



Accidental Protection Rider



I Subject Matter of Insurance

Life of the Insured.

I Product Features

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

I Premium Payment

Mode of Payment	Annual, Semi-annual, Quarterly, Monthly
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	After payment of the 1st premium, failure to pay any subsequent premiums on or before its due date will constitute a default in premium payment. If the premium remains unpaid after the Grace Period (30days), the Policy will be suspended from the following day of the expiration of the Grace Period, and the Policy will not be effective during such suspension.

I Coverage

This product covers on Death/Total and Permanent Disability (TPD) due to accidental injury during the policy in-force period.

I Benefit



Accidental Death or Total and Permanent Disability Benefit
100% of the Sum Insured shall be payable for Accidental Death or Total and Permanent Disability



Accidental Death while Traveling in Public Conveyance Benefit
200% of the Sum Insured shall be payable in the event the Insured's death is due to an accident in Public Conveyance where the Insured is traveling in



Accidental Death while Traveling in Public Conveyance During Public Holiday Benefit*
300% of the Sum Insured shall be payable in the event the Insured's death is due to an accident in Public Conveyance where the Insured is traveling in and the accident occurs during a Public Holiday

*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.