

Major Exclusions

The basic coverage does not cover loss or damage to your property due to the following:

- War & terrorism
- Theft during & after a fire
- Arson
- Consequential loss
- By its own fermentation, natural heating or spontaneous combustion
- The burning of property by order of any public authority
- Subterranean Fire
- Nuclear weapons material.
- Earthquake, volcanic eruption, landslip, landslide, subsidence or other convulsion of nature.
- Hail, windstorm, typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.
- Explosion except loss or damage by explosion of domestic boilers and gas used for illuminating or domestic purposes in a Building in which gas is not generated and which does not form part of any gas works
- Flood
- Bursting or overflowing of water tanks apparatus or pipes
- Impact by any road vehicle or animals
- Aircraft or other aerial devices and/or articles dropped therefrom
- Vandalism and Malicious Damage
- Smoke other than smoke originating from a fire occurring in the location insured
- Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

The above exclusions are non-exhaustive, for more detailed information, terms and conditions, please refer to your Insurance Advisor, or call our Hotline number at 023 212 311.

www.etiqa.com.kh

Underwritten by:

**ក្រុមហ៊ុនធានារ៉ាប់រង អេទីកា ជេនេរ៉ាល អ៊ិនស្យូរ៉ង់
(ខេមបូឌា)ម.ក (០០០៣៨៩៣៨)**

Etiqua General Insurance (Cambodia) Plc. (00038938)

Maybank Tower (Level 3)

No. 43, Preah Norodom Boulevard,
Sangkat Phsar Thmey 3, Khan Daun Penh,
Phnom Penh, Cambodia

T 023 212 311 F 023 212 377

Hotline 24/7 081 370 000

Fire Insurance

We will keep you smiling by protecting your home



A Member of  Maybank

eTiQa

Fire or lightning can destroy the place where you and family call a home. Etiqa's Fire Insurance policy helps you protect your home with the following coverage.

Basic Coverage

This policy covers loss and damage to your property due to the following:



Fire



Lightning



Domestic Gas
Explosion

Making a Claim

Here's how easy it is to make a claim:

Step 1

Call our Hotline +855 81 370 000 and notify Etiqa General Insurance Cambodia within 24 hours of the claim event. We will assist you with the documentation you will be required to prepare for a claim submission.

Step 2

Complete the claim form with all required documents and make a submission to the address below:

Etiqa General Insurance Cambodia

Level 3, Maybank Tower, No. 43, Preah Norodom Blvd, Sangkat Phsar Thmey 3, Khan Daun Penh, Phnom Penh, Cambodia

Email: Etiqa_general@etiqa.com.kh

Optional Coverage

Get extra coverage for the following events with additional premiums:



Damage by
an Aircraft



Earthquake &
Volcanic Eruption



Explosion



Flood



Hail



Hurricane,
Cyclone, Typhoon,
Windstorm



Impact Damage



Riots, Strikes,
Vandalism and
Malicious Damage



Smoke



Spontaneous
Combustion



Subsidence &
Landslip



Water Damage

Items	Description
Eligibility	Any individual who owns a residential property
In sured Amount	We recommend the Insured Amount to follow the prevailing market value of the property
Period of Coverage	This policy provides coverage for a period of 12 months, and it is yearly renewable
Premium Amount	The premium amount is calculated based on the following factors :- <ul style="list-style-type: none"> • Insured Amount • Construction of building (For example – concrete or wood) • Building specifications and nature of property used • Location of property • Type of optional coverage that you have included

