

## Benefits of Forte Traveller's Insurance

### Overseas Medical and Additional Expenses

Payable for expenses incurred outside Cambodia in respect of medical, surgical, hospital and other charges as a result of injury or sickness including additional travel and accommodation expenses and return of mortal remains in the event of death.

Deductible: US\$35 each claim

### 24-Hour Emergency Medical Assistance and Services

In the event of an emergency, serious injury or sickness or death, call Europ Assistance. They will provide you the necessary assistance and where necessary, and as approved by FORTE, will organise and arrange for medical transfer and repatriation.

### Accidental Death and Permanent Disablement

Compensation on Accidental Death and Permanent Disablement to you and your accompanying children

### Baggage and Personal Effects

Payable for loss, damage to your baggage and personal effects limited to US\$300 any one article, pair or set and subject to a maximum of US\$900 on jewellery, photographic and transistorised equipment, contents, on the Super Plan and half the above limits on the Standard Plan.

Deductible: US\$35 each claim

### Loss of Personal Money

Payable for unrecoverable loss of money, credit cards and travellers' cheques.

Deductible: US\$35 each claim

### Personal Liability

Compensation against legal liability for injury to another person or loss

or damage to another person's property.

### Loss of Deposits and Cancellation Charges

Payable for unrecoverable loss of deposits consequent upon the cancellation of a journey.

Deductible: US\$35 each claim

### Hijack

Payable in the event of a hijack lasting more than 12 consecutive hours at US\$600 per day on the Super Plan and US\$300 per day on the Standard Plan up to a maximum of 5 days

## Benefits and maximum limits per policy

Section	Benefit and Limit type	Super Plan (US\$)	Standard Plan (US\$)
I	Overseas Medical And Additional Expenses	100,000	50,000
II	24-Hour Emergency Medical Assistance And Services	100,000	50,000
III	Accidental Death And Permanent Disablement	60,000	30,000
IV	Baggage And Personal Effects	3,000	1,500
V	Loss Of Personal Money	600	300
VI	Personal Liability	500,000	250,000
VII	Loss Of Deposits And Cancellation Charges	6,000	3,000
VIII	Hijack	3,000	1,500

Region	Premiums	
	Super (US\$)	Standard (US\$)
<b>Asia Pacific and Schengen</b>		
Premium per day	4	2
More than 60 days – rate per week	–	10
Minimum premium	35	21
<b>Worldwide (excluding USA and Canada)</b>		
Premium per day	5	3
Minimum premium	45	35
<b>USA and Canada</b>		
Premium per day	6	3.60
Minimum premium	54	42

\*NOTE: Forte reserves the right to change premium rates without prior notice.

## SPECIAL NOTE:

- Each Insured Person may purchase FORTE TRAVELLER'S INSURANCE only once for each journey.
- FORTE TRAVELLER'S INSURANCE may only be sold to people who are ordinarily resident in Cambodia. The insurance is not available to visitors to Cambodia.
- The Insurance cover shall be non-renewable, non-endorseable and non-cancellable, the premium being fully earned once the Certificate of Insurance is issued.

### Journey:

The journey commences when the Insured leaves his or her place of residence in Cambodia to commence travel directly from Cambodia to intended destination(s) stated in the itinerary in the Certificate of Insurance, with the exception of SECTION VII, which commences at the time of issue of the Certificate of Insurance. The journey ceases on return to the Insured's place of residence in Cambodia or on the expiry of the period specified on the Certificate of Insurance whichever occurs first.

### Delays:

If, due to circumstances outside the Insured's control, the journey is necessarily extended beyond the period of journey stated on the Certificate of Insurance, the insurance will remain in force for such period as is reasonably necessary for completion of the journey, without extra charge.

### Overseas Medical and Additional Expenses

Up to 70 years of age at the date of commencement of the journey.

### Accompanying Children:

Children under 16 years of age travelling with an Insured parent or legal guardian are included for insurance at no extra charge.

The Company's total liability for all claims from an Insured and accompanying children under any SECTION of the Policy shall not exceed the sum insured specified against each such section.

