

Claims Procedure

In the event of an incident, please follow the procedures outlined below:

- 1. Immediate Notification:** Contact our 24/7 claims resolution team by phone for prompt assistance.
- 2. Application Submission:** We will provide guidance on the necessary documentation required to expedite the claims settlement process.

Policy Cancellation or Termination

- You may terminate your policy by providing written notice to us.
- If a claim has been paid, no premium will be refunded for the remaining policy period.
- The company also reserves the right to cancel the policy for valid reasons by providing 30 days' prior notice.

Premium Payment Information

- The annual premium is based on the sum insured and the selected coverage plan.
- Premiums can be paid by cash, cheque, or bank transfer.
- An additional premium is required for individuals over 65 years of age.

Emergency Claims Assistance

Please contact the **24/7** claims department of **People & Partners Insurance PLC** at the following phone numbers:



016 78 78 11 (Smart)
099 78 78 11 (Cellcard)
088 8 78 78 11 (Metfone)



015 78 00 78



info@peoplenpartners.com



www.peoplenpartners.com



No. 07, St. 245, Sangkat Boeng Keng
Kang I, Khan Boeng Keng Kang,
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023 21 78 78



PEOPLE & PARTNERS

INSURANCE PLC

INNOVATION IN INSURANCE

Healthcare Insurance

**Secure your family's future
with our intelligent protection**



023 21 78 78
015 78 00 78



HEALTHCARE INSURANCE

Healthcare insurance is a smart financial plan that protects both your health and your finances from the significant costs associated with illness or surgery. Instead of worrying about hospital treatment fees, you can focus on recovering quickly. The company will cover the costs for your medical examinations and treatments by a doctor in the hospital.

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- **In-Patient Condition** : Requires a hospital stay of at least 6 hours, as recommended by a doctor.

Key Conditions

- **Age** : 18 to 65 years (Coverage for ages beyond this may be considered on a case-by-case basis).
- **Payment** : The premium must be paid within 30 days of the policy inception date.
- **Non-Payment of Premium** : The policy may be automatically terminated if the premium is not paid on time.
- **Full Disclosure** : Misrepresentation or fraudulent information will void the policy and any claims.
- **Adding/Removing Members** : The company must be notified in a timely manner of any changes to the insured members.

Schedule of Key Benefits

Coverage	Description	Maximum Benefit Limit
1. Hospital Room & Board	Standard Room (70 days) or ICU (20 days)	\$55 / \$200 / day
2. Surgical Fees	Surgical and procedural fees	\$4,800
3. In-Hospital Physician's Visit	In-patient care (90 days)	\$25 / day
4. Pre-Hospitalization Consultation & Diagnostics	Consultations, X-rays, lab tests	\$200
5. Post-Hospitalization Follow-up	Post-hospitalization care (within 90 days)	\$90
6. Emergency Outpatient Accident Treatment	Emergency services within 24 hours of an accident	\$550
7. General Hospital Expenses	IV, X-ray, other medical supplies	\$1,400
8. Public Hospital Cash Allowance	Cashless treatment (90 days)	\$60 / day
9. Funeral Expenses	Burial, cremation, and funeral ceremony expenses	\$500
10. Ambulance Service	Transport of patient to the hospital	\$300 / time
11. Companion Bed	For a companion staying with a child (under 18)	\$40 / day
12. Outpatient Treatment	Pre-hospitalization expenses (Co-payment)	\$100 / time
13. Dental Treatment (Accident-related)	Dental treatment resulting from an accident	\$550 / incident

Note: Please consult with our professional team before selecting a plan to ensure it meets your specific needs.

General Exclusions

- Medical Evacuation or Repatriation
- Alcohol and/or substance abuse
- Nutritional supplements, food supplements, and vitamins
- Cosmetic or plastic surgery
- General health check-ups or physical examinations
- Dental Treatmen

Optional Coverage Extensions

For enhanced protection, clients may purchase the following special coverage extensions:

- Medical Evacuation & Repatriation
- Health Check-up
- Dental Care
- Vision Care