

- Loss, damage or liability directly or indirectly caused by or arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, or malicious persons acting on behalf of or in connection with any political organization, confiscation, commandeering, requisition or destruction of or damage to property by order of the government de jure or de facto or by any public authority.

* All other exclusions are as per policy wording.

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.

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



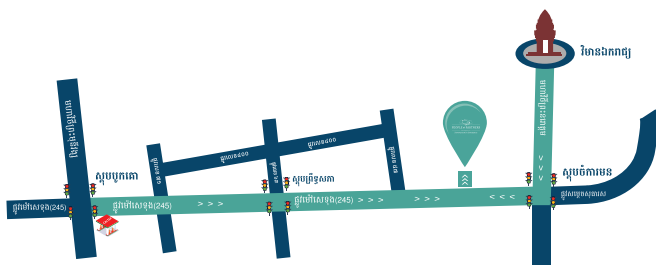
info@peoplenpartners.com



www.peoplenpartners.com



No. 07, St. 245, Sangkat Boeng Keng Kang I,
 Khan Boeng Keng Kang, Phnom Penh,
 Cambodia.



PEOPLE & PARTNERS

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INNOVATION IN INSURANCE



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023 21 78 78



PEOPLE & PARTNERS

INSURANCE PLC

INNOVATION IN INSURANCE

Contract Works Insurance

Build your dreams with confidence



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CONTRACT WORKS INSURANCE

Contract Works Insurance is a comprehensive policy designed to protect your construction project from a wide range of unforeseen risks. This includes coverage for property damage, structural collapse, and legal liability for any third-party injury or property damage occurring at the construction site.



SCOPE OF COVER

SECTION 1: BUILDING AND CIVIL ENGINEERING WORKS AND SECTION 2: MACHINERY ERECTION

If at any time during the Period of Insurance stated in the Insurance Certificate/Policy Schedule the property described in the Insurance Certificate/Policy Schedule shall suffer any unforeseen or accidental loss or damage from any cause, other than those specifically excluded, necessitating repair or replacement, the Company will indemnify the Insured in respect of all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Insurance Certificate/ Policy Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the said Insurance Certificate/Policy Schedule as insured hereby.

SECTION 3: THIRD PARTY LIABILITY

The Company will indemnify the Insured against all sums which the Insured shall become legally liable to pay as compensation for:

1. Accidental bodily injury or illness to any person.
2. accidental loss of or damage to property occurring in direct connection with the performance of the contract insured by this policy and happening on or in the immediate vicinity of the Contract Site during the Period of Insurance.

In respect of a claim for compensation to which the indemnity provided herein applies, the Insurers will in addition indemnify the Insured against:

1. All costs and expenses of litigation recovered by any claimant from the Insured, and
2. All costs and expenses of litigation incurred with the written consent of the Company in resisting any claim.

The Liability of the Company under this section shall not exceed the limits of indemnity stated in the Insurance Certificate/Policy Schedule.



PERIOD OF INSURANCE

Period of Insurance will be based on actual contract of each project.



PREMIUM PAYMENT TERM

Premium Payment Term will be a one-time payment.



GENERAL EXCLUSIONS

The company will not indemnify the Insured in respect of:

1. The deductibles/excesses stated in the Insurance Certificate /Policy Schedule to be borne by the Insured.
2. Consequential loss of any kind or liquidated damages or penalties for delay or detention or in connection with guarantees of performance or efficiency.
3. Willful act or willful negligence of any director, manager or responsible site official of the Insured.
4. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission.
5. Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

