អង្គរ ជេនេរ៉ាល់ អ៊ិនសួរេន ម.ក

ANGKOR GENERAL INSURANCE PLC.

MONEY INSURANCE

POLICY WORDING

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PART 1: DEFINITION

- **Business Hour: mean the normal trading hours or whilst the Insured or their authorized employees are on the premises for the purposes of the business.**
- **Money: Mean cash, bank and currency notes, cheques (whether open or crossed) Postal orders money orders current postage or revenue stamps belonging to the insured or for which the insured has accepted responsibility.**
- **Policy Holder: mean a natural person or a legal entity who has legal title to an insurance policy.**
- **Policy Schedule/ Certificate of Insurance: means a document issued by an insurance company for a summary of terms, conditions, exclusions and premium which is charged and provided to the Insured.**
- **Period of Insurance: Means the period of cover shown on the policy schedule and any subsequent period for which the Insured shall have paid and our company shall have accepted a Renewal Premium.**
- **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.**
- **You/Yourself/Your: means the Policyholder and/or the Insured shown in the Policy Schedule.**
- **The Company referred to ANGKOR GENERAL INSURANCE PLC.**

PART 2: INTEREST INSURED

This Policy covers the Insured for loss of Money, Coins, Stamps, Cheques, and similar instruments while in transit (by authorised persons) or in a locked safe on premises, subject to policy terms and exclusions.

PART 3: COVERAGE

The Company agrees to indemnify the Insured against any loss or damage of Money up to the amount stated in the Schedule occurring during the Period of insurance, terms conditions and exclusions as mentioned in this Policy wording.

a. Loss of Money in Transit

Money in the personal custody of the Insured and/or Persons authorized by the Insured whilst in transit to or from the Premises of the Insured and/or Persons authorized by the Insured to the Bank and vice-versa whilst its normally business transaction hours.

b. Loss of Money in the Insured Premise

Loss of Money in the Insured Premise during Non-Business hour such Money be kept in a securely locked safe or securely locked strong room in the Insured's Premises.

1. **Loss of Money at Insured Premise during Business Hours**
   Money at the Insured Premise during normal business hours.

2. **Loss of Money at Insured Premise after Business Hours**
   Money at the Insured Premise outside normal business hours.

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3. **Loss of Money at Insured Premise with a Locked Safe or Strong room**
   Money at the Insured Premise only whilst such Money is contained in a securely locked safe or securely locked strong room.
4. **Loss of Money in the ATM onsite or offsite the Insured Premises**

Provide indemnity for any loss and loss of money which is deposited in the ATM onsite and offsite the Insured Premises.

5. **Loss of or Damage to Safes or Strong-rooms**
   Loss of or damage to safes or strong rooms resulting from theft of money or any attempt thereat.

PART 4: POLICY BENEFITS

This policy will be required by organizations that are handling money during their course of business and need to insure the loss of money due to theft, robbery or hold-up or any attempt thereat. Money will comprise cash, bank notes, currency notes, cheques, postal orders or money orders and can be insured on the following basis:

a. **Loss of Money in Transit**

Money in transit means from insured premises to bank and vice versa or from the time of receipt of money anywhere until delivered to bank or premises. the Company's maximum liability shall be the Limit of Sum Insured stated in the Policy Schedule.

b. **Loss of Money in the Insured Premise**
   - **Money in the premises whilst kept in locked drawers, safe or strong room;**
   - **Money in ATM onsite and offsite the Insured premises and Other specified locations.**

The Company's maximum liability shall be the Limit of Sum Insured stated in the Policy Schedule.
The policy also provides cover for:

- **The cost of repair or replacement of the safe or strong room, as a result of theft or attempted theft, if these items are not specifically insured.**

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 Policy 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 Wording.

