



អង្គរ ជេនេរ៉ាល់ អ៊ីនស្យូរ៉ង់ ម.ក
ANGKOR GENERAL INSURANCE PLC.

POLICY WORDING BURGLARY INSURANCE



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PART 1: DEFINITION

- **Business:** Means the business stated in the Insurance Certificate conducted by You at or from premises in Kingdom of Cambodia.
- **Business Hour:** means the normal trading hours or whilst the Insured or their authorized employees are on the premises for the purposes of the business.
- **Burglary:** means the unforeseen and unauthorized entry to or exit from the Insured Premises by actual forcible and violent means with visible marks made upon the premise at the place of such entry; with the intent to steal Contents or Stocks therefrom.
- **Robbery:** means the theft of Contents or Stocks at the Insured Premises using unforeseen, aggressive and violent means against the Insured's Employees.
- **Contents:** mean the items belonging to the Insured or for which the Insured is legally responsible, or has assumed a responsibility to insure, as described in the Policy Schedule such as:
 - a. furniture, furnishings, carpets, curtains and the like
 - b. plant and machinery, tools, instruments and utensils of trade, unaffixed or portable equipment, office equipment, safes;
 - c. computers, all equipment connected to and operating from Computers, and all disks, tapes, cards or other materials used for storing data;
 - d. advertising material and display equipment;
 - e. where the Insured is a tenant of leased or rented premises:
 - landlord's fixtures and fittings for which the Insured is liable under the terms of a lease or
 - similar agreement; but does not include items defined as Stocks, Valuables and Documents.
- **Stocks:** means the items belonging to the Insured or for which the Insured is legally responsible, or have assumed a responsibility to insure, as described below:
 - a. merchandise or materials of trade manufactured, unmanufactured or in the course of manufacture;
 - b. materials used in making and packing;
 - c. consignment stock;
 - d. goods held in trust or on commission;
 - e. pallets and containers;
 - f. consumable materials used in the operation of machinery; but does not include items defined as Contents, Documents and Valuables.



- **Valuables:** mean gold or silver or any precious metals or articles made from any precious metals, watch, jewelry, precious stones, models, coins, curios, sculptures, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, ATM cards, credit cards, charge cards, bonds, coupons, bills of exchange, bank or currency notes, treasury or promissory notes, book debts, cheques, money, securities, or any other negotiable instrument.
- **Policy Holder:** means a natural person or a legal entity who has legal title to an insurance policy.
- **Insured:** mean a natural person or a legal entity that purchases an insurance policy, and in some cases and insured can be a policyholder as well as an insured person.
- **Period of Insurance:** Means the period of cover shown on the policy schedule.
- **The Company** referred to **ANGKOR GENERAL INSURANCE PLC.**

PART 2: INTEREST INSURED

This insurance policy provides coverage for an individual or a business entity that owns insured assets, while those assets are kept within the insured premises, such as: stocks (inventory), furniture, fixtures, appliances, household goods, and personal effects (excluding jewelry). Such property belongs to the insured, as stated in the Certificate of Insurance.

PART 3: COVERAGE

The Company will indemnify the Insured for Claims made in respect of:

- Loss of or damage to Contents or Stocks or any part thereof whilst contained in the Insured Premises caused by actual or attempted Burglary and/or Robbery during the Policy Period;
- Property Damage, including the reasonable costs incurred by the Insured for changing damaged locks at the entry and/or exit points to the Insured Premises and at internal entry and/or exit points caused by actual or attempted Burglary during the Policy Period;
- In clearing up the damage caused to the Insured Premises, including the removal of any debris from the Insured Premises to the nearest waste disposal site.

There are two types of cover available under the policy:

- **Full Value Basis:** The total value of the property/goods will be declared as the sum insured. This basis is adopted where there is a possibility of the entire property being stolen at any one time.
- **First Loss Basis:** This basis is adopted when the insured decides that it is not possible for the entire property to be stolen at any one time. Therefore, a percentage of the total value of the risk would be taken as the sum insured. It is usual to take at least 20% of the total value declared.

EXTENSION CLAUSES

These Extensions Clauses hereunder are applicable, subject otherwise to the terms, conditions and exclusions of the Policy:



a. Contract Price Clause

Notwithstanding anything to the contrary contained in the Policy, it is hereby declared and agreed that in respect only of goods sold but not delivered for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of the perils hereby insured against, either wholly or to the extent of the loss or damage, Our liability shall be based on the “**contract price**”, and for the purpose of calculating the value of all goods to which this clause would in the event of destruction or damage be applicable the same basis shall be used.

b. Riot, Strike, Malicious Damage

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that the Policy extends to cover Loss of or visible physical damage or destruction by external violent means directly caused to the property insured by Strike and Riot but excluding those caused by;

1. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
2. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
3. Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.

c. Employee's Property/ Guest Effects

Notwithstanding anything to the contrary contained in this Policy, it is hereby understood and agreed that the Policy extends to cover replacement or restoring of property belonging to any Employee/Guest that was in the Insured's Premises at the time of an insured event at the specific request of the Insured and stored by an Employee/Guest as required by the Insured.

