



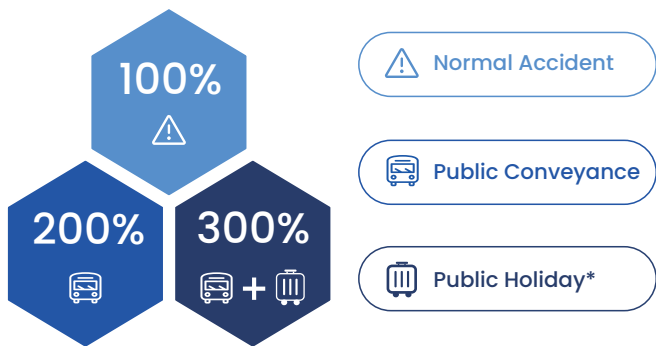
Accidental Protection Rider



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.

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.

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.