



PEOPLE & PARTNERS

INSURANCE PLC

INNOVATION IN INSURANCE

# PEOPLE & PARTNERS Insurance PLC

COMPANY PROFILE





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**OUK SAMEATH**  
CHIEF EXECUTIVE OFFICER

# MESSAGE FROM THE CEO

Dear Valued Partner,

It is my great pleasure to warmly welcome you and thank you for your interest in our company. Am sure you would agree with me that risk is ever present in our lives.

It's presence in all of our activities makes us vulnerable to the possibility of unexpected losses, the volumes of which are sometimes beyond our estimation, and which would leave us incable of recovering adequately if we were unable to secure any external support.

The unavailability of risk, coupled with it's unpredictability make it imperative that individuals and organizations transfer all such uncertainties in their lives to competent professionals. This is where we come in as a reliable partner.

People & Parters Insurance Plc., is your preferred insurer and your perfect repository of all risk management or risk control situations. with our long-term experience, financial strength and sound reputation for best products and services.

We collaborate with experienced and sound financial insurers, reinsurers, brokers, and agents in the world to share risks and increase our solvency. We are constantly maintaining and building closer partnerships with the customers and business partners for mutual benefits to ultimately increase the value of our shareholders.

On behalf of team People & Partners Insurance Plc., I would like to sincerely thank you, our valued consumers, partners, shareholders and the many strategic alliance (SDA) for your continued support in ensuring that we are professional moving forward in general insurance company in Cambodia.

Yours faithfully,  
Sameath Ouk  
CEO



## PEOPLE & PARTNERS

### Insurance PLC.

Is 100 percent owned by Cambodians. Our shareholders are Cambodian businessmen. We are fully licensed with an investment capital of 9 million dollars.

All insurance companies are different but **People & Partners Insurance PLC.** has a very experienced and innovative team, and we are well able to tailor-make specific insurance packages for our clients. Our cutting-edge information technology will ensure we provide a speedy and efficient service, especially with our country wide 24/7 claims service network.

## OUR VISION



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To ensure that we are the customer's first choice through the delivery of friendly services and incomparable experience in the insurance business

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## OUR OBJECTIVE

“

- To provide top service and great value for money in all categories of the insurance portfolio we carry and compete in.
- To be a good competitor with concern for society and the environment.

”



# OUR MISSION

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- We aim to be different, we strive for innovation, transparency, trust, strength, security, and to build the most profitable, professional, and customer focused insurance company in Cambodia.
- We aim to ensure that we are the customer's first choice through the speedy delivery of friendly services and utilizing our incomparable experience in the insurance business.
- We aim to provide top class service and great value for money in all categories of the insurance portfolios we carry and compete in.
- In all our business endeavors we aim to show concern for society and the environment.



- We aim to be the most respected and secure insurance company in Cambodia.
- We aim to be the most innovative company in the market tailoring the customer's needs in every category of business.
- Our intensive training programs provide our management and staff with secure and promising careers with sure promotions for those who meet our key performance indicators (KPI).

# PRODUCTS & SERVICES



## BANKER'S BLANKET BOND INSURANCE

The Bankers Blanket Bond product consists of a number of sections known as Insuring Clauses. Each clause offers protection to a financial institution against a clearly defined risk of financial loss.

A financial institution may have a Bond in which all Insuring Clauses are included or may select only those that are relevant to its business. PPI has extensive experience in tailoring such coverage to meet the exact needs of clients.



## CONTRACTOR'S PLANT & EQUIPMENT INSURANCE

Contractor's Plant & Machinery insurance is useful for contractors who have equipment owned / hired / leased employed on construction sites. This policy covers those machineries and or equipment against all risks.

Contractor's plant & machinery insurance covers damages of an accidental nature effecting machines and equipment as a result of fire, water, collision overturning, falls, storm, theft, or malicious damage.



## CONSTRUCTION / ERECTION ALL RISKS INSURANCE

We specialize in this type of insurance for all projects, large or small. We will do a free risk assessment based on required information such as the contract details-plans and drawings, scope of work, bar chart and contract requirements regarding insurance coverage. We provide a wraparound cover protecting not just the principal, the contractor and all parties involved (subcontractors etc.).