If this condition is not complied with then this contract 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 by cash, cheque and/or account transferring to ANGKOR GENERAL INSURANCE PLC. 's account

PART 6: EXCLUSION

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This Policy shall not indemnify the Insured against:

1. **Unexplained loss, mysterious disappearance, loss or shortage discovered upon taking inventory, shortages due to clerical or accounting errors or omissions.**
2. **Loss or damage by or through the collusion of or the fraudulent embezzlement by or the fraudulent misappropriation by the Insured or any person or persons in the service of the Insured.**
3. **Loss of or damage to Money carried by professional money carriers, professional carriers or public carriers.**
4. **Loss from an unattended vehicle regardless whether it is secured or not.**
5. **Loss from a safe or strong room opened by a key or by use of details of a combination either of which has been left on the Insured' s premises whilst closed for business.**
6. **Consequential loss, loss or shortage due to depreciation or currency fluctuation.**
7. **Loss or damage to the property insured arising during or in consequence of strikes riot and civil commotion.**
8. **Any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power.**
9. **Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionizing radiation's or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.**
10. **Loss or damage occurring outside the country or location of risk stated in the Schedule.**
11. **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.**

12. **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

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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.

13. 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.

14. 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.

15. Infectious Diseases / Covid-19 Exclusion

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:

a. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
b. Coronavirus (COVID-19) including any mutation or variation thereof; or
c. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental Authority.

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PART 7: GEOGRAPHICAL LIMIT

Specific Location which stated in the Insurance Policy within Cambodia.

PART 8: QUALIFICATION OF CLAIMANTS

In this policy, the beneficiary or the claimant must be the party of the policyholder as stated in the policy schedule or the legitimate beneficiary of the policyholder/The Insured person.

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 contract 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 Schedule. Requests for insurance policy renewal must be submitted before the expiration date of the insurance policy.

The period of insurance shall be renewed only upon the instruction to renew signed by the insured's authorized representative or duly authorized insurance agent or 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

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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 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 cancel this policy by sending 30 (thirty) 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.

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- 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. Progress of the construction during the time of loss or damage;
4. Proof of loss or damage to the contract works, construction plant and equipment, property belonging to third party if any;
5. Quotation of repairs to loss or damage caused to the contract works, construction plant and equipment, property belonging to third party if any;
6. Original invoice regarding the repairs of the damaged items or damage to the surrounding property, if any;
7. All necessary documents should be submitted along with the claim to verify the financial loss suffered due to loss or damage;

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8. Other supporting documents, if necessary.

***Note:** Loss adjuster will be appointed for huge amount claim (>=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** '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. Notice:

Every notice or communication to be given or made under this Policy shall be delivered in writing to

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the Company via electronic means or sent via post to the Company's last known address as specified in the Policy Schedule.

2. Reasonable Precaution

The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.

3. Misdescription

If there be any material misdescription of the Business or Premises to which this insurance refers or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable under this Policy.

4. Material Change

a. Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.

b. The Insured shall immediately notify the Company in writing of any material change in the risk and causes at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased, unless the continuance be confirmed in writing by the Company.

5. Subrogation

The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as maybe be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

6. Fraud

If any claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any action on his behalf to obtain any benefit under this policy or if a claim is made and rejected and no action or suit is commented within 3 (three) Months after such rejection or, in case of arbitration taking place as provided herein, within 3 (three) months after the Arbitrator have made their award, all benefit under this Policy shall be forfeited.

7. Other Insurance

If at the time any claim arises under the Policy there be any other insurance covering the same loss, damage or liability we shall not be liable to pay or contribute more than our rate able proportion of

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អគារលេខដីឡូតិ៍C, ផ្លូវលេខ១៦៩ ភូមិ១២ សង្កាត់វាលវង់ ខណ្ឌ៧មករា
រាជធានីភ្នំពេញ ព្រះរាជាណាចក្រកម្ពុជា
BUILDING # LAND LOT C, ST. 169, PHUM 12, SANGKAT VEAL VONG,
KHAN 7 MAKARA, PHNOM PENH, KINGDOM OF CAMBODIA.

any claim for such loss, damage or liability.

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