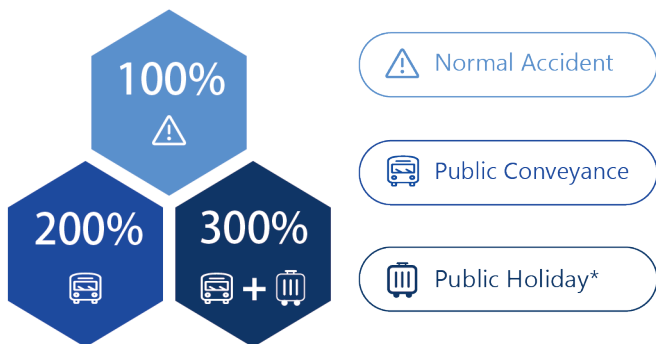
附加意外保障保險



I Product Features

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

I 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.



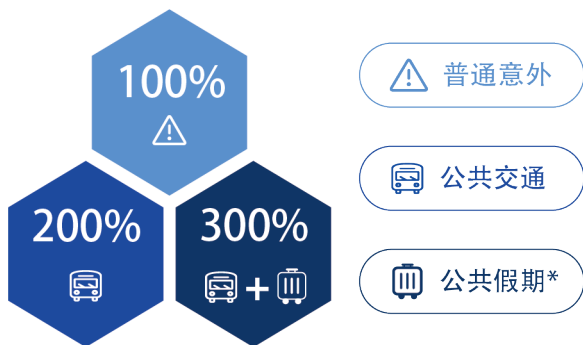
If the Insured's death is due to an accident while travelling in Public Conveyance and during a specified Public Holiday*, the Company shall pay **300%** of the Sum Insured.

*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

I 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。

I 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.
2. Human Immune Deficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related diseases.
3. 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.
4. 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.
6. While the Insured performs duty as military, police or volunteers and participate in the war or crime suppression.
7. 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.
9. 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.

I 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。