

Claims Procedure

- Report the accident to a claims officer within 24 hours after the incident has occurred.
- Provide the necessary documents to the insurance company through the claims department.

Exclusions

1. War, acts of terrorism, and vandalism.
2. Dangerous sports.
3. Driving or working on an airplane.
4. Suicide or self-inflicted injury or disability.
5. Pregnancy and childbirth.
6. Illegal acts or crimes.
7. Death or disability due to illness.
8. Risks arising from radiation and nuclear reactions.

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)

For More Details



015 78 00 78 / 023 21 78 78



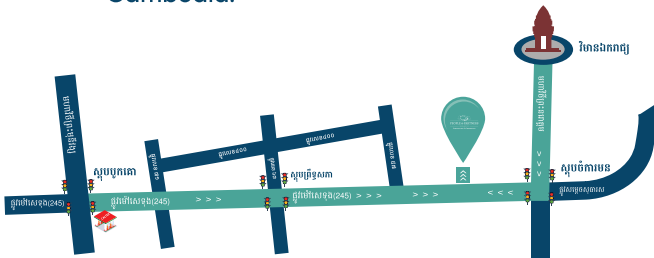
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PEOPLE & PARTNERS

INSURANCE PLC

INNOVATION IN INSURANCE

Personal Accident Insurance

**Life is unpredictable, Your peace of
mind shouldn't be**



023 21 78 78
015 78 00 78



PERSONAL ACCIDENT INSURANCE



Personal accident insurance protects you and your family from financial problems when an unexpected risk occurs. With our **24/7** emergency service, both domestically and internationally, you will always have confidence and peace of mind.



There are three types of insurance options:



- **Option 1 :** Working hours coverage only (including travel to or from work).



- **Option 2 :** Coverage throughout Cambodia (24 hours).



- **Option 3 :** Coverage both domestically and internationally (24 hours).



Eligibility for Coverage

- Adults aged from 18 to 65 years old
- Children from 30 days old
- Foreign nationals
- Special cases for age above 65 years



Premium Payment Information

- The annual premium is based on the sum insured and the scope of coverage.
- Premiums can be paid by cash, check, or bank/financial institution transfer.
- An additional premium may be required for high-risk occupations or for individuals over 65 years old.



What are the benefits of this insurance policy?

This insurance policy can provide coverage for medical expenses and includes benefits such as:

Key Benefits	Scale of Benefit
Death caused by accident	100%
Loss of one or both eyes	100%
Loss of a limb (one or both arms and/or legs)	100%
Loss of speech ability	100%
Total and irreversible paralysis	100%
Total and irreversible insanity	100%
Total permanent disability	100%
Loss of hearing in both ears	70%
Loss of hearing in one ear	25%
Loss of one thumb	20%
Loss of any other finger	10%
Loss of one big toe	10%
Loss of any other toe	5%
Other permanent disability (not mentioned above)	Maximum 75%



Additional Benefits

- Drowning
- Disappearance
- Exposure to natural elements
- Snake bites, insect stings, and bites from other animals
- Murder
- Suffocation from smoke, fumes, and toxic gases
- Winter sports for recreational purposes only
- Automatic additional/removal conditions (with 30 days' prior notice)
- Ambulance service (\$150 per accident)
- Funeral expenses: Maximum \$150

Insurance Coverage Options

Option : \$5,000

Option : \$10,000

Option : More than \$10,000