



Looking for
more coverage?

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

I Subject Matter of Insurance

Diagnosis of Critical Condition due to accident of the Insured

I Premium Payment

Mode of Payment	Follow Basic Product
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Follow Basic Product

I Coverage

This product provides Hospital Transfer Due to Critical Condition benefits during the Insured coverage in-force period.

I Premium and Benefit Table

Benefit
<p>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:</p> <ol style="list-style-type: none">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.

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