



រ៉ូយ៉ាល់ក្រុម ម៉ាយត្រូ មីក្រូសុរុក ម.ក
អាគារលេខ១៤ ផ្លូវ១០០៣ ភូមិបាយាប សង្កាត់ ភ្នំពេញថ្មី ខណ្ឌ សែនសុខ
ក្រុងភ្នំពេញ ប្រទេសកម្ពុជា
ទូរស័ព្ទ ៖ (៨៥៥) ៦១ ៤៣១ ១១១

Royal Group Micro Insurance Plc.
Building No. 14, St. 1003, Phum Bayab, Sangkat Phnom Penh Thmey,
Khan Sen Sok, Phnom Penh, Cambodia.
Tel: (855) 61 431 111

Microinsurance Policy

Royal Group Micro Insurance Plc.

Address: House No. K14, Street 1003, Bayab Village,
Phnom Penh Thmey Commune, Sen Sok District, Phnom Penh.
Contact Number: 061 431 111

Micro Insurance Certificate

Insurance Policy Number:

Policyholder Information:

Name:Date of Birth:Gender:ID Card No.:
.....Address:

Insured Person:

Name:Date of Birth:Gender:ID Card No.:
.....Address:

Primary Beneficiary:

Name:Loan agreement No.:
Address:

Contingent Beneficiary:

Name:Date of Birth:Gender:ID Card No.:
Address:
Relationship.....
.....

Type of Insured Risk: Death/Total Permanent Disability or Partial Permanent Disability

Insurance Policy Details

Insurance Product Name: **ROBANG SOVATTEPHEAP**

Insurance Policy Term:Start Date:

Expiry date:

Geographical Coverage: Kingdom of Cambodia and Worldwide



រ៉ូយ៉ាល់ក្រុម ម៉ាយក្រូ អ៊ីនស៊ុរ៉ង់ ម.ក
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Tel: (855) 61 431 111

Insurance Premium Payment Method:

.....

Product Name	Sum Insured	Premium
XXX	XXX	XXX

The insurance company has the right to cancel the insurance contract if:

- The insured intentionally fails to provide any truth or provides false information.
- Maximum benefits have been paid out.
- The insured has not paid the insurance premium for thirty (30) consecutive days.
- In case the age of the insured exceeds the insured age.

In case the insurance contract terminated, the insurance company will not refund the remaining premium to the insured.

The insured may cancel the insurance contract before the expiry date with the insurance company by simply notifying the company at least ten (10) working days in advance. In this case, the insurance company will provide a refund of 90% (ninety percent) of the insurance premium, calculated on a pro-rata basis for the remaining valid policy period.

Micro Insurance Policy

Article 1. Definitions

Primary Beneficiary refers to the policyholder who is a creditor such as a bank or financial institution.

Contingent Beneficiary refers to the person designated by the insured to receive benefits.

Hand refers to the part from the shoulder to the wrist.

Leg refers to the part from the hip to the ankle.

Paralysis means the loss of movement and sensation confirmed by a licensed physician.

Critical illness refers to cancer, diabetes, heart disease, liver disease, stroke, lung disease, hypertension, and kidney disease.

Article 2. Insurance Benefits

ROBANG SOVATTEPHEAP (Safety Shield) Insurance is a product designed to protect borrowers from various risks, including loss of life, total permanent disability, or partial permanent disability due to accidents or illness. In such events, the insurance company will settle the outstanding loan balance directly with the creditor based on the loan repayment schedule. Any remaining insurance benefits, if applicable, will then be disbursed to the contingent beneficiary.

If the insurance policy is still valid, the insurance company will pay the following insurance benefits:

- **Death due to Accident or Illness:** In the event of the insured's death, the insurance company will pay the total sum assured to both the primary and contingent beneficiaries. This insurance agreement will be terminated once the claim has been settled.
- **Total Permanent Disability (TPD) or Partial Permanent Disability (PPD) due to Accident or Illness:** If the insured suffers from total permanent disability or partial permanent disability, the insurance company will pay the total sum assured to both the primary and contingent beneficiaries.
- **For death, total permanent disability, or partial permanent disability** resulting from a critical illness specifically listed in the insurance policy, the insurance company will pay 50% of the total sum assured as stipulated in the policy. This insurance agreement will be terminated once the claim has been settled.

No	Total and Permanent Disability (TPD)	Partial Permanent Disablement (PPD)
1	Total and permanent loss of both arms or both legs or both eyes;	The total and permanent loss of one arm
2	The total and permanent loss of one arm and one leg;	The total and permanent loss of one leg
3	The total and permanent loss of one arm and one eye;	Total and permanent loss of hearing (both ear)
4	The total and permanent loss of one leg and one eye;	Total and permanent loss of speech
5	Paralyze	-

The insurance policy will be terminated after the insurance claim has been paid.

Article 3. General Exclusions

- Attempts to commit or commit any criminal offense or any illegal activities;

- b) Participating in activities such as invasion, war, revolution, insurrection, civil commotion, riot, strike, popular rising against the government, and terrorism;
- c) Any disability resulting from illness, injury or treatment of the Insured before the day of commencement of the Insurance policy;
- d) Any pandemics, refers to a serious disease outbreak defined by the Ministry of Health.
- e) Murder or attempted murder by immediate family member of the Insured and/or any person related to the beneficiary stated in the policy.
- f) Death or Injury resulting from suicide or attempt suicide.
- g) Intentionally self-inflicted injury.
- h) Death or any disability arising from the actions of the Insured while under the influence of alcohol level from 0.8 grams per litter in blood upward, or drugs of harmful nature to the extent of being incapable of controlling senses;

Article 4. Termination and Cancellation of Insurance Contract

The insured may cancel the insurance contract before the expiry date with the insurance company by simply notifying the company at least ten (10) working days in advance. In this case, the insurance company will provide a refund of 90% (ninety percent) of the insurance premium, calculated on a pro-rata basis for the remaining valid policy period.