PART 4: POLICY BENEFITS

The Company shall indemnify the Insured for loss or damage resulting from burglary, defined as unlawful forcible entry into or exit from the insured premises leaving visible marks of such force, up to the Limits shown in the Insurance Certificate; the Company may, at its option, settle such loss by payment, reinstatement, or repair, covering both property stolen during the burglary and physical damage to the Premises and Property caused by the actual or attempted forcible entry.

PART 5: PREMIUM PAYMENT

Premium payment is yearly basis, and pro-rata premium charge/refund in case of add/delete during the period of insurance.

Premium warranty is fundamental and absolute special condition of this contract of Insurance that the premium due must be paid and received by The Company within thirty (30) days from the inception date of this Policy/ Endorsement/ Renewal Policy.

If this condition is not complied with then this Policy is automatically cancelled and The Company shall be entitled to the pro-rata premium for the period they have been on risk.

Insured could pay premium within scenarios such as: cash, cheque, any app, and/or doing bank transfer to **ANGKOR GENERAL INSURANCE PLC's** account.



PART 6: EXCLUSION

The company will not cover loss or damage:

1. **Valuables**

This Policy does not cover loss of or damage to valuables such as deeds bonds bills of exchange promissory notes money or securities for money dividend warrants postal orders cheques bills coins medals stamps stamp collections watches jewelry bullion precious metals precious stones or articles composed of any of them documents of title to property contracts share and stock certificates or other documents business books computer system records manuscripts curios sculptures works of art rare books plans drawings patterns moulds models or designs unless specially mentioned as insured in the Insurance Certificate.

2. **Property Unoccupancy**

This Policy does not cover loss or damage happening whilst the Premises are left unoccupied for a continuous period exceeding seven (30) consecutive days.

3. **Excluded Property**

This Policy does not cover:

- a. Damage to plate glass or any decoration or lettering thereon;
- b. Vehicles or trailers (including their accessories) registered or licensed to travel on a public road, including mobile plant and equipment, cars, sedans, panel vans and trucks, while in the Insured's Premises;
- c. Watercraft, aircraft, locomotives or rolling stock, including their accessories;
- d. Goods held in trust or commission unless specified in the Insurance Certificate;
- e. Any article carried or held as samples, or for sale, or for delivery after sale;
- f. Livestock.

4. **Insured's Member**

This Policy does not cover the burglary committed by a guest or by any domestic servant or a permanent member of the Insured's household or relative.

This Policy also does not cover loss or damage occasioned by any person lawfully in the Premises or directly or indirectly caused or brought about by or with the connivance of the Insured or partner or director or business staff or watchman or other employee of the Insured whether acting alone or in collusion with others.

5. **Miscellaneous Risks**

We will not pay for:

- a. Loss or damage occasioned by fire, however caused;
- b. Loss or damage which either in origin or extent or directly or indirectly proximately or remotely arises out of or in connection with or is caused by earthquake, volcanic eruption, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances;
- c. Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the Insured, unless such key has been obtained by robbery;
- d. Consequential loss of any kind, be it by way of loss of profit, business interruption, market loss or otherwise, and legal liability of any kind;
- e. Infidelity of employees;
- f. Loss as a consequence upon permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;



- g. For the amount of the deductible specified in the Insurance Certificate ascertained after the application of all other terms and conditions of this Policy, including any condition of average;
- h. Losses during taking inventory or checking stocks.

6. War and Civil War Exclusion (LIRMA G51)

This Policy does not cover any liability assumed by the Insured for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority, all as may be defined in the original policies.

7. Cyber Attack Exclusion Clause (CL380)

- a. Subject only to clause (b.) below, in no case shall this insurance cover loss, damage, liability, or expense directly or indirectly caused by, or contributed to by, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- b. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause (a.) shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

8. Terrorism Exclusion Clause (NMA 2921)



Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, 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 the 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), committed for political, religious, ideological or similar purposes 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, 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. If the insurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

9. Political Risks Exclusion Clause

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss; “Confiscation, expropriation, nationalization, commandeering, requisition or destruction of or damage to property by order of the Government de jure or de facto or any public, municipal or local authority of the country or area in which the property is situated; seizure or destruction under quarantine or customs regulation”.