## DIRECTORS AND OFFICERS LIABILITY INSURANCE

Director's and Officer's (D&O) Risk covers:

- Trustee accountability and responsibility
- Customs and excise allegations
- Administrative liabilities
- Termination of employment
- Disposal of old firm/ entry of new owners
- Liquidation
- Changes in control of shareholding
- Share issues
- Shareholder claims
- Misdeeds of co-directors





## FIRE & BUSINESS INTERRUPTION INSURANCE

This is the basic policy needed by most businesses here and is the largest sector in the market. Good advice on the level and type of cover is needed and a free risk survey by our staff is a feature so that the best terms can be offered (firefighting equipment discount, etc.).

## HEALTHCARE INSURANCE

Our policies can be arranged for both individuals and group local or international as required. The best way to look at this is to decide an overall annual budget and we can then tailor-make the benefits for the staff involved. Senior staff/management may be given higher benefits if needed. We will also take into account NSSF coverage.





## IN / OUTBOUND TRAVELER INSURANCE

Whether you are planning a long weekend or looking forward to a packed travel itinerary over the year ahead, we are here to help you choose the cover you need for yourself and your family.



## MOTOR INSURANCE

The basic cover is third party liability cover but protection is also needed for the vehicle itself, the drivers and passengers. Our network of claims handlers is nationwide—just contact our 24/7 Toll Free number given to you when you purchase motor insurance.



## MARINE CARGO INSURANCE

All importers and exporters in Cambodia should consider this cover being arranged in Cambodia, rather than by the overseas sellers or buyers. The terms we can supply are usually much better than those arranged on CIF terms from overseas or FOB terms from Cambodia. Our team can advise the best structure for an "open-cover" declaration basis covering voyages Cambodia to world and world to Cambodia, door to door.



## PERSONAL ACCIDENT INSURANCE

This is the core product for most company employee benefit schemes here and is usually tailor-made to fit the individual company requirements for death, disablement and medical expenses following an accident. It is usually taken out in conjunction with a group health scheme covering medical expenses arising from illnesses/diseases.



## POLITICAL VIOLENCE & TERRORISM INSURANCE

A stand – alone cover on top of existing fire, All Risks, Construction all Risks or Motor policies. Very wide London wording and reinsurance protection via Lloyd's of London. Very competitive premium rates for Cambodia and Cambodian interests overseas.

## PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity is a claims made policy covering for **"Business Injury"** which means any Financial loss that third parties suffer as a result of:

- Any negligent act, error or omission
- Implied Statutory Terms
- Unintentional Infringement of Intellectual Property Rights
- Loss of Documents/Data entrusted to the insured
- Unintentional libel, slander, defamation
- Unintentional breach of confidence, confidential duty or misuse of information

Professional Indemnity insurance policy are available for most professions such as:

- Accountants, Management consultants, Tax agents, Architects, Engineers, Building consultants, Information technology consultants, Real estate agents, Surveyors and Valuers, etc.





## PUBLIC LIABILITY INSURANCE

The legal liability of the policyholder towards damages to third party in respect of accidental death / bodily injury / disease and loss or damage to third party property plus the legal costs and expenses incurred with prior consent of the company are covered. The liability mentioned above is subject to limits of Indemnity and other terms and conditions of the policy.

## PRODUCTS LIST

1. Banker's Blanket Bond Insurance
2. Contractor's Plant & Equipment Insurance
3. Construction / Erection All Risks Insurance
4. Directors and Officers Liability Insurance
5. Fire & Business Interruption Insurance
6. Healthcare Insurance
7. In / Outbound Traveler Insurance
8. Microloan Protection Insurance
9. Motor Insurance
10. Marine Cargo Insurance
11. Personal Accident Insurance
12. Political Violence & Terrorism Insurance
13. Public Liability Insurance
14. Professional Indemnity Insurance
15. Construction Bonds of all types:  
Performance, Advance, Payment, Bid, Retention  
and Maintenance
16. Contract works Insurance (CAR + EAR)
17. Freight Forwarder's Liability Insurance
18. Bailee's and Warehouse-men's Liability Insurance
19. Other tailor-made policies which may fit our  
clients requests

# OUR CLAIMS SERVICES AREA



# CONTACT US & CLAIMS 24/7



**016 78 78 11**  
**099 78 78 11**

## Contact Us

 **023 21 78 78**

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 No. 38, St. 322, Sangkat Boeng Keng Kang I,  
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Please, Scan Me!

## Claims 24/7

 **016 78 78 11**

 **099 78 78 11**



Please, Scan Me!

