

EXCLUSIONS

PRAK SOMRAK PET

- 1) Suicide attempts or self-harm while in a good or impaired mental state.
- 2) Rest and treatment or health care due to illegal drug addiction, intoxication, withdrawal, sexually transmitted diseases and their consequences, AIDS, and diseases related to the AIDS virus.
- 3) Attempting to commit or committing any criminal offense or illegal activity.
- 4) Participation in activities such as war, invasion, revolution, riots, civil disobedience, protests, and popular uprisings against the government and acts of terrorism.
- 5) Pre-existing conditions that you are guaranteed to have a disease before the effective date of the insurance policy, including diseases, disabilities, but not limited to cancer, diabetes, heart disease, liver disease, stroke, asthma, kidney disease, and other injuries.
- 6) Any epidemic disease refers to the outbreak of serious diseases defined by the Ministry of Health and any infectious disease that requires mandatory reporting to authorities.
- 7) Cosmetic surgery/cosmetic procedures, eye examinations, glasses, and correction of eye defects (Radial Keratotomy or Lasik).
- 8) Dental health care.
- 9) Treatment or surgery for congenital defects or disabilities, including hereditary conditions.
- 10) Pregnancy, childbirth, miscarriage, abortion, and prenatal or postnatal care and surgery or treatment related to complications or intoxication.
- 11) Radioactive iodine or contamination from radioactive substances from nuclear fuel or any nuclear waste from the process of nuclear fission.
- 12) Investigation and treatment of sleep disorders and anxiety, hormone replacement therapy.
- 13) Mental illness, psychological disorders, or neurological disorders (including neurological diseases and their physical or psychological symptoms).
- 14) Diseases or injuries resulting from any type of racing (except foot racing), dangerous sports such as, but not limited to, skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, and illegal activities.

CONTACT

For inquiries, feedback, or claims,
please contact us via:



(+855) 11 255 200 (24/7)



