



# I Premium and Benefit Table

Benefit		Payment Percentage
If the Insured suffers an accidental injury in the Kingdom of Cambodia, and has been treated in a legal hospital in the Kingdom of Cambodia, the Company shall pay insurance benefit based on the corresponding items stated in this table:	Inpatient Room Fee	100%
	ICU Room Fee	100%
	Medical Surgery Expense	100%
	Ambulance	100%
	Diagnostic Medication (including those used as outpatient within 72 hours before being admitted as inpatient)	100%
	Laboratory Examination, X-Ray, ECG, Other Medical Aid for Examination (including those used as outpatient within 72 hours before being admitted as inpatient)	90%
	Non-Diagnostic Drug Cost	85%
	Other Medical Expense	80%
Premium is based on the type of occupation, age, past health status and the number of Insured in the group.		

Platinum Sum Insured	Gold Sum Insured	Silver Sum Insured
5,000 USD	3,000 USD	2,000 USD

# I 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.

**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.**