

General Exclusions

This Policy does not apply to any of the following events:

- War or any act thereof, act of terrorism, invasion or civil war, rebellion or insurrection, strike, riot, civil commotion, military or popular uprising.
- Nuclear weapons material or ionising radiation.
- Engaging in or taking part of wood-working machinery operated by mechanical power or motor-riding on any motor-cycle, engaged in any professional sports or any kind of racing activity.
- The Insured is in a state of unsound mind.
- The Insured is in full time service of any armed force of any country.
- Flying or any aerial activity except as passenger in a properly licensed power-driven aircraft.
- As a member of an air crew, ships crew, or oil-rig crew, or as divers or fishermen.
- Participating in mining, logging, sawmilling, underground work, demolition, blasting, or quarrying.
- Intentional self-injury or suicide.
- Childbirth or pregnancy.
- (AIDS) or AIDS related complex (ARC).

This list is non-exhaustive. Please refer to the Insurance Policy Contract for full list of exclusions.

ក្រុមហ៊ុន អេទិកា ផេនេរ៉ូល អ៊ិនស្យូរ៉ង់ (ខេមបូឌា) ម.ក
Etiqa General Insurance (Cambodia) Plc.

www.etiqa.com.kh

PROTECT YOURSELF FROM ACCIDENTS

Just spend less than **1\$/day** Get protection benefits up to **250,000\$**



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

Connect with us at:



Personal Accident Insurance A gift of a future for your family



eTiqa
General Insurance

A Member of  **Maybank** Group

You cannot prevent accidents

Life is full of unexpected twist and turns. Don't let a bad accident or a tragedy ruin the lives of your loved ones. With Etiqa's Personal Accident Insurance, you are covered with greater benefits and higher coverage.

Period of Insurance

You are covered for a period of 12 months and it is a yearly renewable policy.

Extensive Coverage



Permanent disablement benefits up to USD 250,000



Death or disappearance benefits up to USD 250,000



Repatriation and Funeral Allowances



Affordable premium as low as USD 20



Expenses coverage up to USD 2,000 (Optional)

Table of Benefits

Event	Benefits Paid in (USD)		
	Minimum Benefit	Maximum Benefit	
Death and Disability Benefits			
Death due to the following causes:			
Accident	10,000	250,000	
Harmful insect and snakebites			
Natural disasters such as floods, earthquake & etc			
Disappearance of the insured person's due to accident after twelve (12) calendar months			
Permanent Disablement due to the following causes:			
Accident	10,000	250,000	
Harmful insect and snakebites			
Natural disasters such as floods, earthquake & etc			
Allowances			
Repatriation Cash allowance for expenses to return the mortal remains of the insured person to Cambodia or his/her country of origin, due to accident	200		
Funeral Cash allowance for funeral / burial / cremation expenses of the insured person, due to other causes other than accidental death	200		
Optional Coverage			
Medical Expenses Reimbursement of medical expenses, due to accident	1,000	1,500	2,000

Premium charges are derived based on the following factors:

- Sum Insured
- Age of Insured Person
- Type of cover (Basic & Medical Coverage)

For more details, terms and conditions, please refer to your Insurance Advisor, or call us at 023 212 311.

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: claim@etiqa.com.kh