This endorsement also excludes loss, damage, 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 the above.

If the underwriters allege that by reason of this exclusion, any loss damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

10. **Information Technology Hazards Clarification Clause (NMA2912)**

Losses arising, directly or indirectly, out of:

- a. loss of, alteration of, or damage to or
- b. a reduction in the functionality, availability or operation of a computer system, hardware, program, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the policy holder of the insurer or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils : fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

11. **Institution Radioactive Contamination, Chemical, Biological, Biochemical, and Electromagnetic Weapons Exclusion Clause (CL 370).**

12. **Sanctions Limitation and Exclusion Clause (LMA3100)**

The Company shall not be deemed to provide cover and not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations or the European Union, United Kingdom or United States of America.

13. **Asbestosis**

This policy does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

- a. The actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
- b. Any obligation, request, demand, order, or statutory requirement that any Insured or others test for, monitor, clean up, remove, contain, treat, neutralize, protect, against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any claim caused by or resulting in a crash fire explosion or collision or recorded in-flight emergency causing abnormal aircraft operation. Notwithstanding any other provisions of this policy, Insurers will have no duty to investigate, defend or pay defense costs in respect of any claim excluded in whole or in part under paragraph (a) or (b) hereof.

14. **Infectious Disease Covid-19 and Other Pandemics Exclusion Clause.**

PART 7: GEOGRAPHICAL LIMIT

Specific Location which stated in the Insurance Certificate within Cambodia.



PART 8: QUALIFICATION OF CLAIMANTS

The Beneficiary or Claimant must be stated to the Company in writing when the Policy is proposed otherwise it shall be assumed that insured interest is that of an Policyholder. Any other interest shall not be deemed to be covered by this Policy until written notice thereof shall be given to and accepted by the Company. Nothing herein contained shall give any right whatsoever against the Company to any person other than the Insured.

PART 9: AMENDMENT

Any amendment or additional to any condition on the original policy requires both parties to notify us in writing of such amendment or additional via electronic communication or by sending a written notice to the requesting party. Following receipt of a request from the policyholder or the insured to amend or add any terms and conditions, the Company shall review the request and provide written notification of its approval or rejection of the proposed amendment or addition to the insurance policy within no later than ten (10) working days.

There are amendments or additions to this. All amendments or additions will be valid only with the written consent of The Company and the underwriter/ insurer and stated in the endorsement.

In case of failure to notify the amendment as mentioned above, the terms of the original insurance Policy will apply and the claim for damages arising from the amendment may be rejected.

PART 10: RENEWAL POLICY

At the latest, the policy shall expire on the date specified in the Certificate of Insurance. Requests for insurance policy renewal must be submitted before the expiration date of the Certificate of Insurance.

The period of insurance shall be renewed only upon the instruction to renew signed by the insured's authorized representative or duly authorized broker shall have been given to The Company, received by The Company by letter, courier, hand delivery or via email and that The Company have consented to the same in writing.

The coverage or benefits under the policy and/or the term and conditions of the policy, including but not limited to premium may be subject to change.

PART 11: TERMINATION

If the policyholder or the insured intends to terminate this insurance policy, the policyholder or the insured shall provide written notice to the Company at least ten (10) days prior to the intended termination date of the insurance policy.

In the event that the request for termination of the insurance policy is not accompanied by sufficient supporting documents, the Company shall notify the policyholder or the insured of the missing requirements within a maximum of three (3) working days from the date of receipt of the termination request. The Company shall provide written notification to the policyholder or the insured regarding its approval or rejection, together with valid reasons, within a maximum of five (5) working days from the date of receipt of the termination request and complete supporting



documents. The Company shall refund the applicable amount within a maximum of fifteen (15) working days from the date of agreement on the termination of the insurance policy. However, the Company may request an extension of the refund period based on reasonable grounds and subject to approval from the Insurance Regulator of Cambodia (IRC).

In such case, the Company shall refund ninety percent (90%) of the remaining premium. For requests relating to the termination of the insurance policy, if any claim has occurred and the Company has already paid such claim, the Company shall have no obligation to refund the premium for the remaining policy period.

PART 12: CANCELLATION

The Company also has reserved the rights to terminate this policy by sending thirty (30) days noticed inform you as the following causes:

- Unpaid insurance premium after 30 (thirty) days after the insurance contract is valid.
- We find cases of concealment, fraud and/ or misrepresentation by the policyholder or the insured.

PART 13: CLAIM

Any decision to settle compensation to third party/ies or any other costs related to the accident must be agreed by The Company.