### Accompanying Children:

Available up to a maximum of 90 days.

Country List			
Asia Pacific	Schengen	Worldwide	
<ul style="list-style-type: none"> <li>ASEAN Countries</li> <li>Bangladesh</li> <li>Bhutan</li> <li>China</li> <li>Hong Kong</li> <li>India</li> <li>Japan</li> <li>Tibet</li> <li>North Korea</li> <li>South Korea</li> <li>Macau</li> <li>Maldives</li> <li>Mongolia</li> <li>Pakistan</li> <li>Sri Lanka</li> <li>Taiwan</li> <li>The Pacific Islands</li> </ul>	<ul style="list-style-type: none"> <li>Austria</li> <li>Belgium</li> <li>Czech Republic</li> <li>Denmark</li> <li>Estonia</li> <li>Finland</li> <li>France</li> <li>Germany</li> <li>Greece</li> <li>Hungary</li> <li>Iceland</li> <li>Italy</li> </ul>	<ul style="list-style-type: none"> <li>Latvia</li> <li>Lithuania</li> <li>Luxembourg</li> <li>Malta</li> <li>Netherlands</li> <li>Norway</li> <li>Poland</li> <li>Portugal</li> <li>Slovakia</li> <li>Slovenia</li> <li>Spain</li> <li>Sweden</li> <li>Switzerland</li> </ul>	<ul style="list-style-type: none"> <li>All countries except USA and Canada</li> </ul>

## What do I do in an emergency?

In the event of a medical emergency requiring hospitalisation, or if you need assistance to arrange medical evacuation or repatriation of mortal remains following the death of an insured, please contact us anytime on:

**Thailand Tel: (66) 2180 5588**

**Our Thailand Teams will manage your case and coordinate with other global teams if necessary.**

## When calling us, you will be requested for the following information:

- Name of the insured and passport number
- Certificate of insurance of the traveller
- Nature of illness / injury
- Location of the insured
- Name and contact details of the attending doctor and medical facility

### Our Global Round the Clock Assistance Partner is Europ Assistance



Present in over 200 countries and territories and working with over 750,000 providers, Europ Assistance is a global leader in assistance services. For over 50 years Europ Assistance has been providing insuring and assisting millions around the globe.

All claims must be advised to Forte Insurance (Cambodia) Plc within 30 days after completion of the journey. Doctor's reports, certificates and hospital bills are required to support a claim. Please retain all invoices and receipts.

## Other important points to remember

### Baggage lost or stolen

Report to Police or Carrier (e.g. airline, shipping company) within 24 hours and obtain confirmation report or reference number.

### Liability claim

Do not admit liability, request for any claim against you to be put in writing.

### Loss of money

Report to Police within 24 hours and obtain acknowledgment or written statement of the report.

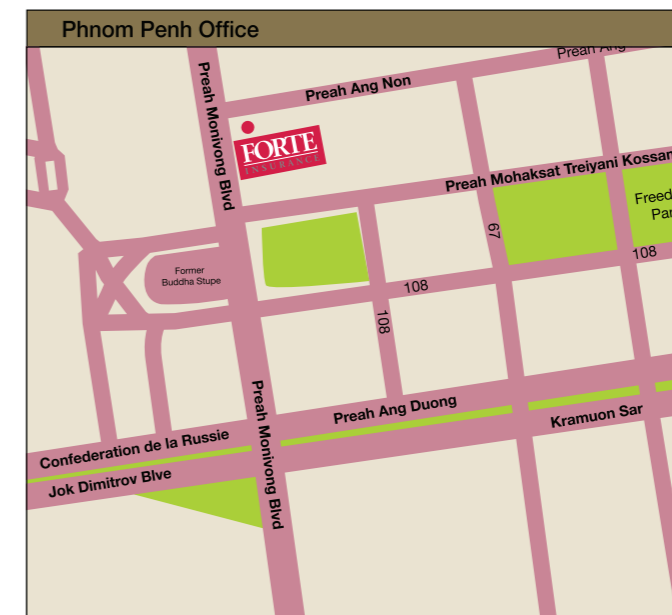
### Loss of Travellers' cheques

Report to issuing authority as soon as practicable after discovery of the loss.

