



PEOPLE & PARTNER  
INSURANCE PLC

Innovation In Insurance



PEOPLE & PARTNERS

INSURANCE PLC

INNOVATION IN INSURANCE

CLAIMS 24/7



Claims Hotline 24/7 :  
(855) 16 78 78 11 (Smart)  
(855) 99 78 78 11 (Cellcard)

ABOUT US



Contact :  
[info@peoplenpartners.com](mailto:info@peoplenpartners.com)  
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No.38, St.322, Sangkat Boeng Keng Kang I, Khan Boeng Keng Kang,  
Phnom Penh, Cambodia.

## HEALTHCARE INSURANCE



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# ABOUT PPI

## (PEOPLE & PARTNERS INSURANCE PLC.)

**People & Partners Insurance PLC.** is 100 percent owned by Cambodians. Our shareholders are Cambodian businessmen. We are fully licensed with an investment capital of 9 million dollars. All insurance companies are different but **People & Partners Insurance PLC.** has a very experienced and innovative team, and we are well able to tailor-make specific insurance packages for our clients. Our cutting-edge information technology will ensure we provide a speedy and efficient service, especially with our countrywide 365 days claims service network.

## Frequently Asked Questions on Healthcare Insurance

**Q : What is Healthcare Insurance?**

**A :** Healthcare Insurance is for an Insured Person who stays in a hospital bed and is admitted for one or more nights solely to receive treatment.

**Q : What do Healthcare and Accident insurance policy cover?**

**A :** Cambodian Healthcare and Accident Policy protects you from all costs related to the medical treatment following accidents and medical conditions following illness.

**Q : How to define Pre-existing?**

**A :** Any medical condition or related condition, for which you have received medical treatment, has symptoms of or sought advice prior to your date of entry is a Pre-existing Medical Condition. However, after 12 months continuous membership, all pre-existing conditions will become eligible for benefit provided you have not :

1. Consulted any medical practitioner for medicines, treatment or advice (including check-ups) or
2. Taken medication (including drugs, medicines, special diets or injections) for a continuous period of 12 months after date of entry (One year moratorium).

**Q : Can my children be covered under this policy?**

**A :** This policy can cover children, spouse or other related dependents.

**Q : How large the deductible should I select?**

**A :** The basic policy has NIL deductible. However, the larger deductible the greater your saving will be.

**Q : How fast can I get the coverage?**

**A :** Soon after your completed application form has been sent to PPI Insurance and a confirmation on cover will be effective immediately.

**Q : What does AMC mean?**

**A :** AMC (Agreed Medical Center) is a place where preferred providers of service (Including doctors and hospitals) have a contract with an insurance company to offer service for their policyholders. Generally, the Agreed

Medical Center agreed to accept an insurance company's usual and customary payment. If you do not use the AMC, you may find yourself paying in advance for service rendered by the physician or hospital.

**Q : Is there any limitation on the number of stays in the hospital room?**

**A :** No, this policy covers unlimited number of days up to the sum insured stated in Policy Schedule.

**Q : Will the diagnoses and related tests (X-Ray, Scan, MRI, etc.) be covered?**

**A :** If your medical condition is recommended by the doctor to do all these tests, then the related express occurred will be covered.

**Q : Is Out-Patient treatment covered?**

**A :** This policy can cover Out-Patient treatment as an option.

**Q : Are road ambulance costs covered under this policy?**

**A :** The road ambulance costs are covered in the event of emergency accident or occur illness leading to admission as an In-Patient within specified territory limit.

**Q : If I am admitted in the clinic which is not in the list of PPI Insurance's AMC, am I covered?**

**A :** The AMC are served to PPI Insurance's clients for direct billing networks, i.e. clients do not need to pay the hospital bill in advance. However, if you choose the non-AMC, you will then have to inform us within 24 hours and you may pay all the costs and bring the original receipts to PPI Insurance for reimbursement.

**Q : If I get sick during weekend, am I covered?**

**A :** Yes, you are covered 24 hours.

**Q : What benefits will I receive by staying in public hospital?**

**A :** If you are staying in public hospital (free of charge), you will receive daily cash allowance each day of confinement up to the limit stated in the Policy Schedule.

**Q : How long will it take to settle my medical claim?**

**A :** We will settle your medical claim as soon as proof of claim has been received.

**Q : What to do in an emergency?**

**A :** Just call our hotline number 016 78 78 11, our administrator will explain you what to do.

### FOR MORE INFORMATION, PLEASE CONTACT

 **Customer Services :**

(855) 23 21 78 78


 **365 Claims Hotline :**

855) 16 78 78 11 / (855) 99 78 78 11 / (855) 88 8 78 78 11

 info@peopenpartners.com

 8:00 am - 5:30pm (Monday - Friday)

 www.peopenpartners.com

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