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ABOUT US



Contact :
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TRAVEL INSURANCE



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APPLICATION FORM FOR TRAVEL INSURANCE



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(855) 23 21 78 78

No.38, St.322, Sangkat Boeng Keng Kang I, Khan Boeng Keng Kang,
Phnom Penh, Cambodia.

APPLICATION FORM FOR TRAVEL INSURANCE

Applicant: _____ **Passport No.:** _____

Gender: Male Female **Date of Birth:** _____ dd / mm / yyyy

Residential Address in Cambodia: _____

Address for Correspondence (If difference): _____

Tel: _____ **Email:** _____

No. of Days to be insured: _____

Date of Departure: _____ dd / mm / yyyy **Date of Return:** _____ dd / mm / yyyy

Country to be visited: _____

Selected Plan:

Plan A **Premium : US \$** _____

Plan B **Premium : US \$** _____

DEPENDENTS

NAME	DATE OF BIRTH	PASSPORT NO.

- I/we have made the decision to purchase this Policy after carefully reading the terms, conditions and exclusions contained in the brochure.
- I/we acknowledge that I/we have read and understood the Duty of Disclosure and the consequences of Non-Disclosure.
- I/we acknowledge that this Policy does not automatically provide cover for Pre-existing Medical Conditions. I/we warrant that I/we are in good health and not travelling for the purposes of obtaining medical treatment or contrary to advice of a medical practitioner.
- I/we agree to abide with the terms, conditions and exclusions of this Policy and confirm that the above information is correct.
- If premium is not paid in full to the Company, coverage shall not commence.

Applicant's Signature

Date: _____

BENEFITS

SECTION	BENEFITS	PLAN A	PLAN B
1	Oversea Medical Expenses	USD 100,000.00	USD 50,000.00
2	Emergency Medical Evacuation & Repatriation	Full Refund	Full Refund
3	Repatriation of Mortal Remains	USD 15,000.00	USD 15,000.00
4	Personal Accident	USD 60,000.00	USD 30,000.00
5	Baggage and Personal Effects	USD 3,000.00	USD 1,500.00
6	Personal Liability	USD 500,000.00	USD 250,000.00
7	Loss of Personal Money	USD 700.00	USD 400.00
8	Hijack	USD 4,000.00	USD 2,500.00
9	Loss of Deposit and Cancellation Charge	USD 6,000.00	USD 3,000.00

PREMIUM

PREMIUM		
REGION	PLAN A	PLAN B
ASIA PACIFIC AND SCHENGEN		
• Premium per Day	4	2
• More than 60 days – rate per week	20	10
• Minimum Premium	30	20
WORLDWIDE (EXCLUDING USA AND CANADA)		
• Premium per Day	5	3
• Minimum Premium	40	30
WORLDWIDE (INCLUDING USA AND CANADA)		
• Premium per Day	6	3.5
• Minimum Premium	50	40

NOTE:

- Above premium rate is applied to Age Limit (18-70). Over 70 years old and up to 75 years old will be available up on request.
- The Company reserves the right to change premium rates without prior notice.

COUNTRY LIST

COUNTRY LIST		
ASIA PACIFIC	SCHENGEN	WORLDWIDE
• Asean Countries • Bangladesh	• Austria • Belgium	• Norway • Poland
		• All countries except USA and Canada

• Bhutan • China • Hong Kong • India • Japan • Tibet • North Korea • South Korea • Macau • Maldives • Mongolia • Pakistan • Sri Lanka • Taiwan • The Pacific Islands	• Czech Republic • Denmark • Estonia • Finland • Germany • Greece • Hungary • Iceland • Italy • France • Latvia • Lithuania • Luxembourg • Malta • Netherlands	• Portugal • Slovakia • Slovenia • Spain • Sweden • Switzerland
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DEDUCTIBLE

USD 25.00 will be applicable to each claim.

PERIOD OF COVER

Period of cover is available up to a maximum of **90 consecutive days** per trip only.

ELIGIBILITY

- This insurance is eligible for Cambodian or expatriates who have official address in Cambodia. This insurance is not available to visitors to Cambodia.
- All Insured must be in healthy condition and not travelling for the purposes of obtaining medical treatment or contrary to advice of a medical practitioner.
- Applicant must be 18 years old at the date of commencement of the journey. In case of the infancy of the Insured, the parent shall be the applicant and must be insured together with his/her parent.