## IMPORTANT NOTICE TO PROPOSERS(S)

1. Before you enter into a contract of general insurance with an Insurer you have a duty under ARTICLE 20 of the Insurance Law of the Kingdom of Cambodia or any subsequent amendment thereof, to disclose to the Insurer in the proposal form, fully and faithfully, all the facts which you know or ought to know, otherwise, the policy issued thereafter may be void.

2. The liability of the Company does not commence in respect of this application until acceptance has been communicated by the Company to the Applicant or his agent or broker.



### Head Office

Vattanac Capital, Level 18 No. 66 Monivong Blvd, Sangkat Wat Phnom, Khan Daun Penh, Phnom Penh City, Kingdom of Cambodia.  
P.O. Box 565  
Tel: (855) 23 885 077 / 066  
Fax: (855) 23 986 922 / 882 798  
Email: info@forteinsurance.com

### Customer Services

View Park, Ground fl., 1B, Sangkat Sras Chork, Khan Daun Penh, Phnom Penh, Cambodia  
Tel: (855) 23 885 077 / 066  
Fax: (855) 23 986 922 / 882 798  
Email: info@forteinsurance.com  
customerservices@forteinsurance.com

### Siem Reap Branch

No. A4 & A5, Street Charles De Gaulle, Phum Salakanseng, Sangkat Svay Dangkm, Siem Reap City, Siem Reap Province, Cambodia.  
Tel: (855) 63 963 355  
M: (855) 92 888 258  
Fax: (855) 63 963 610  
Email: srp@forteinsurance.com

### Kampong Cham Branch

No. 8, St. Soramarith, Group 9, Phum 3, Sangkat Veal Vong, Kampong Cham City, Kampong Cham Province, Kingdom of Cambodia.  
Tel: (855) 42 210 167  
Tel: (855) 95 777 890  
Fax: (855) 42 210 157  
Email: kcp@forteinsurance.com

### Preah Sihanouk Branch

Phum 3, Sangkat 1, Preah Sihanouk City, Preah Sihanouk Province, Cambodia.  
Tel: (855) 34 934 955  
M: (855) 16 700 500  
Fax: (855) 34 934 956  
Email: shv@forteinsurance.com

### Battambang Branch

No. 26 National Road No. 5, Phum Romchek 5, Sangkat Rattanak, Battambang, Cambodia  
Tel: (855) 42 210 167  
M: (855) 95 777 890  
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[www.forteinsurance.com](http://www.forteinsurance.com)

# TRAVEL INSURANCE



## TRAVELLER'S INSURANCE POLICY

**Notice:** Upon issuance of your TRAVELLER'S Certificate of Insurance, this brochure becomes your policy document. **PLEASE READ IT CAREFULLY.**

### 1. COVER

In consideration of the payment of premium and the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured or the Insured Person and subject to the terms, conditions, exclusions and memoranda contained herein or contained in the Certificate of Insurance if any of the Events referred to in this Policy shall happen Forte Insurance (Cambodia) Plc (hereinafter called "FORTE") will pay The Benefit to the Insured or in case of his death to his legal personal representative.

### 2. SUMMARY OF BENEFITS

In this Policy:

- "The Benefit" means the Type of Plan specified in the Certificate of Insurance against the relevant Event stated herein.
- "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 accidental cut or wound.
- "Sickness" means sickness, illness, or disease contracted during the Period of Insurance and causing loss commencing during the Period of Insurance.
- "Insured Person" means
  - The Insured who is not more than 70 years of age;
  - The Insured's accompanying children, who are more than 3 months but less than 16 years of age. The word "children" shall include the Insured's acknowledged natural children, step-children and legally adopted children provided such children are primarily dependent upon the Insured for support and maintenance.
  - "Serious Injury or Sickness" means injury or sickness certified by a medical practitioner as being dangerous to life.
  - "Hijack" means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
  - "Period of Insurance" means the period as specified in the Certificate of Insurance and cover for the Insured Person, with the exception of SECTION VII, shall commence from the date of travel and shall terminate on the expiry date shown in the Period of Insurance or upon the Insured Person's return to Cambodia whichever occurs first. Cover for SECTION VII shall commence immediately on the date of issue of the Certificate of Insurance.
  - "Relative" means spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, brother or sister-in-law, all residing in Cambodia.

