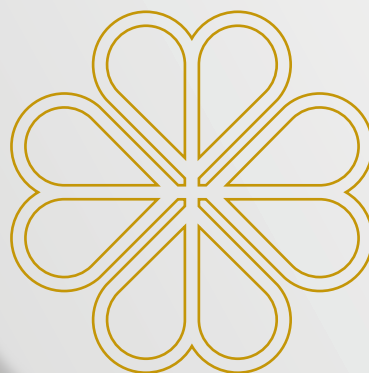


*Here for you,  
for life*



**Accident Protect Rider**

**Worry Free – Peace of Mind**



We all face the risk of unexpected accident 24 hours a day, 7 days a week. What will happen if an accident happens to you? An Accident Protect from Fortune Life can help.

**Accident Protect** is the rider which provide the coverage on Accidental Death and Accidental TPD

### ! Highlights

- Low-cost protection that pays a lump sum of cash in the event you suffer a serious accident.
- Can help to replace your income whilst you are unable to work due to a serious accident.
- Flexible and can end anytime.

### ★ Benefits

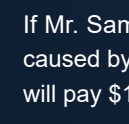
- **General Accidental Death Benefits:**  
100% of Sum Assured payable upon death caused by general accident.
- **Public Transport Accidental Death Benefits:**  
200% of Sum Assured payable upon death caused by accident from public transportation.
- **Aviation Accidental Death Benefits:**  
500% of Sum Assured payable upon death from aviation.
- **Accidental TPD Benefits:**  
100% of Sum Assured payable upon the Total and Permanent Disability (TPD) from accident.

### 🔄 How the plan works

Mr. Sambath buys a Basic Policy with 10 years term from Fortune Life, and attaches the Accident Protect with the Sum Assured of \$5,000. Mr. Sambath pays yearly premium of \$11.3 to purchase this rider.



If Mr. Sambath accidentally dies or suffers TPD due to general causes, Fortune Life will pay \$5,000.



If Mr. Sambath accidentally dies in a crash caused by public transportation, Fortune Life will pay \$10,000



If Mr. Sambath accidentally dies from the crash while on the commercial flight, Fortune Life will pay \$25,000

### 👤 Requirements

- You need to purchase the Basic Policy from Fortune Life to which this rider can be attached.
- Entry age: 18 - 65 years old.



- **Policy term/Premium term:** yearly renewable
- **Premium frequency:** Semi-Annually, Annually

This brochure provides the basic information of this product. You are recommended to read Terms & Conditions of this Policy for more detail, and seek advice from our financial adviser before deciding whether to purchase the Policy.

### 🚫 Exclusion:

The Company shall not be responsible to pay benefits defined in this Provision if the claim of Life Assured resulted from any of the following:

- Intentional actions including but not limited to: using stimulants, narcotics, committing suicide or deliberately committing suicide, or purposely hurting himself/herself/themselves regardless of being conscious or insane; or
- Unlawful acts of Life Assured, Policy Owner, Beneficiary violating law and regulations as regulated in Cambodia Criminal Law; or
- War (with or without declaration), civil war, or other armed conflicts; or
- Taking part in aviation activities except for being passenger in commercial flights according to flight schedule; or
- Accident happens while being a passenger or driver in Tuk Tuk if the Tuk Tuk operator is not legally licensed; or
- Military or naval service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order; or
- Performing surgery on request. Surgery on request refers to medical procedures, including plastic surgery, not necessarily on a medical basis, involved life of Life Assured, being conducted upon Life Assured's request; or
- Life Assured being under the influence of alcohol, beer or drugs not prescribed; or
- Physical or mental defects or weakening or degeneration conditions verified to occur prior to the effective date of this policy not being declared fully and accurately; or
- Participates in dangerous activities including but not limited to: scuba diving, bungee jumping, parachuting, mountaineering, horse racing or racing on any wheeled means; or
- Engages in fighting, scuffling, or standing against arrests of authorized personnel; or
- Related complications due to pregnancy, childbirth.