Age Limit: Age limit is from 6 weeks old to 70 years old.

Accompanying Children: Accompanying children must be under 18 years old and accompanied by an adult who is also insured under the same policy. Maximum 2 accompanying children, who travel with an insured parent or legal guardian, can be included into the policy without charges. Therefore, the Company's total liability under any section of the policy for all claims from an insured and his/her accompanying children shall not exceed the sum insured specified in each section.

Children: shall mean the Insured Person's acknowledge natural children, stepchildren and legally adopted children provided such children are primarily dependent upon the Insured Person for support and maintenance.

TRAVEL INSURANCE POLICY WORDING

Please read this policy wording carefully to understand all terms, conditions and exclusions.

I. SCOPE OF COVER

SECTION 1: OVERSEA MEDICAL EXPENSES

If the Insured suffers any accidental injury or sudden illness that requires immediate medical treatment, the Company shall undertake to pay incurred medical expenses including:

- **Arrangement of Insured's Admission to the Nearest Suitable Hospital:** The Company shall undertake to pay for hospital room & board expenses and other relevant inpatient expenses that are Medically Necessary recommended by medical practitioner.

- **In case, the Insured is a child aged below 12 years that required hospitalization:** The Company shall undertake to arrange and pay:

- Lodging expense for one parent who travels with him/her and will lodge in the same hospital.
- If the hospital is unable to provide the parent with such lodging, the Company shall pay for accommodation in a nearby hotel. The expense is up to **USD50.00** per night for a maximum of 5 consecutive nights.

SECTION 2: EMERGENCY MEDICAL EVACUATION AND REPATRIATION

In the event of severe or life-threatening Medical Conditions, local hospital has inadequate medical facilities to treat the Insured, International Assistant's physician deems it is Medical Necessary to transfer the Insured to another suitable and medically equipped hospital to treat his/her Medical Conditions. In this case, emergency medical evacuation would be carried out using the most appropriate means which are available locally as deemed necessary by the International Assistant's physician.

- **Arrangement for Return of Accompanying Children (below age of 12)**

If the Accompanying Children is left unattended as a result of the Insured's accidental injury or sudden illness, and there is no immediate next-of-kin with the Accompanying Children, the International Assistance will assist the Insured in making arrangement for the unattended Accompanying Children to return to Cambodia. The original ticket of the Accompanying Children will be used whenever possible. If the Accompanying Children have no return tickets, the Insured is responsible to pay for his/her Accompanying Children tickets to return to Cambodia.

- **Visit to bedside by a next-of-kin (Compassionate visit)**

Provided that there is no travel companion with the Insured, the International Assistant's physician deems it is Medically Necessary for a next-of-kin to be by the Insured's bedside in case the Insured is hospitalized for more than seven (7) consecutive days as a result of a medical emergency. International Assistance will arrange and pay for the cost of a round-trip economy transportation from Cambodia.

SECTION 3: REPATRIATION OF MORTAL REMAINS

If the Insured dies while on the trip from sudden illness or an accident, International Assistance or its authorized representative will organize for the return of body or

remains to Cambodia, and the Company will pay for necessary and reasonable expenses directly related to the repatriation of mortal remains up to maximum amount of **USD 15,000** (Fifteen Thousand Dollars).

SECTION 4: PERSONAL ACCIDENT

The Company will pay a compensation for accidental death or permanent disablement caused by an injury. No benefit shall be paid unless death or permanent disablement occurs within 12 months of accident. It is subject to such accident occurred during the Period of Cover. Permanent disablement shall mean:

1. Total and irrecoverable loss of sight of one or both eyes
2. Loss of one or both limbs
3. Total and incurable paralysis

The compensation payable shall not exceed the Sum Insured stated in benefit of this section. In the event of death or permanent disablement of an accompanying child under 18 years old, the compensation payable is reduced to 50% of maximum payable of this section.