This policy has the following conditions and procedures for claiming compensation:

a. QUALIFICATION OF CLAIMS PROPOSER

In this insurance Policy, the applicant must be a party to the legal policyholder as stated in the insurance certificate or may be a relative of the policyholder with legal documents certifying the recognition from the relevant authorities.

b. PROCEDURES FOR PROVIDING INFORMATION

In case of incident happen, Insured shall:

1. Immediate Notification to The Company

- The Insured must notify The Company immediately via our 24hours hotline or broker on the happening of any loss or damage, which can give rise to a claim under this Policy.
- Please kindly note that it is important to notify The Company within a stipulated time frame 15 (fifteen) days from date of happening of any loss or damage.
- The Company shall acknowledge receipt of the insured's notification of an occurring risk via telephone, electronic communication, or written notice within no later than twenty-four (24) hours from the time the notification is received.
- The Company shall provide the insured with a claim submission form, in the Company's prescribed format, together with a list of required supporting documents relating to losses or damages covered under the insurance policy within no later than twenty-four (24) hours from receipt of the notification of the insured risk.
- Where the insurance claim submission is incomplete or the claim form has not been duly completed, the Company shall provide written or electronic notification to the claimant, clearly identifying the



deficiencies or missing documents, within no later than three (3) working days following the date of receipt of the claim submission.

2. Provide A Written Notification

The Company should be given a written notification by the Insured regarding:

- The event of loss or damage;
- The nature or the extent of loss or damage caused to the property.

3. Minimize the Loss as much as Possible

- It is important that the Insured takes all necessary steps required in order to minimize further loss.
- The Insured can take the steps, which are within his/her power to minimize the extent of loss or damage.

4. Inform the Police Authority

In the event of loss or damage caused by theft or burglary, the Insured must inform the police authority about this loss immediately.

5. Do not Admit any Liability

The Insured shall not repudiate liability, negotiate or make any admission, offer, promise, or payment in connection with any accident or claim without written consent of The Company.

6. Preserve the Affected Parts/Property

- In the event of the occurrence, The Company sends a representative, surveyor, or loss adjuster to inspect the situation. The Insured must make sure that affected parts/property are preserved, so they can be made available for inspection.
- The Insured shall not in any case be entitled to abandon any property to The Company whether taken possession of by The Company or not.

c. **REQUIRED CLAIMS DOCUMENTS OR EVIDENCE FOR CLAIMS**

When a claim is made, Insured should provide us the following documents:

1. The Insured must duly fill the Claim Form and submit to The Company. The Claim Form must contain all required information, and all filled information must be true;
2. ID card / Passport of the Insured or legal representative of the Insured;
3. Original invoice regarding the repairs of the damaged items or damage property, if any;
4. All necessary documents should be submitted along with the claim to verify the financial loss suffered due to loss or damage;
5. Other supporting documents, if necessary.

***Note:** Loss adjuster will be appointed for huge amount claim ($\geq$ USD25,000) or complicated claim. Adjuster report is needed for claim decision making. Loss adjuster fee will be paid by The Company in case they were appointed by us.

d. **RESOLUTION AND CLAIMS PAYMENT TERM**

All necessary documents, information and proof required must be submitted to claim department as soon as possible after discharged or incident happened.

The Company shall notify the claimant in writing of its decision to reject or approve the claim compensation within no later than fifteen (15) working days from the date the Company receives the claim submission and complete required documents.

ANKGOR GENERAL INSURANCE PLC. will pay compensation to claimant by following deadline:



- In period 3 (three) working days after claimant confirms accepting compensation for the full payment, or
- In period like stated in compensation agreement between Angkor General Insurance and the claimant for the payment of insurance claims in stages.

Claims Payment will be made by cash, cheque, and/or bank transfer from **ANGKOR GENERAL INSURANCE PLC** 's bank account.

PART 14: CONFIDENTIALITY

All information provided to the Company must be kept confidential and no personal information shall be disclosed to any third party without prior consent unless it is required or authorized by the applicable laws and regulations.

PART 15: DISPUTE RESOLUTION

For any dispute arising in relation to the conduct of insurance business, the disputing parties may bring the case to Insurance Regulator of Cambodia for mediation before filing a lawsuit to arbitration or a competent court, except a criminal case.

PART 16: LAW AND JURISDICTION

The Policy shall be governed by and interpreted in accordance with the Law of the Kingdom of Cambodia. The jurisdiction is the competent court in the Kingdom of Cambodia.