### 3. EVENTS

#### SECTION I – Overseas Medical And Additional Expenses

FORTE will reimburse expenses incurred by the Insured Person for:

Overseas Medical Expenses – reasonable medical, surgical, hospital, ambulance and nursing home charges and the cost of other treatment given or prescribed by a registered medical practitioner necessarily incurred outside Cambodia as a result of injury or sickness of the Insured Person. Such expenses shall include the cost of dental treatment provided such treatment is for injury to sound and natural teeth.

Additional Expenses – reasonable travel and accommodation expenses incurred by the Insured Person during the Period of Insurance IN EXCESS of those which would normally have been incurred, as a consequence of the Insured Person having to complete the journey earlier or later than planned as a result of serious injury or sickness. Such additional expenses shall also include travel and accommodation expenses of a relative to travel to, remain with and/or escort the Insured Person directly back to Cambodia provided that there is written advice from the registered medical practitioner who attended to the Insured Person certifying that an escort is medically necessary.

#### SECTION II – 24-Hour Emergency Medical Assistance And Services

Europ Assistance will provide, through their 24-hour network of service centres, telephone advice and assistance to the Insured Person in the event of an emergency. In the event of a serious injury or sickness requiring repatriation –

– Europ Assistance will organise for emergency transport by ambulance or other means including assignment of a doctor and/ or nurse to accompany the Insured Person, if necessary, to the nearest and most appropriate medical centre or hospital.

– If medically necessary, Europ Assistance will further arrange for the Insured Person's scheduled flight (economy class ticket) home to Cambodia, if the original return ticket is not valid, and any supplementary costs for ambulance transfer to and from the airport. In the event of death –

– Europ Assistance will organise for the Insured Person's post-mortem treatment and transportation of mortal remains to the airport in Cambodia or burial abroad provided such costs shall not exceed the cost of transportation of mortal remains.

#### SECTION III – Accidental Death And Permanent Disablement

FORTE will pay a compensation for accidental death or permanent disablement caused by an injury occurring within 12 months of the date of accident provided such accident occurred during the Period of Insurance. The compensation payable under this section for one or more Insured Persons covered under this Policy shall not exceed the Sum Insured amount specified. Permanent Disablement as used herein shall mean:

- Total paralysis,
- Complete and incurable insanity,
- Total and irrecoverable loss of sight

#### SECTION IV – Baggage And Personal Effects

FORTE will reimburse the Insured for the intrinsic value or cost of repairs, whichever is the lesser, of accompanied baggage, luggage or personal effects, including purchases made during the journey which is lost or damaged limited to US\$300 any one article, pair or set and subject to a maximum of US\$900 on jewellery, photographic, and transistorised equipment, contents, on the Super Plan or US\$150 any one article, pair or set and subject to a maximum of US\$450 on jewellery, photographic, and transistorised equipment, contents, on the Standard Plan.

#### SECTION V – Loss Of Personal Money

FORTE will reimburse the Insured for unrecoverable loss or theft of cash, bank or currency notes, cheques, postal or money orders and loss, theft and fraudulent use of travellers' cheques or credit cards taken by the Insured on the journey.

#### SECTION VI – Personal Liability

FORTE will indemnify the Insured against legal liability to pay compensation in respect of –

- Bodily injury (including death or illness) to any person;
- Loss or damage to property;

occurring as a result of an accident during the journey. FORTE will also pay legal costs and expenses of the Insured incurred with the written consent of FORTE provided that FORTE's total liability shall not exceed the sum insured specified against this section in the Policy Schedule.