Specific exclusions:

1. No payment will be made in respect of permanent disablement unless the Company receives proof that the disablement has continued for a period of 12 months from the date of the accident, and it will continue for the rest of the Insured's life.
2. If death occurs following a subsequent accident whilst a disablement claim remains unsettled then only the death benefit shall be payable.

SECTION 5: BAGGAGE AND PERSONAL EFFECTS

The Company will indemnify the Insured for loss or damage directly resulting from accident, theft, burglary, and robbery to the Insured's baggage or personal effects during an insured trip. For **Plan B**, it is limited to USD 200.00 for any one article, pair or set and subject to a maximum of USD 600.00 on jewelry and photographic equipment. For **Plan A**, it is limited to USD 350.00 for any one article, pair or set and subject to a maximum of USD 1,050.00 on jewelry and photographic equipment.

Conditions:

The replacement value of any items lost or totally destroyed will be paid provided the items are one year old or less and provided the Insured has proof of purchase such as a receipt. Otherwise, the claim will be dealt with on the basis of intrinsic value. Where items are damaged, the Company may at our option pay for the cost of repair or replacement.

Specific exclusions:

1. Loss or damage arising from delay, confiscation or detention by customs or other officials.
2. Loss or damage to stamps, documents (other than those specifically mentioned) or fragile articles.
3. Normal wear and tear, gradual deterioration, mechanical or electrical breakdown.
4. Loss or damage whilst in the custody of an airline or other carrier.
5. Personal belongings that are left unattended (including personal belongings left

unattended in a vehicle, whether locked or unlocked), unless resulting from forcible and violent entry to the accommodation.

6. Money, postal or money orders, stamps, bank or currency notes, travellers' cheques, credit cards, travel tickets, documents, manuscripts or securities of any kind.
7. Loss or damage to dentures, false limbs, hearing aids, contact lenses or spectacles.
8. Any loss, theft, or suspected theft, which has not been reported to the Police within 24 hours of discovery and where a written Police report has not been obtained.
9. Loss or damage to valuables from checked-in luggage, whilst in the custody of an airline.
10. Laptop, notebook, portable computer, cellular phone and any kind of camera.

SECTION 6: PERSONAL LIABILITY

The Company will indemnify the Insured for legal expenses and legal liability to pay compensation in respect of:

1. Accidental bodily injury to a person who is not a member of the Insured's family or household or an employee of the Insured, or
2. The loss of, or damage to any property not belonging to, held in trust by or in custody or control of the Insured.

The limit of cover for each Insured shall not exceed the Sum Insured amount stated in benefit of this section.

Specific exclusions:

No benefit will be paid in respect of claims directly or indirectly arising from:

1. Employer's liability or contractual liability or liability to a member of the Insured's family.
2. Animals belonging to or in the care, custody and control of the Insured.
3. Any willful, malicious or unlawful act.
4. Ownership or occupation of land or buildings.
5. Legal costs resulting from any criminal proceedings.
6. The influence of intoxicating liquor or drugs.
7. Ownership, possession or use of firearms, motorized or mechanical vehicles, aircraft or watercraft.
8. Hire of motor vehicles.

SECTION 7: LOSS OF PERSONAL MONEY

The Company will indemnify the Insured for accidental or unrecoverable loss of or theft of cash, bank notes and travellers' cheques during an insured trip and whilst being carried by the Insured or whilst left in a safety deposit box. The limit of cover for each Insured shall not exceed the Sum Insured amount stated in the benefit of this section.

Specific exclusions:

1. Losses arising from delay, confiscation or detention by customs or other officials.
2. Shortages due to error, omission, exchange or depreciation in value.
3. Losses not reported to the police within 24 hours and where a written police report has not been obtained.

SECTION 8: HIJACK

The Company will reimburse the Insured in the event of forcibly and illegally detained

because of hijack lasting more than 12 consecutive hours. The event shall be occurred during an insured trip. Limit of payable will be subject to **USD 500.00** per complete day up to a maximum of 5 complete days on **Plan B** or **USD 800.00** per complete day up to a maximum of 5 complete days on **Plan A**.