(+855) 61 431 111

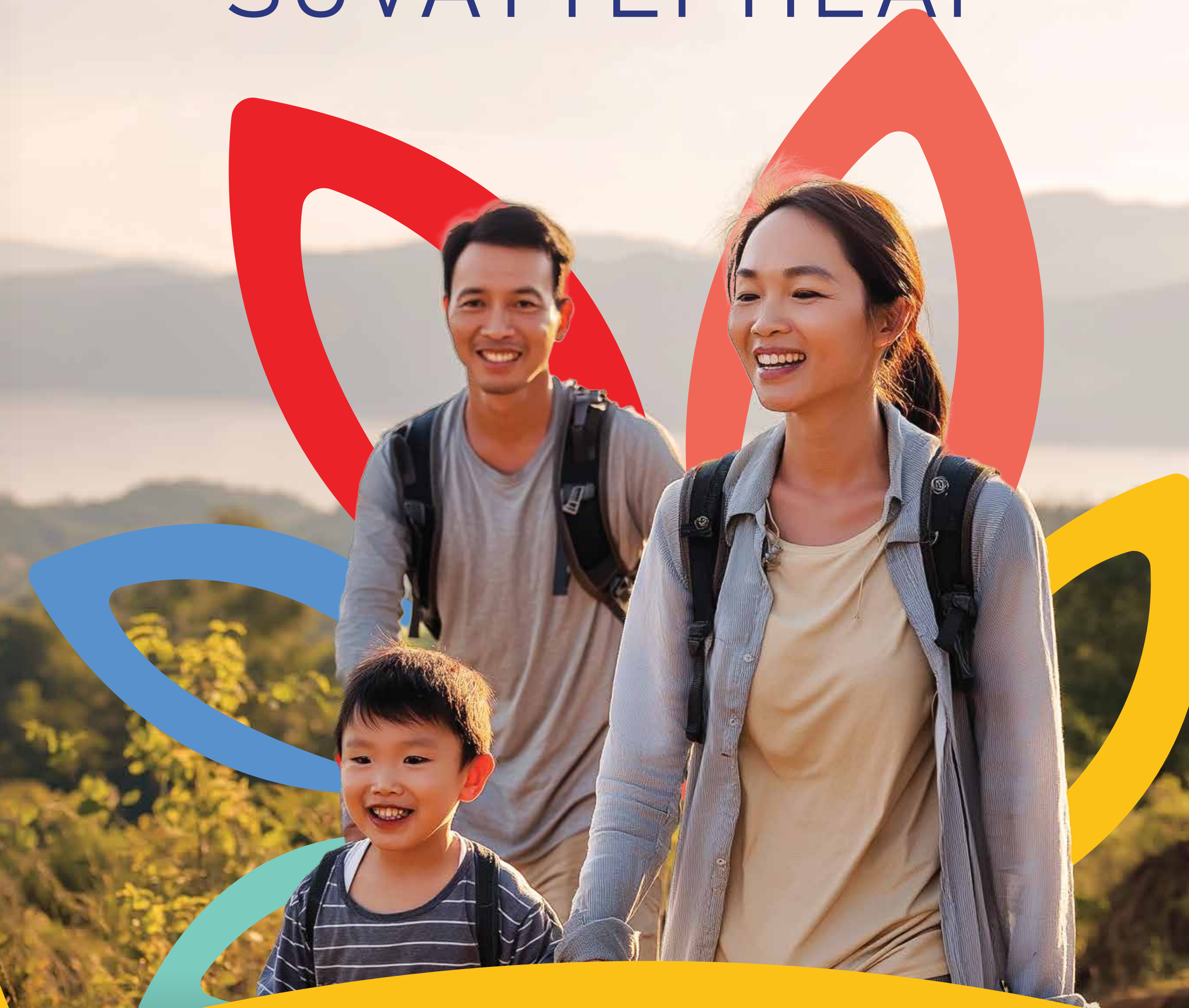


Street 1003, Phum Bayab, Sangkat Phnom Penh
Thmey, Khan Sen Sok, Phnom Penh



RAKSMHEY

SOVATTEPHEAP



LIFE COVERAGE UP TO

KHR

20 MILLION

Start from **300 riel/day**

RAKSMEY SOVATTHEPHEAP

RaksmeY Sovatthepheap is a one-year life insurance product which covers the risk of or **Death** or **Total Permanent Disability** due to accident or illness.

In addition, the Insured can choose the optional benefit which is the **Prak Somrak Pet** as the additional benefit.






PRODUCT FEATURES

- ✓ Eligible Age : 10 - 60
- ✓ Coverage Period : Up to 12 Months or 1 year
- ✓ Sum Assured : KHR 2,000,000 to KHR 20,000,000
- ✓ Daily Hospital Cash : From KHR 20,000 To KHR 120,000
- ✗ Medical Check-Up : NO

Premium Payment Mode:

- ✓ Monthly
- ✓ Quarterly
- ✓ Half-yearly
- ✓ Annually

KEY BENEFITS

-  Death by an accident or illness, cover up to KHR 20,000,000
-  Total Permanent Disability (TPD) by an accident or illness, cover up to KHR 20,000,000
-  Daily Hospital Cash allowance (DHC), from KHR 20,000 to KHR 120,000

*For detail terms and conditions, please refer to our insurance policy.

EXCLUSIONS RAKSMEY SOVATTHEPHEAP

- 1) Human immunodeficiency virus (HIV), AIDS, or diseases related to AIDS.
- 2) Attempted or committed criminal acts or any illegal activities.
- 3) Participation in activities such as war, invasion, rebellion, civil commotion, riots, popular uprisings against the government, and acts of terrorism.
- 4) Any pre-existing illness that the insured had prior to the effective date of the insurance policy.
- 5) Any epidemic disease referring to the outbreak of serious diseases as defined by the Ministry of Health.
- 6) Death or TPD resulting from the insured while performing duties as a member of armed forces (military, police, armed forces) or law enforcement.
- 7) Any disability resulting from diseases, injuries, or treatments of the insured prior to the start date of the insurance policy.
- 8) Death or disability resulting from the actions of the insured while under the influence of alcohol at a level of 0.8 grams per litre in the blood or drugs that impair the ability to control emotions.

HOW TO MAKE A CLAIM

Making a claim is quick and easy.



STEP 1

Call our hotline **(+855) 11 255 200** and notify RGI within 24 hours of the incident.

Our team will assist you with the required documents for claim submission.





STEP 2

Fill out the claim form and attach all required documents.



SCANE HERE!
to submit the documents

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Sangkat Phnom PenhThmey, Khan Sen Sok,
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