PART 17: GENERAL CONDITIONS

1. Due Observance

The due observance and fulfillment of the terms provisions and conditions of this Policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of statements and answers in the proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

2. Reasonable Precaution

The Insured shall:

- Take all reasonable precautions for the safety of the Property hereby insured as regards the selection and supervision of the employees securing all doors and windows and other means of entrance to the Premises and otherwise.
- Ensure that any security system or aid specified in the Proposal is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or if none then as may be required and kept in good and effective working conditions.
- Out of normal office or business hours, ensure that:



- All means of entry to or exit from the Insured Premises have been properly secured; and
- Any security system or aid specified in the Proposal has been properly deployed; and
- The keys of or codes to any safe or strong room are removed from the Insured Premises and, if there are several keys and/or codes for one safe or strong room, these are kept separately from each other.

3. Notice

Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company via electronic means or sent via post to the Company's last known address as specified in the Insurance Certificate.

4. Reinstatement of Sum Insured

Immediately upon the happening of any insured event, the Limit of Indemnity shall be reduced by the amount of the loss or damage claimed and the reduced Limit of Indemnity shall then represent the maximum liability of the Company in respect of any further Claims made during the Policy Period, unless the Company consents, upon the Insured's payment of any additional premium requested, to reinstate the Limit of Indemnity to the level available at the inception of this Policy.

5. Misdescription

If there shall have been any material misdescription of any of the property hereby insured or of any building or place in which such property is contained or any misstatement of any material fact to be known for estimating the risk or any omission to state such fact the Company shall not be liable under this Policy so far as it relates to property affected by any such misdescription misstatement or omission.

6. False Statement

If there shall be any false or fraudulent statement or omission in the proposal and declaration forming the basis of this Policy or in any further particulars on which the renewal of this Policy may be based then this Policy shall be absolutely void as to any insurance thereby and all monies paid under the same or in respect thereof shall be forfeited to or be reclaimable by the Company.

7. Other Insurance

If there is any other valid and collectible insurance which would apply in the absence of this Policy, the Insurance under this Policy shall apply only as excess insurance over such other Insurance provided the Insurance shall not apply to:

- a. property which is separately described and enumerated and specifically insured in whole or in part by any other Insurance; or
- b. property otherwise insured unless such property is owned by the Insured.

8. Average Clause

If the interest insured shall at the time of any loss or damage within the meaning of this Policy be of greater value than the sum insured thereon then You shall be considered as being Your own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item, if more than one of the interests insured, shall be separately subject to this condition.

9. Appraisal Clause

If the aggregate claim for any one loss does not exceed USD 2,500 or 5% of the Sum Insured whichever is the lesser by the item affected, no special inventory or appraisal of the undamaged property shall be required.

10. Designation Clause

It is hereby declared and agreed that for the purpose of determining where necessary the heading under



which any property is insured, the Company agrees to accept the designation under which such property has been entered in the Insured's books.

11. Floater Extension Clause

It is a condition of this Policy that the Sum Insured in annual aggregate limit under the Policy is available for any one, more, or all locations as specified in respect of property insured hereunder.

At all times during the currency of this Policy the insured should have a good internal audit and accounting procedure under which the total amount at risk and the locations can be established at any particular time if required. The change in address of locations specifically declared at inception should be communicated.

PART 18: COMPLAINT PROCEDURE

APPLICABLE TO ALL SECTIONS

Our commitment is to provide an excellent service. If you have a complaint, we will try to resolve it straight away but if we are unable to we will confirm we have received your complaint within forty-eight hours (48 hours) and do our best to resolve the problem within four weeks. If we cannot, we will let you know when an answer may be expected.

If you have a complaint, please contact us at:

CUSTOMER SATISFACTION TEAM

HEAD OFFICE ANGKOR GENERAL INSURANCE PLC.

Building #Land Lot C, St.169, Phum 12, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia

Tel: (+855)78 242 424

Email: customerservice@agi.com.kh

If we have not resolved the problem within twelve (12) weeks, You have the right to refer your complaint to:

INSURANCE REGULATOR OF CAMBODIA

MINISTRY OF ECONOMY AND FINANCE

Building # 168 F (6th Floor), Street 598 Sangkat
Chraing Chamres 1, Khan Russey Keo Phnom Penh,
Kingdom of Cambodia



PART 19: CONTACT INFORMATION

PLEASE CONTACT US AT:

ANGKOR GENERAL INSURANCE PLC.

Building #Land Lot C, St.169, Phum 12, Sangkat Veal Vong, Khan 7 Makara, Phnom Penh, Cambodia
CUSTOMER SERVICE

Telephone: (+855)78 242 424

Email: customerservice@agi.com.kh

CLAIMS DEPARTMENT (24/7)

Hotline: 1800 20 24 24

Email: claims@agi.com.kh