#### SECTION VII – Loss Of Deposits And Cancellation Charges

FORTE will reimburse the Insured for loss of travel expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and which are not recoverable from any other source upon the cancellation of the journey arising from serious injury or sickness of the Insured or relatives and from causes beyond the Insured's control occurring after this insurance has been effected subject to satisfactory documentary proof.

#### SECTION VIII – Hijack

FORTE will pay a compensation to the Insured at US\$600 per day up to a maximum of 5 days on the Super Plan or US\$300 per day up to a maximum of 5 days on the Standard Plan in the event of a hijack exceeding 12 consecutive hours.

### 4. EXCLUSIONS

This policy does not cover the following (Applicable to):

#### All Sections

- Any consequence of declared or undeclared war or any act thereof, invasion or civil war, intentional self-inflicted injury or suicide (whether felonious or not) or any attempt thereat, whether sane or insane,
- Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an accident,
- Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol,
- Claims in respect of any property more specifically insured or any claim which but for the existence of this Policy would be recoverable under any other private or Government

insurance policy, fund or scheme,

- Claims directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion, or radioactive contamination,
- Sabotage & Terrorism Exclusion Clause Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, death, injury, illness cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public in fear.

This endorsement also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

- "All services, supplies, Emergency Medical Evacuation services and/or treatments, under the direction of public authorities, related to epidemics or pandemics."

#### SECTION I – Overseas Medical and Additional Expenses

- The first US\$35 of each and every claim.
- Pre-existing conditions for which the Insured Person had received medical treatment, diagnosis, consultation or prescribed drugs preceding the journey.
- The Insured Person travelling against medical advice or for the purpose of seeking medical treatment.
- Special nursing care or charges and expenses for wheel-chair, iron lung, artificial limbs, braces, crutches or other prosthetic devices or hospital equipment except for the rental of such devices or equipment during the hospital confinement period.
- Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
- The treatment of or arising from the symptoms or complications of the following diseases: cardiovascular diseases, benign or malignant tumors or cancer, nodules, polyps, cysts, hemorrhoids, hernias, vertebra-spinal disorders, stones of the urinary system and biliary system.

#### SECTION II – 24-Hour Emergency Medical Assistance and Services

- The Insured Person who has sustained slight injuries, minor lesions, simple fractures and mild sickness, which can be treated locally and which do not prevent the Insured Person from continuing on his journey.
- The Insured Person travelling against medical advice or for the purpose of seeking medical treatment.

#### SECTION III – Accidental Death and Permanent Disablement

- The Insured Person taking part in, driving or riding in or participating in any kind of professional race.
- The Insured Person engaging in flying or other aerial activity except as a passenger in a properly licensed aircraft.
- The Insured Person engaging in any form of manual employment.

#### SECTION IV – Baggage and Personal Effects

- The first US\$35 of each and every claim.
- Money, postal or money orders, stamps, bank or currency notes, travellers' cheques, credit cards, travel tickets, documents, manuscripts or securities of any kind.
- Contact corneal lenses, laptop, notebook, portable computer, cellular phone and any kind of camera, fragile or brittle article unless caused by fire or accident to the conveyance in which they are being carried.
- Business goods or samples.
- Normal wear or tear, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, moth or vermin, atmospheric or climatic conditions.
- Baggage whilst in the custody of an airline or other carrier unless reported within 24 hours and a Property Irregularity Report obtained from the airline or a documented

certification or report from the carrier.

- Losses not reported to the police within 24 hours and a police report obtained.
- Confiscation by Custom Authorities.

#### SECTION V – Loss of Personal Money

- The first US\$35 of each and every claim.
- Losses not reported to the police within 24 hours and a police report obtained.

#### SECTION VI – Personal Liability

- Any motor vehicle, motor cycle, aircraft or power-driven watercraft;
- The Insured's trade, business or profession;
- Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement;
- Bodily injury (including death or illness) or loss of or damage to property of any member of the Insured's family ordinarily residing with the Insured or with whom the Insured ordinarily resides or to any employee of the Insured arising out of or in the course of such employment;
- Damage to property in the legal custody or control of the Insured.