SECTION 9: LOSS OF DEPOSIT AND CANCELLATION CHARGE

The Company will reimburse the Insured for the loss of irrecoverable prepaid travel arrangement deposits due to one of the following reasons:

1. Death, injury or serious illness of the Insured, a close relative, close business partner, or travelling companion.
2. A call for the Insured to be a witness or for jury service where postponement has been denied by the court.

Only loss of irrecoverable deposits relating to the Insured shall be covered, and the limit of cover for each Insured shall not exceed the Sum Insured amount stated in the benefit.

Specific exclusions:

1. Any expenses payable by the tour operator, hotel or airline.
2. Any delay because of a government regulation following a pandemic, epidemic or natural disaster that stops the Insured from traveling.
3. Any losses arising from the financial failure, insolvency, bankruptcy or default of the tour organizer.
4. Compulsory quarantine applying to the Insured.

II. DEFINITIONS

- **“Accident”** means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and place and may befall the Insured, but excludes any intentionally self-inflicted injury.
- **“Close Relative”** means a spouse, parent, parent-in-law, or child.
- **“Company”** refers to People & Partners Insurance PLC.
- **“Emergency”** means a situation, which in the opinion of International Assistant requires urgent remedial treatment to avoid death or serious impairment to the Insured's immediate or long-term health prospects. The severity of the medical condition will be judged by various factors including the context of the Insured's geographical location, the nature of the medical emergency and the local availability of appropriate Medical Facility.
- **“Epidemic”** means a widespread occurrence of an infectious disease in a community at a particular time.
- **“Hijack”** means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
- **“Hospital or Medical Facility”** means any institution, which is licensed as a medical or surgical hospital in the country in which it is located and whose main activities are not those of a spa, hydro clinic, sanatorium, nursing home or home for the aged. It must be under the constant supervision of a Medical Practitioner.
- **“Illness”** means any sudden and unexpected deterioration of health as certified by a Medical Practitioner.

- **“International Assistant's Physician”** means a Medical Practitioner designated by International Assistant.
 - **“Injury”** means bodily injury to the Insured Person caused solely and directly by accidental means and shall exclude bodily injury caused by sickness or disease, bacterial or viral infection not occurring through an accident cut or wound.
 - **“Insured”** means:
 - a. The Insured who is not more than 70 years of age;
 - b. The Insured's accompanying children, who are from 6 weeks but less than 18 years of age.
- The word **“Children”** shall include the Insured's acknowledged natural children, stepchildren and legally adopted children provided such children are primarily dependent upon the Insured for support and maintenance.
- **“Medical Practitioner”** means a person with a degree in western medicine who is authorized to provide medical services by the law of the country where the medical services is provided but excludes:
 - a. The Insured Person;
 - b. A business partner or relative of the Insured Person.
 - **“Period of Insurance”** means period as specified in the Insurance Certificate, and cover of the Insured Person shall commence from the date of travel (inception date of insurance) and shall terminate on the expiry date shown in the Insurance Certificate or cease on return to the Insured Person's place of residence in Cambodia, whichever occurs first.
 - **“Pandemic”** means an outbreak of a pandemic disease.
 - **“Relative”** means spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, brother or sister-in-law, all residing in Cambodia.
 - **“Sickness”** means sickness, illness, or disease contracted during the Period of Insurance and causing loss commencing during the Period of Insurance.
 - **“Serious Injury or Sickness”** means injury or sickness certified by a medical practitioner as being dangerous to life.
 - **“The Benefit”** means the Type of Plan specified in the Insurance Certificate against the relevant Event stated herein.

III. CONDITIONS

A. General Conditions

1. Benefit Limit

The benefit limit shall be made and mutually agreed. No alteration or endorsement to the benefit limit shall be made once the Contract is enforced.

2. Change, Amendment, or Deletion

Any change, amendment, or deletion in the Policy will not be valid unless the Insured Person submits his/her request in writing to the Company, and such endorsement is agreed and made in the Policy/Certificate of Insurance by the Company.

3. Duty of Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his property as if uninsured.

4. Duty of Disclosure and the Consequences of Non-Disclosure

Important Note: An obligation of the Insured is giving a full and truthful disclosure to the Company.

The Company reserves its right to terminate the Policy if the Insured intentionally conceals facts or does not perform his/her obligation or negligently fails to perform his/her obligation, which would materially affect the Company's decision in accepting his/her application or to load the premium.

