Premium Payment Information

- The annual premium is based on the sum insured, options, and scope of coverage.
- Premiums can be paid by cash, check, or bank/financial institution transfer.

Emergency Claims Assistance

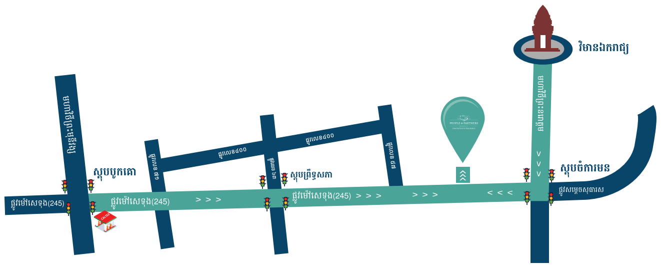
- Please contact the **24/7** claims department of **People & Partners Insurance PLC** at the following phone numbers:

24/7

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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023 21 78 78

PEOPLE & PARTNERS
INSURANCE PLC
INNOVATION IN INSURANCE

Public Liability Insurance

Powerful protection for your business against everyday risks

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PUBLIC LIABILITY INSURANCE

Public Liability Insurance is a critical form of protection for your business. It helps protect you from financial loss when a third party is injured or their property is damaged as a result of your business activities. This also includes legal costs.

WHAT ARE **"INDUSTRIAL" & "NON-INDUSTRIAL"** BUSINESSES?

Industrial Businesses

This includes industrial risks and warehouses. Examples are: warehouses, distribution centers, and oil storage depots.

Non-Industrial Businesses

This includes hotels, clubs, restaurants, guesthouses, cinemas, meeting halls, hospitals, offices, stores, and similar non-industrial risks.

Scope of Cover

For both industrial and non-industrial businesses

This insurance covers the legal liability of the policyholder for:

- Unintentional death or bodily injury to a third party.
- Loss or damage to third-party property.
- Legal expenses incurred with the prior consent of the insurance company.

Exclusions

This insurance does not cover the following cases:

- Injury or death to employees of the company or the insured
- Property in your care, custody, or control
- The insured's products
- Loss of use
- Pressure vessels
- Aircraft and watercraft
- Contractual liability
- Building work
- Professional liability
- Libel and slander
- Pollution
- Faulty workmanship
- Fines and penalties

Note: Other detailed exclusions are also specified in the insurance policy.