#### SECTION VII – Loss of Deposits and Cancellation Charges

- The first US\$35 of each and every claim.
- Directly or indirectly from the Insured's business, financial or contractual obligations or those of the Insured's travelling companions or from any financial circumstances whatsoever;
- Directly or indirectly from the Insured's disinclination to travel or that of any other person whom the Insured have arranged to travel with;
- Directly or indirectly from failure to take immediate steps to inform the Insured's travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements;
- From pregnancy and childbirth;
- From delay by carrier except for strikes;
- From the financial collapse or negligence of or default of the agent or travel agent or tour operator;
- From cancellation of the journey at the request of the Insured's employer, spouse or parent;
- Directly or indirectly arising from any unlawful act, or criminal proceedings or any person on whom the booked journey depends, other than attendance as witness at a Court of Law under subpoena;
- Directly or indirectly from Government regulation or act.

#### SECTION VIII – Hijack

Nil.

### 5. CONDITIONS

#### 5.1 FRAUD

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain the Benefit under this Policy FORTE shall have no liability in respect of such claim.

#### 5.2 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.

#### 5.3 MORE THAN ONE CERTIFICATE

The Insured Person shall not be insured under more than one TRAVELLER'S Policy issued by FORTE. In the event of the Insured Person being insured under more than one such Certificate of Insurance, FORTE will consider the Insured Person to be insured under the Certificate which provides the largest amount of benefit. FORTE will refund any excess insurance premium payment which may have been made by the Insured.

#### 5.4 CLAIMS PROCEDURE

Immediate notice shall be given to FORTE of any occurrence likely to give rise to a claim under the Policy within 30 days. A detailed statement in writing describing the occurrence shall be delivered to FORTE. Unless otherwise requested, all benefits provided will be payable to the Insured, after receipt of proof acceptable to FORTE. The Insured's receipt of such indemnities

shall discharge FORTE from its liabilities under these Benefits. **5.5 PROOF OF LOSS**

## FORTE Application for Traveller's Insurance

Fill in the form below and return to a Forte Insurance office. Please write clearly in capital letters and use black ink.

#### STATEMENT PURSUANT TO ARTICLE 20 OF THE INSURANCE LAW OF THE KINGDOM OF CAMBODIA OR ANY SUBSEQUENT AMENDMENT THEREOF.

YOU ARE TO DISCLOSE IN THIS PROPOSAL FORM, FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE POLICY ISSUED HEREUNDER MAY BE VOID.

#### Particulars of Proposer

NAME	PASSPORT*
OCCUPATION	DATE OF BIRTH
ADDRESS	
HOME TEL. NO.	OFFICE TEL. NO.

#### Particulars of accompanying children travelling with Proposer

NAME	PASSPORT*	DATE OF BIRTH

#### Policy duration (number of days required)

COMMENCING (DAY/MONTH/YEAR)	RETURNING (DAY/MONTH/YEAR)
ITINERARY	

#### Cover level and Premium (please tick one option only)

SUPER PLAN: <input type="checkbox"/>	PREMIUM: US\$
STANDARD PLAN: <input type="checkbox"/>	PREMIUM: US\$

#### Declaration

I hereby declare that to the best of my knowledge there is no reason why the proposed travel should have to be altered or cancelled. I agree to accept the terms, exclusions and conditions as set out in the policy.

SIGNATURE OF PROPOSER (FOR AND ON BEHALF OF PERSONS TO BE INSURED)

DATE (DAY/MONTH/YEAR)

{Official use only} ACCT. NO:

CERT. NO:

**NOTICE:** The insurance you are applying for is in accordance with the policy wording set out in this brochure. YOU SHOULD EXAMINE THE WORDING OF THE POLICY DOCUMENT CAREFULLY BEFORE YOU COMPLETE YOUR APPLICATION TO ENSURE THE COVER MEETS YOUR NEEDS, AS YOU WILL BE BOUND BY THE TERMS, EXCLUSIONS AND CONDITIONS STATED WITHIN.