If the Insured intentionally fails to perform his/her obligation, the Company shall discharge its responsibility and obligations in payment of any benefit incurred prior the termination of the Policy, and no refund of any premium shall be paid to the Insured.

If it is because of the Insured's oversight or the Insured negligently fails to perform his/her obligation, which would materially affect the occurrence of benefit, the Company shall discharge its responsibility and obligations in the payment of any benefit incurred prior the termination of the Policy, but may refund the premium paid.

5. Governing Laws

This policy shall be governed by and constructed in accordance with International Laws. However, it must be noted that the International Assistance undertakes to carry out its obligations stipulated in this Policy in accordance with the local laws and regulations of the country where incident takes place.

6. Payment of Premium

The premium shall be paid in full to the Company before the commencement date of insurance. Otherwise, the contract shall be cancelled automatically, and coverage shall not commence.

7. Settlement Dispute

In the event of any dispute arising from the Policy, both parties agree to select either one of the following to resolve the dispute:

- a) Settlement of any dispute through amicable negotiation: Failure of such, the dispute shall be referred to the Court of Arbitration.
- b) Settlement of any dispute through amicable negotiation: Failure of such, the dispute shall be referred to the Jurisdiction Court at the place where the Policy is issued.

8. Termination of the Policy

The Policy shall automatically be null and void if any of the following occurs:

- a) Expiry of the Policy; and/or
- b) Breach of any stipulated terms and conditions of the Policy.

B. Special Conditions Related to Claims of Emergency:

1. In providing emergency medical evacuation and repatriation services, the International Assistance's physician reserves the right, at its discretion, to determine:
 - a. Whether medical condition of the Insured Person is sufficiently serious to warrant medical evacuation.
 - b. Location where the Insured Person will be evacuated; and

- c. Means or methods which the evacuation or repatriation will be conducted.
- 2. In making any arrangements, the International Assistance's physician may consider all relevant circumstances, including but not limited to the Insured Person's medical condition, degree of urgency, the Insured Person's fitness to travel, airport availability, weather conditions and travel distance in determining whether transport will be provided by air ambulance, regular air transportation, rail, road or any other appropriate means.
- 3. All decisions concerning the means or method of transportation and final destination will be made by the International Assistance.
- 4. The decisions of the International Assistance's Physician are final. The International Assistance's physician is entitled to refuse any request that is incompatible with medical condition and/or safety of the Insured Person.
- 5. If the Insured Person refuses to accept these conclusions or final decisions of the International Assistance's physician, all consequences and expenses arising from the refusal will not be covered by the Company and/or the International Assistance.
- 6. If the International Assistance's physician deems that the Insured Person is fit to continue his/her trip, no repatriation back to Cambodia will be arranged.
- 7. If the International Assistance's physician deems that the length of hospital stay and medical expenses of the Insured Person is unreasonable, the International Assistance reserves its rights to limit such benefit limit to the extent that the International Assistance's physician deems it reasonable, standard and within international standards.
- 8. The Company is not liable and is not subject to any responsibility for any delay or consequences because of external factors that is beyond the control of the International Assistance in the provision of such emergency medical assistance in this Policy.
- 9. The International Assistance will assist the Insured Person and pay in accordance with the terms and conditions of the Policy. The Company will not accept nor is liable to pay any claims that are not registered of handling by the International Assistance.
- 10. Obligation of the Insured Person:
 - a. The Insured Person must observe and adhere strictly to "claim procedure" and notify the International Assistance immediately of any claim or assistance as stipulated in this Policy.
 - b. The Insured Person must observe and comply strictly with the terms and conditions of the benefit limit payable by the International Assistance.
 - c. The Insured Person or his/her family or traveling companions must accept no admission, offer, promise or payment of any benefit as stipulated in the Policy to any third party without seeking prior consent from the Company.
- 11. Designation of Beneficiary: The beneficiary of this Policy is the Insured Person

IV. CLAIMS PROCEDURES

1. In case of an emergency:

- a) During the validity of the Policy, if the Insured suffers accidental injury or sudden

illness requiring emergency medical assistance in accordance with provisions of this Policy, he/she shall contact the Company or International Assistance immediately at designated telephone number.

- b) In case of an extreme medical emergency, if the Insured is physically prevented from contacting the Company or International Assistance immediately of the incident, the Insured or his/her representative designated by him/her must contact the Company or International Assistance within 24 hours following the incident. Failure to do so, the Insured will bear all expenses incurred.

2. In case of claims related to Section 5, Section 6 and Section 7:

- a) In the event of baggage lost or stolen, the Insured must report to Police and carrier (e.g. airline, shipping company) within 24 hours and obtain confirmation report or reference number.
 - b) When claims regarding personal liability occur, the Insured must make no admission of liability, offer, promise or payment without our prior consent.
 - c) In the event of personal effects/personal money lost or stolen, the Insured must report to the Police within 24 hours and obtain acknowledgement or written statement of the report. In addition, the Insured must report to issuing authority as soon as practicable after discovery of the loss of traveller's cheques.
3. Notice of any claims must be submitted to the Company within 30 days of any occurrences, which may give rise to a claim under this Policy. All claims shall be made together with proof satisfactory such as doctor's reports, certificate and hospital bills, report from police, airline, or other responsible authority.

V. CANCELLATION OF THE POLICY

The Insured may cancel his/her Policy at least 2 days prior to the inception date of the Policy.

In the event, cancellation of the Policy is received after the Company has issued the Policy but prior to the inception date of the Policy, the Company shall refund the premium to the Insured after deducting of cancellation administration fee. After the inception date of the Policy or in the event of return to the Insured's place of residence in Cambodia prior to the expiry date of the Policy, no refund of premium shall be made.

VI. EXCLUSIONS

The Company is not liable and responsible for any of the following, including the expenses incurred and/or consequences arising thereof:

- 1. The first deductible amounts to 25\$ which is applicable to each claim.
- 2. Any illegal or unlawful act is committed by the Insured Person.
- 3. The length of trip exceeds 90 consecutive days for each trip.
- 4. Any accidents are caused by and under the influence of alcohol, drug and derivative products.
- 5. Fights, alcohol abuses, suicide or self-inflicted injury, and addiction or abuse of drug.
- 6. Driving of motor vehicle or motorcycle that the Insured Person is not licensed or is restricted by laws or drunk driving.

- 7. Any claim arising from miscarriage, childbirth or contraception and all complications arising therefrom, other than accidental occurrence.
- 8. All services related to cosmetic surgery, medicine allergy or other medical malpractice.
- 9. Any consequence arising from use of drugs by ways of internal, external and injection without proper permission from the International Assistance's physician.
- 10. Participation of the Insured Person in sports or any hazardous sport or activities such as scuba diving, water/snow skiing, parachuting, bungee jumping, rock climbing, exploring activity, sailplane, tumbling, boxing, special technical performance, speed competition, and racing (motorcycle, car, etc.) of any kind unless prior special agreement is made between the Insured Person and the Company.
- 11. The Insured Person engages in or take part in aeronautics or aviation, other than as a fee-paying passenger in a properly licensed commercial or private aircraft.
- 12. Any claim arising from an accident occurring during professional activity on sites such as (but not limited to) construction sites, mining sites, oil platforms or oil and chemical industry sites.
- 13. Any expenses related to search and rescue operation.
- 14. The Insured Person suffers from insanity, psychiatric, psychological disorders, congenital disease (including congenital deformity), hereditary disease, sexually transmitted diseases, AIDS, or infected by HIV virus (HIV positive).
- 15. Standard medical or health checkup, recuperation or recovery treatment.
- 16. Any non-emergency medical consultation or treatment such as dental treatment, cosmetic surgery, plastic surgery or preventive surgery excluding prior agreement between the Insured Person and the Company.
- 17. Wearing or installation of artificial teeth, artificial eyeball, artificial limb, and tools for deformity.
- 18. Expenses relating to any medical or para-medical services or products, where therapeutic value is not recognized by the state medical association of the country in which the Insured Person is hospitalized.
- 19. Any expenses arising from the acquisition of organs transplants or organs donation.
- 20. Incident giving rise to claim after the expiry of the Policy, provisions or obligations not stipulated in the Policy.
- 21. War, military action, riot, military usurped power, chemical contamination or terrorism.
- 22. Explosion, radioactivity or contamination arising from atomic or nuclear waste.

23. Any non-emergency medical treatment request whereby the International Assistance's physician deems that such treatment could be reasonably delayed until the Insured Person returns to the Kingdom of Cambodia.
24. Any non-emergency hospitalization or scheduled hospitalization whereby the International Assistance's physician deems that such hospitalization could be reasonably delayed until the Insured Person returns to the Kingdom of Cambodia.
25. Emergency medical evacuation or repatriation is not approved in advance by the International Assistance.
26. Any expenses are incurred without original receipts.
27. Any pre-existing medical conditions for which the Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs before the inception date of the Policy or conditions for which medical advice or treatment has been recommended by a physician before the inception date of the Policy.
28. In case of a medical evacuation to neighboring country, the Company and the International Assistance shall not be held responsible for any delay in obtaining the necessary visas and/or authorizations from the authorities of that country.
29. Consequential loss of any kind arising from the provision of, or any delay in providing the services to which this Policy relates, unless negligence on the Company and the International Assistance part can be demonstrated.
30. If the Insured Person does not comply strictly with assistance procedures, which are decided by the International Assistance, the Company and the International Assistance shall be released from all its obligations under this Policy, shall cease all assistance immediately and shall not pay any expenses incurred against its opinion and without its full agreement. The Company through its International Assistance shall then send a fax, telegram or telex to the Insured Person or to a member of his/her family or to his/her traveling companion to inform them. The Company and its International Assistance shall in no case be liable for any immediate or subsequent consequences, which may result from the Insured Person's decision.
31. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the Policy, the Policy shall become null and void, and the premium paid by the Insured Person shall be forfeited. Any benefits which are claimed and received by the Insured Person must be refunded to the Company.
32. The Company shall not be responsible for delay in performing or for failure to perform any obligation arising directly or indirectly from any cause or circumstances whatsoever beyond its control, including but not limited to Acts of God, strikes, flight conditions, the act of any local, regional or international government, authority or agency.
33. Suicide or attempted suicide, willfully self-inflicted bodily injury or illness or injury sustained as a result of a felony.

34. The Company shall not be liable for any expenses of emergency assistance, evacuation/repatriation transfer or treatment arising from hospitalization, examination and treatment due to sudden illnesses of less than 24 consecutive hours.
35. Treatment for **Coronavirus / Pandemics or Epidemics** is not covered under this Policy.

WHAT SHOULD I DO IN CASE OF AN EMERGENCY WHILE TRAVELING ABROAD?

During the validity of the Policy, if the Insured suffers accidental injury or sudden illness requiring emergency medical assistance in accordance with provisions of this Policy, he/she shall contact the Company or International Assistance immediately.

- FOR EMERGENCY, PLEASE CONTACT:
(855) 78 667 123 / (855) 85 667 123
- FOR NON-EMERGENCY, PLEASE CONTACT:
(855) 16 78 78 11 / (855) 99 78 78 11 / (855) 88 8 78 78 11
- REMEMBER TO PROVIDE:
 1. Your Name
 2. Travel Insurance Policy No. and Passport Number
 3. Nature of Injury or Sickness
 4. Present Location and Contact Particulars

ABOUT PPI

(PEOPLE & PARTNERS INSURANCE PLC.)

People & Partners Insurance PLC is 100 percent owned by Cambodian businessmen. We are fully licensed with an investment capital in excess 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 24/7 claims service network.

In our management team we have more than 150 years of insurance experience. We are a combination of senior experienced staff and new graduates (who have already undergone an intensive foundation training course of more than 40 basic insurance subjects). Our philosophy will be to recruit from within now that the core team are in place.

• INSURANCE EXPERTISE

People & Partners Insurance PLC has teams dedicated to both individual and corporate Risks. This expertise allows PPI Insurance to offer the industry's most competitive packages of insurance products and services.

• REINSURANCE SECURITY

All coverage is reinsured by PPI Insurance outside Cambodia. All of our reinsurance is placed with approved Underwriters in London and other markets, including Lloyd's.