

Personal Accident Insurance PA Plus Scheme Bringing smiles to your family



ក្រុមហ៊ុន អេទីកា ផេនេរ៉ាល អ៊ិនស៊ុរ៉ង់ (ខេមបូឌា) ប.ក
Etiqa General Insurance (Cambodia) Plc.



WHY PA PLUS SCHEME?



The PA Plus Scheme designed to protect you & your family against any direct pecuniary loss caused by a sudden, unforeseen and fortuitous event resulting in an Accidental Death, Permanent Disablement or Bodily Injury.

This plan provides an all-round comprehensive protection to suit your lifestyle:



24 hours a day,
worldwide coverage



Medical expense coverage



Financial security for
your family



Covid-19 cash allowance



Outstanding Loans coverage

Exclusion

This Policy does not apply to any event, which is caused directly or indirectly by or which results from:

- Any Communicable Disease, except as covered under this Policy;
- Bacterial or viral infections due to any disease or sickness, medical or surgical treatment, except as covered under this Policy;
- Mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by Accident
- Physical and violent provocation by the Insured, leading to a similar response that leads to physical harm or death;
- Engaging in or taking part of wood-working machinery operated by mechanical power or motor-riding on any motor-cycle, engaged in any professional sports, or racing of any kind;
- The Insured is in a state of unsound mind;
- The Insured is in full time service of any armed force of any country;
- Flying or any aerial activity except as passenger in a properly licensed power-driven aircraft;
- As a member of an air crew, ships crew, or oil-rig crew, or as divers or fishermen;
- Participating in mining, logging, sawmilling, underground work, demolition, blasting, or quarrying;
- Intentional self-injury or suicide;
- Childbirth or pregnancy;
- AIDS or AIDS related complex (ARC)
- Nuclear weapons materials or ionizing radiation
- War and related risks

Note:

This list is non-exhaustive. Please refer to your Policy Wording for the full list of exclusions.

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GET PROTECTED WITH ETIQA FOR THE FOLLOWING:

NO.	PRODUCT FEATURES	<input type="checkbox"/> BRONZE	<input type="checkbox"/> SILVER	<input type="checkbox"/> GOLD
1	Accidental Death Pays a lump sum to your family in the event of your demise	Per Adult: 5,000 USD Per Child: 2,500 USD	Per Adult: 10,000 USD Per Child: 5,000 USD	Per Adult: 20,000 USD Per Child: 10,000 USD
2	Permanent Total Disablement A compensation payout will be made to your family according to the table of benefit.	Per Adult: 5,000 USD Per Child: 2,500 USD	Per Adult: 10,000 USD Per Child: 5,000 USD	Per Adult: 20,000 USD Per Child: 10,000 USD
3	Medical Expenses Pays you an amount if you are hospitalised due to injuries arising from the following: a. road accident b. sport-related accident (amateur sport*) c. crime-related incident d. insect, animal or snake bites e. any accident other than specifically excluded	1,000 USD	2,000 USD	4,000 USD
4	Rehabilitation Expenses (Max 30 Visits) Pays you for costs incurred for consultation and medical treatment post hospitalisation.	30 USD / visit	40 USD / visit	50 USD / visit
5	Lifestyle Modification Pays for the following expenses if you are confirmed to be permanently and totally disabled: a. home re-modelling b. modifications to motor vehicle c. purchase of orthopedic equipment/mobility aids	900 USD	1,200 USD	1,500 USD
6	Bereavement Allowance Pays a lump sum amount to your family in the event of Accidental Death	500 USD	600 USD	700 USD
7	Hospital Cash Allowance (Max 7 days) Pays you a daily cash benefit in the event you are hospitalised due to an injury, disease or illness.	10 USD / day	40 USD / day	50 USD / day
8	Child Education Benefit (Not applicable for children) A lump sum amount shall be paid in the event of an accidental death	2,500 USD / child	5,000 USD / child	10,000 USD / child

Note: The benefit under item 8 is applicable for a family who has children only.

ADDITIONAL BENEFITS

9	Covid-19 Relief Fund (Not applicable for children) Pays a lump sum if you are hospitalised or passes away due to Covid-19	Hospitalization: 100 USD Death: 500 USD	<input type="checkbox"/>
10	Loan Outstanding Balance (Not applicable for children) Pays up to the limit of Benefit Amount in the event of accidental death for any outstanding loans on your private motor vehicle, home mortgage, personal financing, and credit or charge cards.	Up to 4,500 USD	<input type="checkbox"/>

ACCIDENT RELATED COVERAGE:

PA Plus Scheme covers you and your family for all types of accident arising from, but not limited to the following:

- Road accidents
- Natural disaster
- Accidental gas inhalation
- Drowning
- Food poisoning
- Sports and social activities
- Insect, animal or snake bites

*Excluding conditions stated in the policy wording

PREMIUM (USD)	PLAN		
SCHEME	BRONZE	SILVER	GOLD
Myself	29	50	91
Spouse	29	50	91
Children	21	33	57
Myself + spouse	52	90	163
Myself + 2 kids	63	104	183
Family (Maximum 04 Persons)	88	149	264

PREMIUM FOR ADDITIONAL BENEFITS (USD)	
Covid-19 Relief Fund (Not applicable for children)	17
Loan Outstanding Balance (Not applicable for children)	4.45

Customer Information

Name: Sex: Age:
 Occupation: National I.D number:
 Contact: Email:
 Address:
 Spouse's Name (If applicable):
 Name of first son/daughter (If applicable):
 Name of second son/daughter (If applicable):
 Signature: Date: