



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 :
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PERSONAL ACCIDENT 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 PERSONAL ACCIDENT INSURANCE

Q : What does Personal Accident Policy cover?

A : Personal Accident Policy covers death or disability caused by accident.

Q : What benefits should I choose to cover my Personal Accident Policy?

A : There are various benefits available in Personal Accident Policy i.e. USD **2,500, USD 5,000, USD 10,000.** However, the benefits are flexible upon request.

Q : What is the difference between Permanent Disability and Temporary Disability?

A :

- Permanent Disability shall mean disablement preventing the insured from engaging in or giving attention to his usual occupation which in all probability will continue for the remainder of the insureds life.
- Temporary Disability shall mean disablement preventing the insured from engaging in or giving attention to his usual occupation for certain period of time only.

Q : Can my children be covered under this policy?

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

Q : How large a deductible should I select?

A : This basic policy has NIL deductible. However, the larger deductible the greater your saving is.

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 coverage will be in effect immediately.

Q : I choose option working hours in PA Policy, am I covered during my trip from home to office and vice-versa?

A : Your working hours option includes your trip from home to office and vice-versa.

Q : If I get injured during my trip in the provinces, am I covered?

A : Yes, you are covered anywhere in Cambodia.

Q : If I am admitted in the clinic which is not in the list of PPI Insurance Agreed Medical Center (AMC), am I covered?

A : The AMC are served to PPI Insurance clients for direct billing networks. It means 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 : Is there any sub limit or deductible applying to minor or major surgical operation?

A : No deductible or sub limit applies to surgical operation. This Policy covers 100% of the benefits chosen in the policy schedule.

Q : If I get injured during riding motorcycle, am I covered?

A : This Policy includes covering accident caused by riding a motorcycle. We would recommend you wear a helmet while riding a motorcycle to protect your life.

Q : A pregnant lady who meets an accident during working hours and she had a miscarriage, is she covered ?

A : This Policy covers every kind of accident including miscarriage following bodily injury.

Q : There is a robbery of my motorcycle and then I get injured by robber, am I covered?

A : Yes, you are covered.

Q : How to define working hours and 24hours ?

A :

- Working hours mean our office working hours set by the organization i.e. day shift or night shift excluding holiday and weekend.
- 24 hours means anytime.

Q : What happens if my teeth are accidentally damaged?

A : This Policy includes the coverage for emergency dental treatment caused by accident.

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.