

## Claims Procedure

In the event of an incident, please follow these procedures:

- 1. Take immediate action:** Ensure personal safety and protect your property from further damage.
- 2. Notify us immediately:** Call our 24/7 claims team for quick assistance.
- 3. Submit an application:** We will guide you on the necessary documents to expedite the claims process.

## Exclusions

- **Indirect or Inherent Damage:** Does not cover indirect loss or damage caused by natural heat or spontaneous combustion.
- **Catastrophic Events or Human Actions:** Does not cover fire set by state authorities, underground fires, nuclear events, storms, floods, explosions (except for household ovens), vandalism, war, riot, or terrorism.
- **Water Leakage or Spillage:** Does not cover damage from water leaking or spilling from tanks, pipes, or fire suppression systems.
- **Special Valuables or Data:** Does not cover gold, gems, art valued over \$200, important documents, money, or computer data (unless the damage is caused by the insured property itself).
- **Forest or Land Clearing Fire:** Does not cover damage from fires set for forest or land clearing.
- **Sanctions Conflict:** Claims cannot be paid if they are in conflict with international sanctions laws.

## Emergency Claims Assistance

- For 24/7 emergency claims assistance, please contact **People & Partners Insurance Plc** at the following 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,  
Phnom Penh, Cambodia.  
**023 21 78 78**



# Fire & Business Interruption Insurance

**Your business, uninterrupted. We stand  
with you through any challenge**



**023 21 78 78**  
**015 78 00 78**



## WHY DO YOU NEED FIRE AND BUSINESS INTERRUPTION INSURANCE?

Fire can destroy your business in the blink of an eye, affecting both assets and income. This policy covers both property damage and loss of income to help your business resume operations quickly.



### Section 1: Fire Insurance

This policy is designed to protect your valuable assets. We cover all necessary expenses for repairing, rebuilding, or restoring your property after it has been damaged or lost due to fire. This includes:

- **Buildings:** Your shop, office, factory, or warehouse.
- **Contents:** Machinery, equipment, furniture, and inventory within the building.



### Section 2: Business Interruption Insurance

If a fire forces your business to suspend operations, this insurance will help protect your cash flow. We will help cover essential operating

expenses and lost profits to help your business remain stable and resume operations quickly.

**\* The maximum liability of the company for fire insurance is based on the value of the insured property.**



### What risks does this policy cover to protect your business?

We provide coverage for property damage caused by the following risks:

1. Fire
2. Lightning
3. Explosion inside a building that does not produce gas and is not part of a gas-related operation, but is caused by gas used for lighting or in the kitchen.
4. Earthquake and volcanic eruption
5. Snow
6. Impact from a vehicle on the road
7. Smoke originating from a fire at the insured location or an adjacent location
8. Aircraft or aircraft devices and/or objects falling from aircraft.
9. Landslides, ground collapses, and subsidence



### Protection from Disruptions Affecting Your Business

If your business is disrupted by an incident covered under the insurance or an optional added protection, we will assist you with:

- **Loss of profit** (Compensates for lost income)
- **Additional costs** (Covers various expenses, such as renting a temporary location or equipment)



### Optional Additional Coverage

Your policy can be extended to include coverage for additional risks such as:



**Flood and water damage.**



**Storms, typhoons, and cyclones.**



**Riot, strike, and malicious damage.**



**Spontaneous combustion or explosion by the business.**



### What You Need to Know About This Policy ?

#### 1. Individuals who are suitable for this insurance policy include:

- Business owners or owners of commercial property.
- Any company that owns or is responsible for a property.

#### 2. Sum Insured

To receive adequate and full compensation in the event of a loss or damage, you should insure your building based on its **"New construction value"** (the cost to build a new replacement building) and insure your contents and inventory at their **"Market value"** (current value).

#### 3. Premium Calculation

The insurance premium is calculated based on several factors:

- The sum insured.
- The type of building construction (e.g., concrete, wood).
- The type of your business.
- The location of the insured property.
- Other factors as determined by risk assessment professionals.

#### 4. Premium Payment

- **Validity:** Coverage becomes effective after the premium is paid. You must pay the premium within 30 days, otherwise the policy may be canceled.
- **Cancellation:** If the policy is canceled during the 30-day coverage period, you will be required to pay the premium for the number of days you were covered.