The insurance company has the right to cancel the insurance contract if:

- The insured intentionally fails to provide any truth or provides false information.
- Maximum benefits have been paid out.
- The insured has not paid the insurance premium for thirty (30) consecutive days.
- In case the age of the insured exceeds the insured age.

In case the insurance contract terminated, the insurance company will not refund the remaining premium to the insured.

Article 5. Claim Procedures

5.1 Claims Notification Procedure

Step 1: The claimant must notify the insurance company in case a claim arises.

When the insured suffers from total permanent disability, partial permanent disability, or death, the claimant must notify the insurance company as soon as possible and provide the required documents for the insurance claim within ninety (90) days from the date the insured suffers from total permanent disability, partial permanent disability, or death.

Notification of insurance claims can be made at any time 24/7 through various methods such as phone, email, letter to the company, direct notification at the company, company website, or company social media (Facebook, Telegram).

Company Contact for claim:

- Phone call
 - Hotline 24/7: 011 255 200
 - Working hour: 061 431 111
- Email: underwriting@camlife.com.kh
- Company website: www.camlife.com.kh
- Facebook: www.facebook.com/CambodiaLifeMicroInsurance
- Address: Building No. 14, Street No. 1003, Phum Bayab, Sangkat Phnom Penh Thmey, Khan Sen Sok, Phnom Penh

Step 2: After receiving the insurance claim notification, the insurance company must explain in detail how to complete the insurance claim form and other required documents clearly to the claimant within twenty-four (24) hours.

In case the insurance claim application has insufficient documents or the insurance claim application is not completed correctly, the company must notify the claimant in writing or via email clearly stating the deficiencies within a maximum of three (3) working days after the date the company receives the insurance claim application.

5.2 Claims Required Documents

The insurance claimant must provide all required documents as requested by the insurance company as follows:

No	Required Documents for Claim	Death by Accident	Death by Illness	TPD/PPD by Accident	TPD/PPD by Illness
1	Claim form filled in by the beneficiary	✓	✓	✓	✓
2	A copy of ID card/Passport/Birth Certificate of the Insured;	✓	✓	✓	✓
3	Supporting document of beneficiary (family book, residential book, Loan agreement);	✓	✓	✓	✓

4	Police report of accident	✓		✓	
5	Medical documents and reports related to treatment;	✓	✓	✓	✓
6	Recent photo of the Insured;			✓	✓
7	Death certificate;	✓	✓		
8	Letter of loan offer issued by lender (payment schedule etc)	✓	✓	✓	✓
9	Proof of disablement provided by licensed Hospital/Clinics			✓	✓

5.3 Claims Settlement

The insurance company must respond to the insurance claimant regarding the denial or decision to provide insurance benefits in writing within a maximum of fifteen (15) working days after the date the company receives the insurance claim form and all required documents. The company must notify the IRC about the delay in deciding to provide insurance benefits, stating a reasonable cause before the expiry of the aforementioned fifteen days in case the claim is complex and requires additional time.

The insurance claimant has the right to request a clear explanation from the insurance company regarding the denial or incomplete claim payment.

The insurance claimant has the right to appoint an insurance risk assessment company in case the insurance claimant disagrees with the insurance risk assessment report. All expenses for this insurance risk assessment company shall be borne by the insurance claimant.

5.4 Claims Payment Period

The insurance company must pay insurance benefits to the claimant as follows:

- Within three (3) working days after the claimant agrees to accept the insurance benefits for full payment, or
- Within the period specified in the agreement to accept insurance benefits between the insurance company and the insurance claimant for installment payments.

5.5 Eligibility of Claimant

Refers to the beneficiary as stated in the insurance certificate. The insured has the right to designate a contingent beneficiary after the primary beneficiary (Creditor).

In case of total permanent disability, partial permanent disability, or death of the insured, the insurance company will pay benefits to the primary beneficiary based on the remaining loan amount (as stated in the repayment schedule). After the remaining loan is repaid, if there is any remaining insurance claim amount (if any), it will be given to the contingent beneficiary.

However, if the contingent beneficiary is not specified in the insurance application form, the remaining benefits shall be paid to the direct family members of the insured in the following order:

- Spouse: The claimant must provide a marriage certificate as proof of relationship.
- Children over 18 years old: The claimant must provide a birth certificate and family book as proof of relationship.
- Parents: The claimant must provide a family book as proof of relationship.

Furthermore, in the absence of a qualified contingent beneficiary, the remaining benefits shall go to the primary beneficiary.

5.6 Method of Insurance Claim Payment

Insurance claim payments can be made via bank transfer, check, or cash.

Article 6. Dispute Resolution

For any disputes related to this insurance contract, either party may bring the matter to the Insurance Regulator of Cambodia for conciliation before proceeding to arbitration or a court of competent jurisdiction, except in cases involving criminal matters.

Cambodia Life Micro Insurance “Camlife” Plc.
Chief Executive Officer

Mr. Johnny Wong